TRAVELERS EDGE®

10 Years of
College Access and Success

Prepared by The Pell Institute for the
Study of Opportunity in Higher Education

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Chapter 1 | Introduction

Now, more than ever, corporate and higher education leaders recognize the role the business community should play in the preparation of a highly skilled workforce to preserve the nation's competitiveness and economic opportunity in response to swift technological change and increasing global competition (The Pell Institute, 2012). Rapid change in how businesses operate and the roles required for competition in today's marketplace are driving an increased need for innovation in how students experience college and are prepared for the workplace. At the same time, businesses have learned that they must draw upon our nation's diversity to strengthen their workforce and improve their bottom line. However, America's colleges and universities continue to struggle to effectively retain and graduate the talent from underrepresented communities in ways that reflect this need. To respond to these demands, educators and business leaders must collaborate to forge new models of education and create a supportive ecosystem (King, 2015). Travelers, sensing these shifts in the education landscape early, established the *Travelers EDGE: Empowering Dreams for Graduation and Employment* program, a holistic approach to education through partnerships among the workplace and colleges, universities and community-based programs. The official objective of Travelers EDGE is to increase the pipeline of underrepresented students who complete bachelor's degrees and are prepared for a career at Travelers or within the insurance and financial services industry.

Created in 2007, Travelers EDGE is a career pipeline program designed to increase access to higher education and provide students with the opportunity to excel. The program was borne out of the desire of Travelers corporate leaders to have a signature program that was both "good for the community and good for the company." The program was intentionally designed using best practices in such a manner as to potentially serve as a national model for other companies to follow.

The program uses a broad reach approach that funds general academic and career awareness programs for middle and high school students (Reach-Back Program) and offers direct aid in helping underrepresented students obtain bachelor's degrees (Travelers EDGE Scholar). Once enrolled in college, Travelers EDGE Scholars benefit from a range of supportive services including financial support, career and business mentoring from Travelers leaders, internships and job shadowing and specially-tailored professional development offerings.

The program model was established and designed to reflect best practice in services, and also a realistic and evolving understanding of the challenges faced by low-income, first-generation and minority students in the United States. It was also developed with a specific focus on the imperative and particular challenges and opportunities to foster increased inclusion and diversity

within Travelers and the broader insurance and financial services industry. Increasingly, it has been recognized that Travelers EDGE is a part of a complex multilevel ecosystem.

Travelers staff and the partners they rely on to deliver the program emphatically agree the program is successful. While there has been an intense focus on internal evaluation of the program, the articulation of the model to stakeholders and continued engagement with program alumni, Travelers has a desire to see the Travelers EDGE model and its successes be shared with the larger business and education communities. This study extends the understanding of a holistic approach to the education of underrepresented students. It blends financial, academic and social supports, benefits the lives of participants and their families, as well as helps to meet a business imperative. Following 10 years of work in this area, Travelers is poised to make a significant statement about the value of its investment in and continued partnership with the education communities in Baltimore, Hartford and St. Paul.

This study has been conducted by the Pell Institute for the Study of Opportunity in Higher Education. As the research arm of the Council for Opportunity in Education (COE), the Pell Institute serves as a thought leader on crucial issues in postsecondary access and success, conducting and disseminating research and policy analysis in order to raise awareness, facilitate dialogue and prompt action on important issues affecting postsecondary opportunity for low-income, first-generation and disabled college students.

A key aspect of our work involves documenting best or promising practices that demonstrate evidence for improving postsecondary opportunities and outcomes for underrepresented and underserved students. This study builds on previous work performed by the Pell Institute to evaluate Travelers EDGE, in a report commissioned by Travelers that was released in 2012.

This report examines how Travelers (Community Relations, Human Resources and other staff), K-12 and postsecondary education partners and community stakeholders are collaborating to provide a supportive ecosystem that allows historically underrepresented students to attain bach-elor's degrees and gain entry into the insurance and financial services industry. Travelers EDGE can provide important insights for leaders in higher education, business and policy on increasing opportunity for the most vulnerable populations of students to succeed in college and successfully transition into the workforce.

Study Framework Informed by Collective Impact Writings

For the purpose of this study, the Pell Institute built a conceptual framework informed by writings on collective impact. Collective impact was first introduced in 2011, four years after Travelers EDGE was first established, but there are few theoretical approaches that could better describe the program. Kania and Kramer (2011) explain that large-scale social change is best achieved when there is enhanced cross-sector coordination rather than from the isolated efforts of individual organizations and define collective impact as "the commitment of a group of important actors from different sectors to a common agenda for solving a specific social problem."

Collective impact differs from collaborations typically found in the social sector by the presence of several key features: centralized infrastructure; a dedicated staff; a structured process resulting in a shared agenda; continuous communication; and mutually reinforcing activities among the participants. As the backbone support organization for Travelers EDGE, Travelers has a vested interest in a rigorous evaluation of the program's outcomes. Furthermore, maintaining a successful collective impact initiative over time requires a significant financial investment: the time participating organizations must dedicate to the work, the development and monitoring of shared measurement systems and the staff of the backbone organization needed to lead and support the initiative's ongoing work (Kania & Kramer, 2011).

FIGURE 1-1: The five conditions of collective impact

Common Agenda	All participants have a shared vision for change, including a common understanding of the problem and a joint approach to solving it through agreed upon actions
Shared Measurement	Collecting data and measuring results consistently across all participants ensures efforts remain aligned and participants hold each other accountable
Mutually Reinforcing Activities	Participant activities must be differentiated while still being coordinated through a mutually reinforcing plan of action
Continuous Communication	Consistent and open communication is needed across the many players to build trust, assure mutual objectives and create common motivation
Backbone Support	Creating and managing collective impact requires a separate organization (s) with staff and a specific set of skills to service as the backbone for the entire initiative and coordinate participating organizations and agencies

Source: Kania, J., & Kramer, M. (2011). Collective impact. Stanford Social Innovation Review 9(1). 36–41.

Study Major Question and Goals

The study is guided by a series of questions developed in conjunction with the program leadership. A major guiding question is: *What has been the impact of a decade of Travelers' investment in college access and success supports on participating Travelers EDGE Scholars, in partnering organizations and on diversity and inclusion inside of the Travelers corporate environment?* Consistent with this major question, the study has five goals:

1. Describe how the **Five Key Levers** of Travelers EDGE function collaboratively to form a supportive ecosystem, particularly framing the development of each lever and the impact each of these levers has provided over the 10 years of the program. The levers are:

   - Financial Support
   - Academic Advising
   - Professional Development, Including Internships
   - Mentoring/Support Network
   - Peer Support

2. Quantify the impact at the individual level for postsecondary Travelers EDGE Scholars.

3. Examine the views of key stakeholders about the implementation and current functioning of Travelers EDGE:
   - How well does Travelers EDGE reach and serve its target population?
   - Do the current policies and services adequately meet the needs of the target population?
   - How have changes over time to the function and priorities of Travelers EDGE affected service delivery?
   - How does Travelers EDGE advance diversity goals?

4. Summarize key findings over the decade and provide recommendations.

5. Review Travelers EDGE data collection efforts and data-driven decision making.

To meet these goals, the report is organized into the following chapters:

Chapter 2 | Background:

What Do National Statistics Tell Us About the Wider Context of the Travelers EDGE Ecosystem?

To provide a national context with regard to the Travelers EDGE ecosystem, we present an overview of what national statistics tell us about the national context for achieving the Travelers EDGE related goals.

The Need for Travelers EDGE in the U.S. Higher Education Context

Nationally each year, U.S. colleges and universities award just over 1 million associate degrees, 1.9 million bachelor's degrees, 800,000 master's degrees and 180,000 doctorate degrees (NCES, 2017). College entrance has increased substantially in the United States, going from about 10 million in 1970 to over 17 million undergraduates and three million graduate students by 2017; however, as Figures 2-1 and 2-2 display, there is a long-standing strong association between parents' income and/or education (socioeconomic status (SES) and the likelihood that a student will enter college, and once enrolled will attain a bachelor's degree. While the fastest rates of increase in college attendance have been for students from low-income backgrounds, as Figure 2-1 demonstrates, the gaps by family income for bachelor's degree completion have not significantly narrowed over the last 40 years. Moreover, the slowness of narrowing this gap is contributing to substantial relative disadvantage in the rates of increase in U.S. educational attainment relative to other countries. This situation cannot fail to impact our ability to compete in an increasingly global marketplace. Students from lower SES families are not only much less likely to attend college, but if they do enroll they are much less likely to attend a four-year than a two-year college (Figure 2-2).

Figure 2-1: Estimated bachelor's degree attainment rate by age 24 for dependent family members by family income quartile: 1970 to 2016
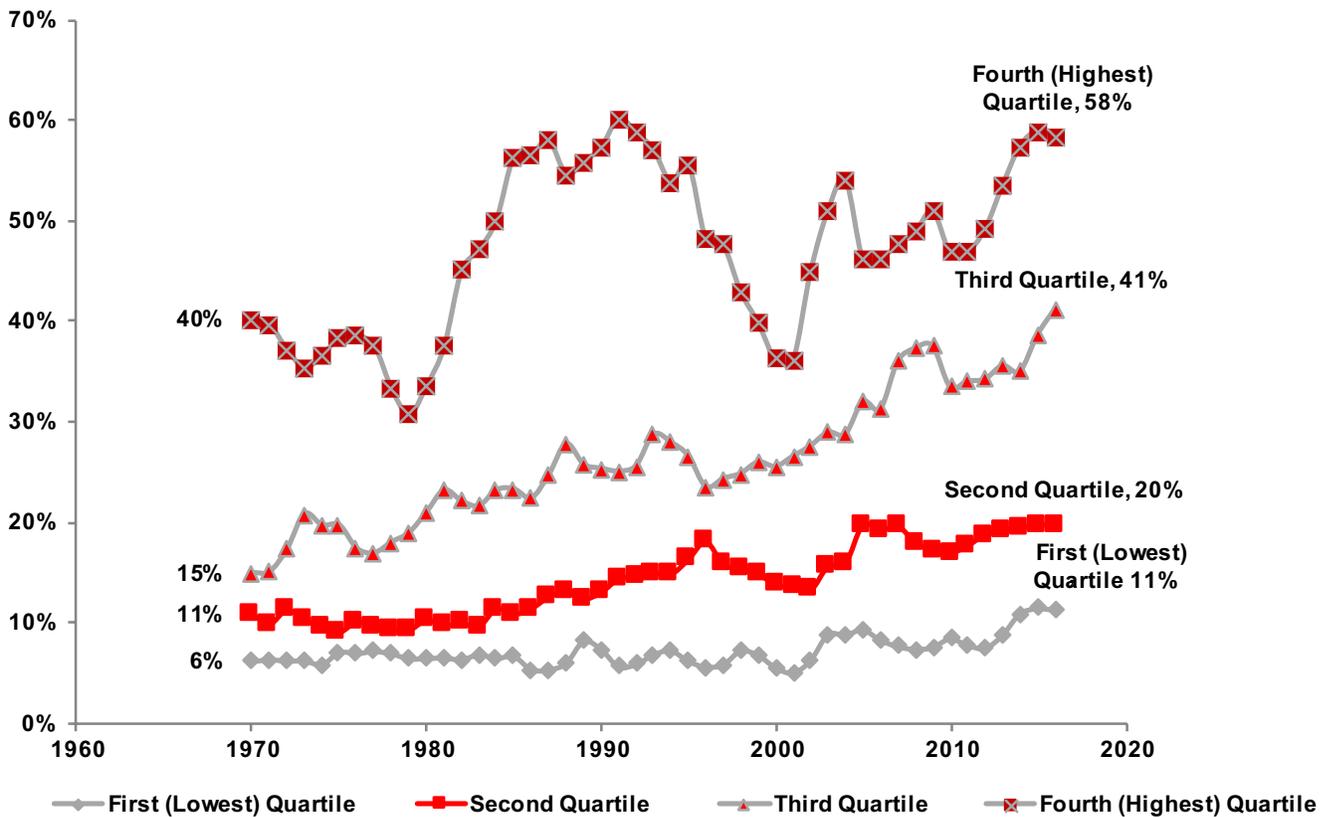
Note: This figure reports a three-year moving average of the estimated bachelor's degree attainment rate by age 24 for dependent family members using the CPS data with calibrations from the NCES high school longitudinal studies. Due to estimation assumptions and sampling error, caution is warranted when interpreting changes over time, especially large single year fluctuations.

Source: U.S. Census Bureau, Current Population Survey, October Education Supplement, 1970-2016. Data from 1970 to 1986 consider unmarried 18- to 24-year-olds and data from 1987 to 2015 are based on dependent 18- to 24-year-olds. These data were previously published in Table 14 in Census Bureau P20 report on School Enrollment. After 2006, the Census Bureau no longer published Table 14. Data were tabulated using the Census Bureau table production tool (2006-2016). See Mortenson, T. Unequal Family Income and Unequal Higher Education Opportunity, 1970 to 2016, *Postsecondary Educational Opportunity, 2017-1*.

Figure 2-2: Enrollment by the fall of the scheduled high school graduation year by parents' Socioeconomic Status (SES): High School Longitudinal Study (HSLS 2009/2013)
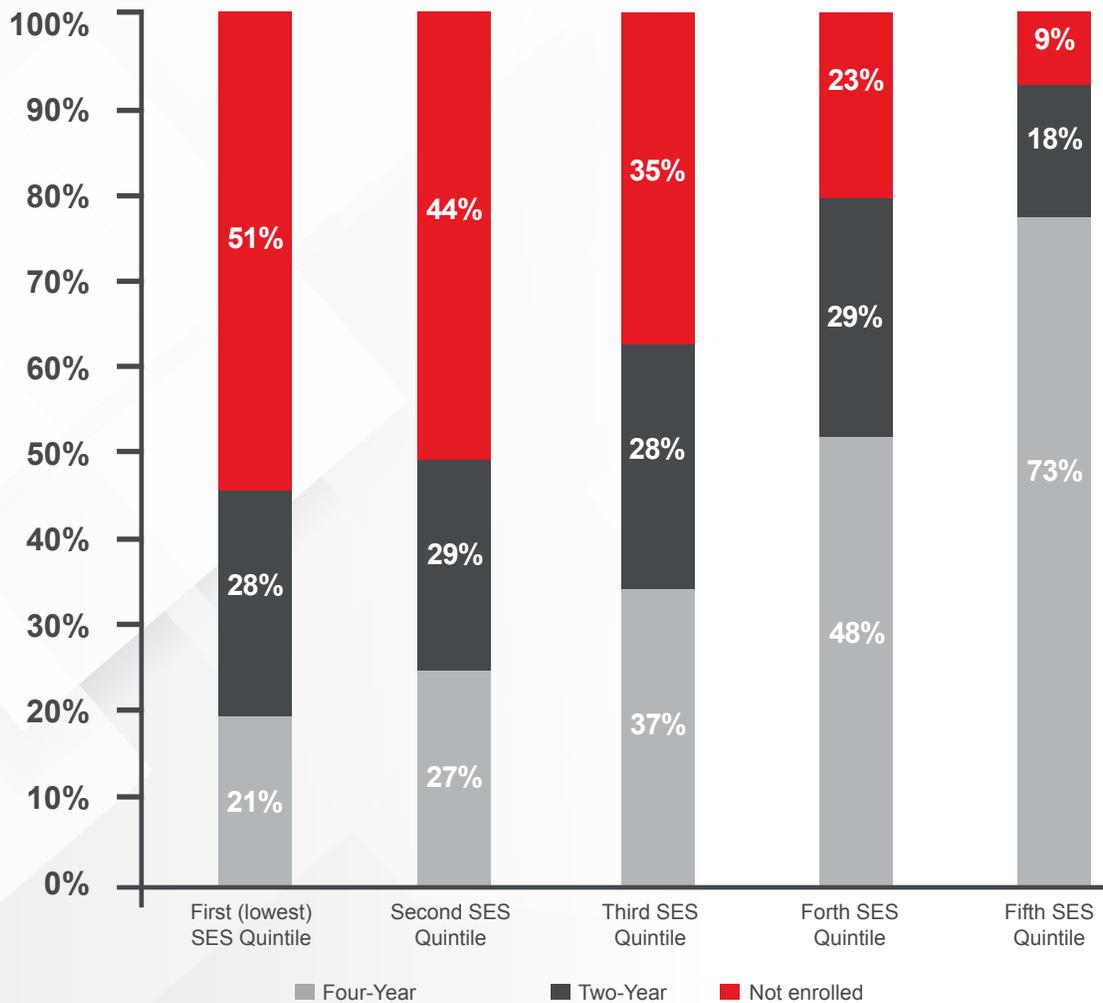
Note: The High School Longitudinal Study (HSLS: 2009) began with a nationally representative sample of 9th graders and included follow-ups in 2011 (typically the 11th grade) and 2013, the fall after scheduled high school graduation.

Source: Tabulated with NCES PowerStats, using data from the High School Longitudinal Study (HSLS:2009/2013).

Once students have entered college, the rates at which students are able to graduate with a bachelor's degree are also related to family income and parent educational status. While about 80 percent of recent high school graduates enter two-year and four-year colleges with the intent to obtain a bachelor's degree, the statistics in Figure 2-3 indicate that family characteristics play a role in the likelihood that a student will be able to obtain a degree. Research has found that the strongest predictor of state variation in average student test scores, student high school graduation rates and college degree attainment rates are parent education and income levels (Cahalan, 2007).

Figure 2-3: Percentage of dependent first-year students who first enrolled in a postsecondary education institution in academic years 1995-1996 and 2003-2004 who completed a bachelor's degree or higher within six years, by low-income and first-generation status

Legend:
- Low-income and First-Generation
- First-Generation and Not Low-income
- Low-income and Not-First Generation
- Neither Low-income Nor First-Generation
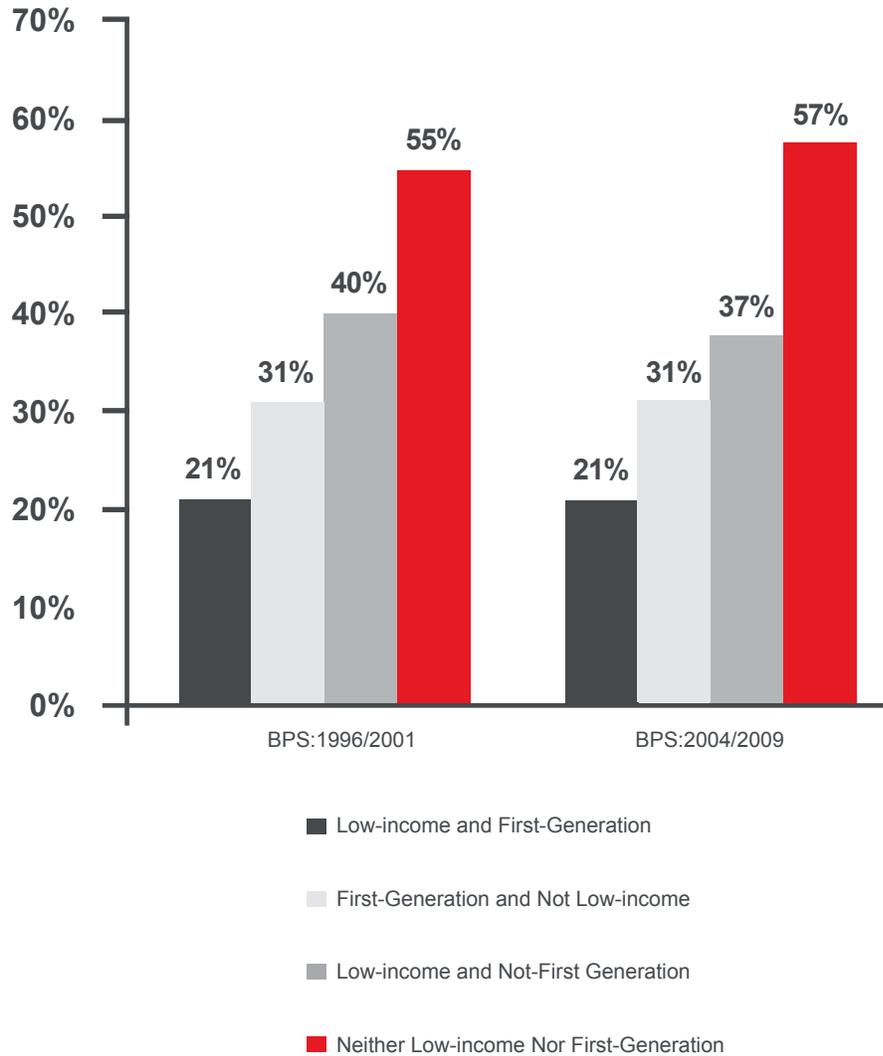
Note: For this classification, the federal program TRIO eligibility criteria were used. TRIO income thresholds are established by law and are set at an adjusted income at or below 150 percent of the federal poverty line. First-generation is defined as neither parent nor guardian having attained a bachelor's degree.

Source: U.S. Department of Education, National Center for Education Statistics, Beginning Postsecondary Students (BPS) longitudinal studies (BPS:1996/2001; BPS:2004/2009). Data were tabulated using NCES PowerStats.

International Comparisons Point to Equity Imperative

The relative slowness of the United States in narrowing these equity gaps is manifest in changes in international comparisons of degree attainment among developed countries over the period of the 21st century. Figure 2-4 displays bachelor's degree attainment rates for 25- to 34-year olds among countries reporting to Organisation for Economic Co-operation and Development (OECD). The United States ranked second out of 30 countries in 2000, but it ranked 18th out of 37 countries in 2016. A disturbing feature of this figure is that all of the countries ranking above the United States in 2016 for which data are reported in both 2000 and 2016 ranked below the United States in 2000.

Moreover, a related study by OECD on equity and mobility rates found that relative to other OECD countries, the United States had both "high inequality" and "low mobility" (OECD, 2014). The OECD study found, for example, that persons in the United States who have parents with tertiary (some college with associate or bachelor's degree) education were seven times as likely to have tertiary education compared with those who have parents without tertiary attainment, and that only 23 percent of U.S. persons aged 25 to 34 had higher education levels than their parents. This compares, for example, with Russia in which 45 percent of the population aged 25 to 34 had higher attainment than their parents and that those with parents having tertiary education were only 2.5 times more likely to have attained a tertiary degree than those without tertiary education.

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[2] In this OECD report, Educational Mobility is defined as the educational attainment of 25- to 34-year-olds compared with their parents' educational attainment, and Equality of Opportunity is the odds ratio reflecting the relative likelihood of participating in tertiary education for individuals whose parents have a tertiary qualification relative to individuals whose parents have below-a tertiary qualification. An odds ratio of 1 represents equal chances of participating in tertiary education whatever the educational background of their parents (equity), and the higher the odds ratio the higher the "inequality level."

Figure 2-4: Percentage of 25- to 34-year olds with a type A (bachelor's equivalent or above) tertiary degree: 2000 and 2016

Country	2016	2000
Lithuania**	55%	
Switzerland**	49%	16%
Luxembourg	48%	15%
Korea	48%	25%
Belgium	44%	17%
United Kingdom	44%	21%
Netherlands	44%	24%
Poland	43%	15%
Iceland	42%	21%
Estonia	41%	
Denmark	41%	11%
Finland	41%	18%
Greece	40%	17%
New Zealand	40%	17%
Ireland	40%	20%
Japan	40%	24%
Russian Federation	39%	25%
Australia	38%	24%
Latvia	37%	
OECD average	37%	18%
United States	37%	30%
Slovenia	36%	
Israel	36%	
Sweden	36%	20%
Canada	36%	25%
Norway	36%	32%
Portugal**	35%	11%
Slovak Republic	33%	11%
Czech Republic	32%	11%
Germany	30%	14%
France	29%	18%
Spain	29%	24%
Colombia**	28%	
Hungary	27%	15%
Saudi Arabia**	26%	
Italy	26%	12%
Austria	23%	7%
Turkey	22%	10%
Chile	21%	
Mexico	21%	15%
Costa Rica	19%	17%
Brazil**	17%	
China	8%	
South Africa	5%	

Note: Caution is needed in making international comparisons given differences in educational degree classifications among countries and across years.

**Lithuania, Switzerland, Portugal, Colombia, Saudi Arabia and Brazil did not separate short-cycle degree (type B) from Bachelor's (type A) and other degree categories.

Source: Organisation for Economic Co-operation and Development (OECD, 2016). OECD Stat, Educational attainment and labour market outcomes by skills: Fields of education and labour market outcomes. http://stats.oecd.org/.

The reasons for the lower rates of increase in college attainment in the United States relative to other developed counties are complex and there is wide variation across the states. One of the identified reasons the United States has fallen from second in bachelor's attainment to 18th among OECD reporting countries is that relative to many other countries there has been a combination of increased college costs, increased general cost of living and less public financial support for students to attend college than in many other OECD countries. As Figure 2-5 indicates, average college costs in the United States have risen in constant 2016-2017 dollars from $9,294 in 1974 to $23,091 in 2016-2017. At the same time, the maximum Pell Grant has only increased in constant dollars from $4,831 to $5,851 in 2016-2017. In 2016-2017, the maximum Pell covered only about 25 percent of the average college costs. When first enacted by Congress in the mid-1970s, it was envisioned by lawmakers that Pell would cover about two-thirds to three-fourths of college costs, with the other costs made up by what a student could earn in the summer and from working part time during the academic year. Such coverage of college costs by Pell was reached only for a short period in the mid-1970s. Instead, as Pell declined in percent of college costs covered, the percent of graduating bachelor's degree recipients having debt continued to rise – going from 49 percent in 1993 to over 70 percent by 2012. Moreover the average debt in constant 2015-2016 dollars among those who have debt has risen from about $16,500 in the 1990s to about $26,000 (NPSAS: various years).

The continued growth in income inequality in the United States has meant that average family income relative to average college cost has not kept pace. This is so for all levels of income, except those in the top quartile. For example, while low-income students on average attend lower-price colleges, their average "net college cost price" after all grants and scholarship awards except loans are taken into account, is 84 percent of the average of their families' income (Cahalan, Perna, Yamashita, Wright & Santillan, 2018).

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[3] Mensel, F. (2013). Birth of the Pell Grant: the community college role, Reflections on Pell, 5-55, Council for Opportunity in Education, Pell Institute for the Study of Opportunity in Education. http://www.pellinstitute.org/downloads/publications-Reflections_on_Pell June_2013.pdf

[4] U.S. Department of Education, National Postsecondary Student Aid Study (NPSAS), 1990, 1993, 1996, 2000, 2004, 2008, 2012. NPSAS data are collected approximately every four years. NPSAS: 16 data were not yet available at the time of preparation of this report.

Figure 2-5: Average college costs for full-time undergraduate enrollment and maximum and average Pell Grant awards: 1974-1975 to 2016-2017 (constant 2016-2017 dollars)
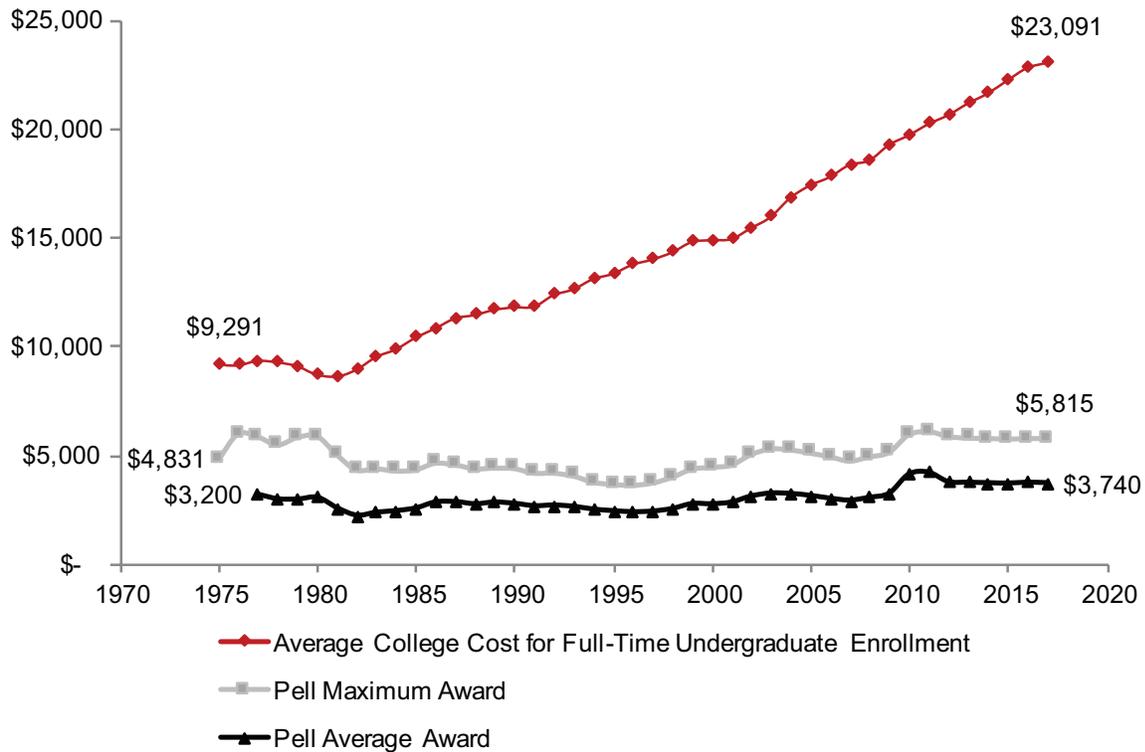
Note: College costs are weighted by undergraduate total full-time enrollment at all types of institutions, as reported by NCES. https://nces.ed.gov/programs/digest/d17/tables/dt17_330.10.asp?current=yes.

College costs are reported in Equity Indicator 3a and represent the average for all types of institutions. College costs include tuition, fees and room and board. The maximum Pell Grant is the highest amount allowed by law. The average Pell Grant awarded each year is lower than the maximum due to family income, assets and size and Expected Family Contribution (EFC). Average Pell Grants also reflect tuition and fees and number of courses in which a student is enrolled. In 2015-2016, 27 percent of recipients received the maximum Pell Grant award.

Source: U.S. Department of Education (2017). Summary Pell Grant Statistics for Cross-Year Comparison, Pell End of Year Report, various years https://www2.ed.gov/finaid/prof/resources/data/pell-data.html College Board, https://www.trends.collegeboard.org/student-aid/figures-tables/maximum-and-average-pell-grants-over-time; National Center for Education Statistics (2017). Digest of Education Statistics 2017 [Table 330.10].

Travelers EDGE is Part of the National Effort to Widen Participation

The Travelers EDGE ecosystem model is about widening the ability of low-income and diverse students to develop their talents and achieve meaningful contributory work to support themselves and their families. As the statistics noted above show, this is a national imperative. It is also one that is critical to key industries such as the insurance and financial services industry. In the next section we present some national statistics on insurance industry workforce and available measures of diversity.

Travelers EDGE in the Context of IFS Industry Statistics and Outlook

The Travelers EDGE ecosystem exists within the context of the wider insurance and financial services ecosystem and is impacted by dynamic trends within the industry. The U.S. insurance industry is a key component of the U.S. economy, and Travelers, as a leading property and casualty insurer, is a major component of this industry. The Gross Domestic Product (GDP) is the total value of all final goods and services produced in the economy. In 2017, the insurance industry's value added to GDP stood at 3.1 percent, just over the value added of the banking industry at 2.9 percent of the GDP. (U.S. Department of Commerce, Bureau of Economic Analysis as accessed from Insurance Institute Information Institute. https://www.iii.org/publications/a-firm-foundation-how-insurance-supports-the-economy/driving-economic-progress/contribution-to-gdp).

Employment in Insurance: 2008-2017

In 2017 over 2.6 million persons were employed in the insurance industry. Of those, 1.5 million worked for insurance companies, including life and health insurers (848,000 workers), property and casualty insurers (646,400 workers) and reinsurers (26,000 workers). The remaining 1.1 million people worked for insurance agencies, brokers and other insurance-related enterprises. Employment in the property and casualty segment experienced small dips with the Great Recession, (2009-2011) but over the period of 1999 to 2016 has grown from 585,300 to 646,400 (Figure 2-6). Since the end of the recession (2011), according to the Bureau of Labor Statistics (BLS), more than 395,000 new jobs have been created in the insurance industry (Lear, 2017).

In 2017, insurance industry writers noted that both the health of the industry and the increased pace of technology have driven change within the industry. *The 2017 National Insurance Industry Employment Outlook* is an annual survey of insurance companies across the United States. The 2017 report states:

The insurance industry is changing. This year's survey showcases how the once paper-driven insurance industry is becoming a worldwide leader in technological innovation with numerous new products and services. Instead of competing for talent from fellow insurance companies, many of the new types of insurance jobs will require recruiting future workers from companies like Google and Facebook. Employers surveyed in this report talked about how the insurance talent base is changing and the challenges that this presents, especially in an industry facing mass retirement along with a long-standing perception that insurance jobs are laggard (GreatInsuranceJobs.com/jobreport 2017).

Figure 2-6: Employment in the insurance industry in thousands: 1999-2017
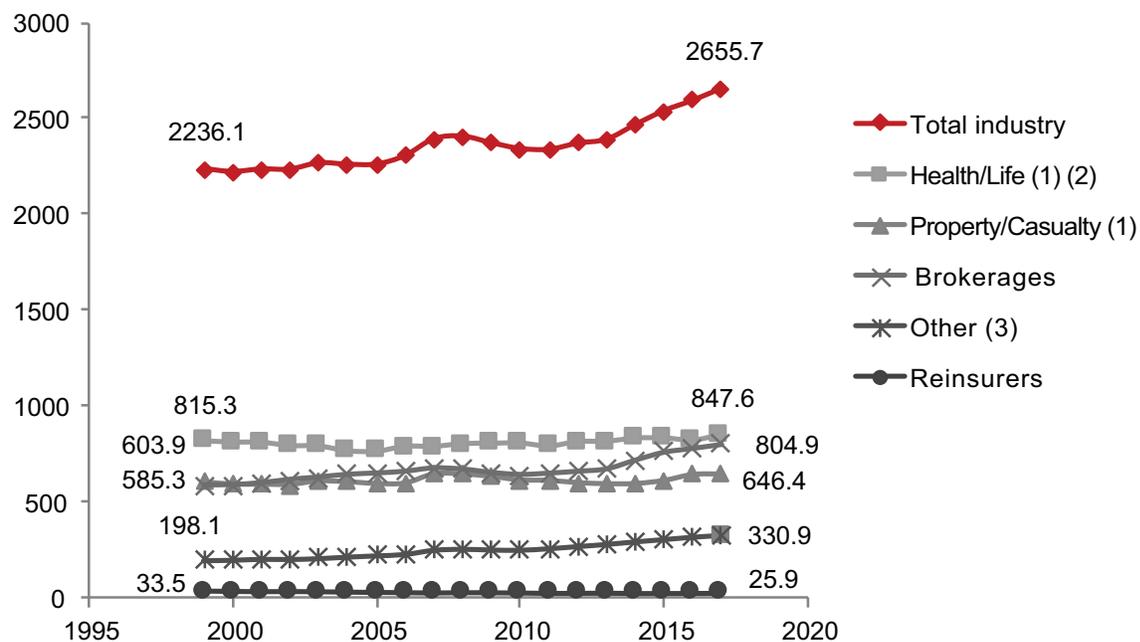
Note: (1) Establishments primarily engaged in initially underwriting insurance policies. (2) Includes establishments engaged in underwriting annuities, life insurance and health and medical insurance policies. (3) Includes claims adjusters, third-party administrators of insurance funds and other service personnel such as advisory and insurance ratemaking services.

Source: U.S. Department of Labor, Bureau of Labor Statistics.

Employment Outlook for Insurance Related Occupations

Figure 2-7 gives CPS data on the numbers of persons in selected insurance-related occupations for 2016. The Bureau of Labor Statistics (BLS) Occupational Outlook Handbook https://www.bls.gov/ooh/ gives some projections for percentage change in these numbers by 2026. These projections reflect the increased use of technology within the insurance industry. Overall, the insurance industry is expected to have a 10 percent growth over the period, but there are differences in the projections for the various occupational categories. For example, employment of actuaries is projected to grow 22 percent from 2016 to 2026, much faster than the average for all occupations. However, as can be observed from Figure 2-7, because it is a small group, the fast growth will result in only about 5,300 new jobs over the 10-year period. BLS reports that actuaries will be needed to develop, price and evaluate a variety of insurance products and calculate the costs of emerging risks. Employment of insurance sales agents is projected to grow 10 percent from 2016 to 2026, faster than the average for all occupations. Employment of insurance underwriters is projected to decline 5 percent from 2016 to 2026. Automated underwriting software allows workers to process applications more quickly than before, reducing the need for as many underwriters. Employment of claims adjusters, appraisers, examiners and investigators is projected to show little or no change from 2016 to 2026. Technology is expected to automate some of the tasks currently performed by these workers.

Figure 2-7: Number of individuals employed in selected insurance related occupations, Current Population Survey (CPS): 2016
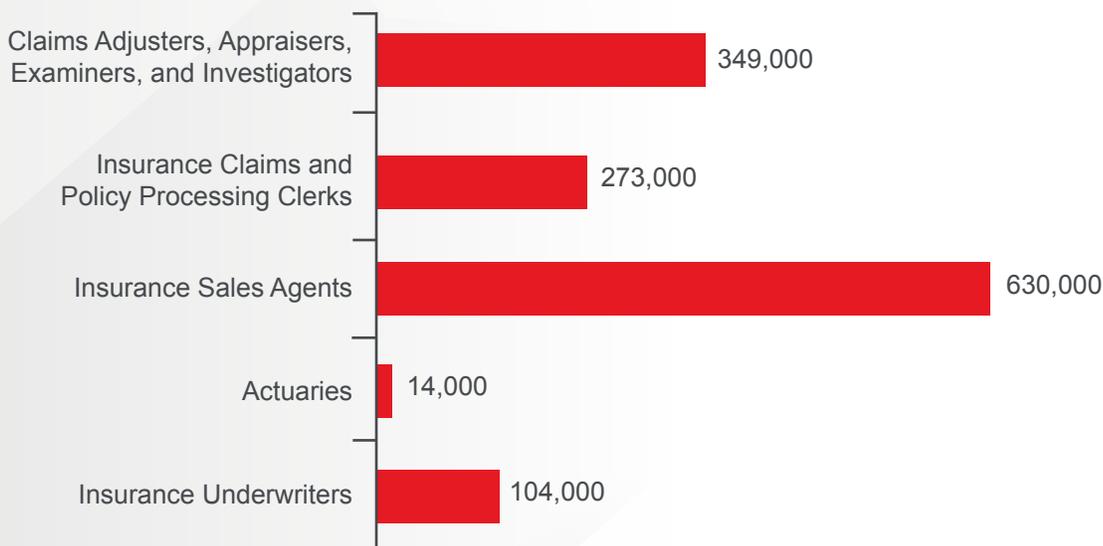
Note: In 2016, CPS estimated that there were 2.794 million individuals employed in the insurance industry. Above are the numbers in identified categories.

Source: U.S. Bureau of Labor Statistics, Current Population Survey, 2016 https://www.bls.gov/cps/cpsaat11.htm.

Employment of the general finance related category of accountants and auditors is projected to grow 10 percent from 2016 to 2026, faster than the average for all occupations. In general, employment growth of accountants and auditors is expected to be closely tied to the health of the overall economy. As the economy grows, more workers should be needed to prepare and examine financial records.

Low Unemployment and Expected Retirement Rates

When Travelers EDGE began in 2007, the U.S. economy was in a period of growth with stiff competition for staff talent. Soon afterward the Great Recession came, and there was a rise in unemployment rates across the country. However, even in the midst of the Great Recession, relative to the overall rates of unemployment, those in the insurance industry remained far below the national averages. As Figure 2-8 demonstrates, unemployment rates were at 2.1 in 2006, rose to 6.9 in 2010 at the height of the recession and were at 2.8 in 2017. As the *2017 Insurance Industry Survey Report* noted, with an average age of 59 among employees, there is an expected retirement rate of 25 percent in the next four years (Insurance Industry Survey Report 2017).

Figure 2-8: Unemployment rates within the insurance industry: 2006 to 2017

Year	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
(Insurance) Unemployment Rate (%)	2.8	2.3	2.3	2.9	4.7	4.4	5.9	6.9	4.6	3.1	2.4	2.1

Source: U.S. Department of Labor, Bureau of Labor Statistics, as reported in *2017 Insurance Industry Survey Report.*

Diversity in the Finance and Insurance Industry

The U.S. Equal Employment Opportunity Commission collects annual data from employers on job patterns for minorities and women.[5] The broad industry group "Finance and Insurance" (category 52 by the standard EEO-1 job categories) covers 3.4 million employed individuals of whom 1.42 million are men and 1.99 million are women. The two largest categories are "Professionals" and "Office & Clerical Workers," each making up about 37 percent of the Finance and Insurance workforce. The category, "First /Mid-Level Officials and Managers" made up 15.4 percent and "Executive/Senior Level Officials & Managers" made up 2.4 percent of the total.

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[5] https://www.eeoc.gov/eeoc/statistics/employment/jobpat-eeo1/

Figure 2-9 and Figure 2-10 include the percentages of women and minorities in EEO-1 categories for specific insurance industries, covering about 1.9 million employees. As Figure 2-9 displays, in 2015 women made up 47 percent of the U.S. workforce and 66 percent of the total employed in the categories included in the Insurance Agencies and Brokerages category. While women make up 65 percent of the insurance professional work force, they make up 29 percent of Executive/Senior Level Officials and Managers and 56 percent of the First/Mid-Level Officials and Managers. Women are most overrepresented in the Office and Clerical Workers category, which is 80 percent women.

Figure 2-9: Percentage distribution by EEO-1 job categories among those employed in the insurance industry by sex: 2015
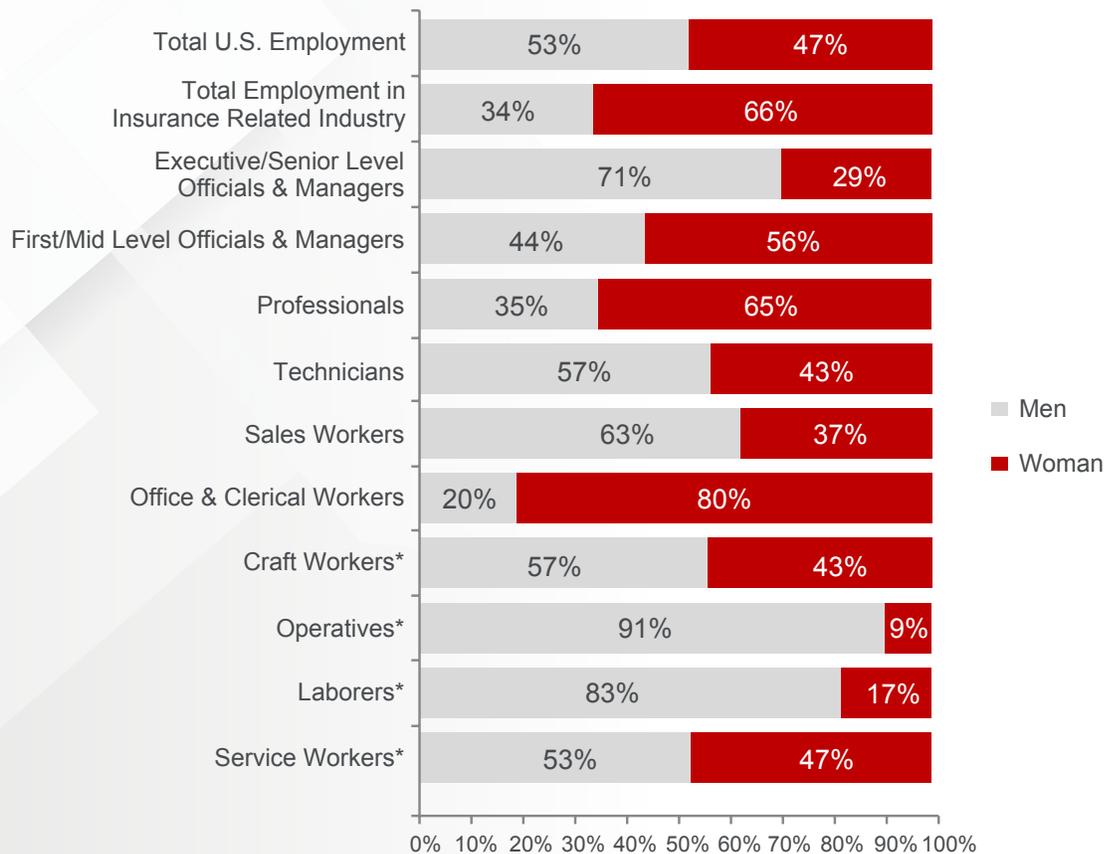
Note: *Craft Workers, Operatives, Laborers and Services Workers each represent less than 1 percent of Finance and Insurance Industry employment.

Source: United States Equal Employment Opportunity Commission, 2015 Job Patterns for Minorities and Womenin Private Industry (EEO-1), 2015 EEO-1 These national industry-specific occupational employment and wageestimates are calculated with data collected from employers of all sizes, in metropolitan and nonmetropolitan areas in every State and the District of Columbia.

Figure 2-10 gives the percentage distribution by EEO-1 job categories by the classifications of White and Minority. Within the U.S. workforce, 34 percent are classified as Minority and within the Insurance Related industry, 30 percent are classified as Minority. Within the Insurance Industry in the Executive/Senior Level Officials & Managers category, fully 91 percent are White and 9 percent are Minority. Among the First/Mid-Level Officials & Managers category 79 percent are White and 21 percent are Minority. Among professionals, 74 percent are White and 26 percent are Minority.

Figure 2-10: Percentage distribution by EEO-1 job categories among those employed in the insurance industry by Minority and White status: 2015

Category	White	Minority
Total U.S. Employment	66%	34%
Total Employment in Insurance Related Industry	70%	30%
Executive/Senior Level Officials & Manager in Insurance Industry	91%	9%
First/Mid Level Officials & Managers in Insurance Industry	79%	21%
Professionals in Insurance Industry	74%	26%
Technicians in Insurance Industry	64%	36%
Sales Workers in Insurance Industry	81%	19%
Office & Clerical Workers Employed in Insurance Industry	60%	40%
Craft Workers Employed in Insurance Industry*	70%	30%
Opertatives Employed in Insurance Industry*	51%	49%
Laborers Employed in Insurance Industry*	83%	17%
Service Workers Employed in Insurance Industry*	60%	40%

Note: *Craft Workers, Operatives, Laborers and Services Workers each represent less than 1 percent of Finance and Insurance Industry employment. Minority includes African Americans, Asian, Hawaiian and those of Hispanic or Latino origin.

Source: United States Equal Employment Opportunity Commission, 2015 Job Patterns for Minorities and Women in Private Industry (EEO-1), 2015 EEO-1 National Aggregate Report. These national industry-specific occupational employment and wage estimates are calculated with data collected from employers of all sizes, in metropolitan and nonmetropolitan areas in every State and the District of Columbia.

Figures 2-11 and 2-12 using Current Population Survey (CPS) data display the percent of women and minorities in various specific insurance occupations that have a large enough sample to produce separate estimates by sex.[6] The percentage of women ranges from 85 percent for insurance underwriters to just over 60 percent of claims and policy processing clerks, claims adjusters, approvers, examiners and investigators and sales agents.

Figure 2-11: Percentage of women in selected insurance occupations and in the U.S. workforce: 2016
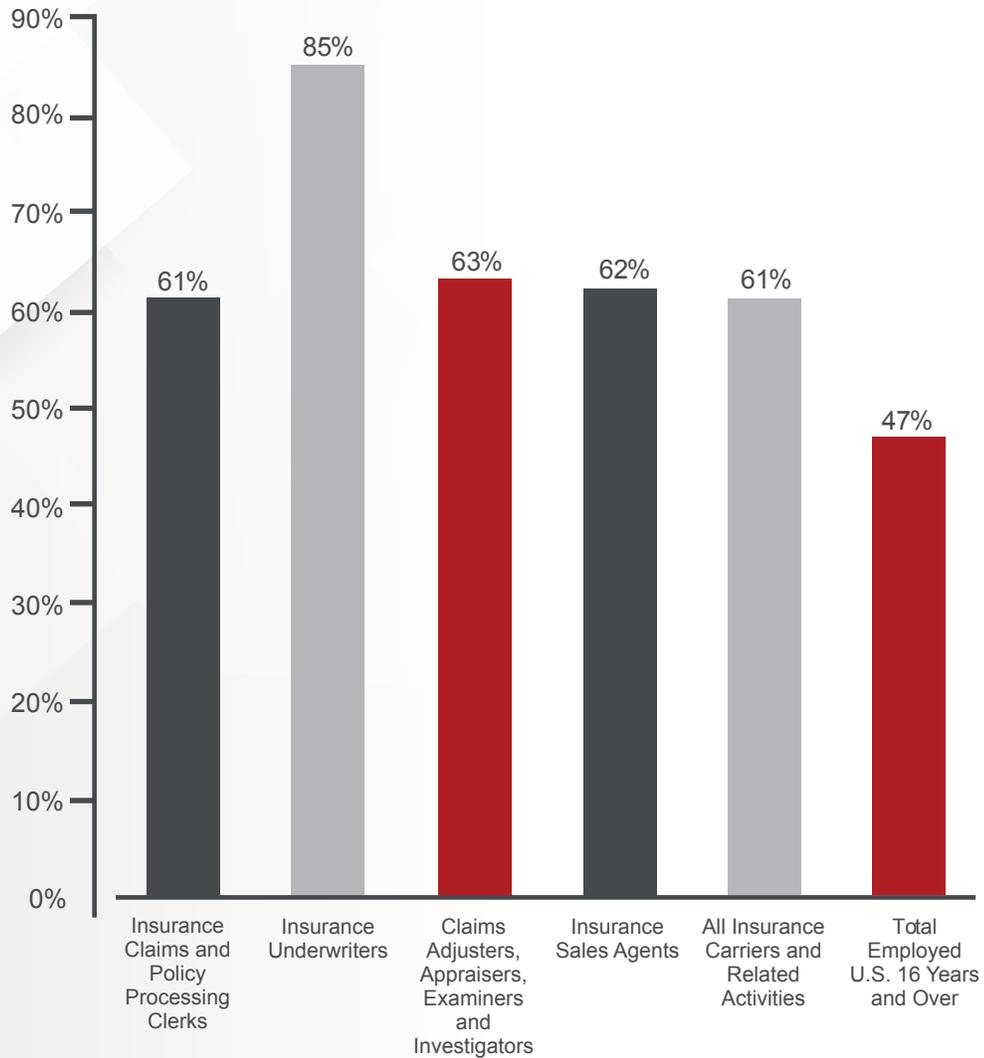
Note: All Insurance Carriers and Related Activities estimated to be 2.794 million in 2016. Employed U.S. population estimated to be 151 million in 2016.

Source: U.S. Bureau of Labor Statistics, Current Population Survey, 2016 https://www.bls.gov/cps/cpsaat11.htm.

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[6] The sample size of the Current Population Survey (CPS) is not large enough to have sex and minority status separate for the "actuaries" occupation category; however they are included in the overall statistics.

Figure 2-12 gives the percentage Black or African-American, Asian and Hispanic or Latino in selected insurance occupations large enough to be separately classified. This chart indicates that Hispanics or Latinos are the most underrepresented relative to their numbers in the total U.S. workforce.

Figure 2-12: Percentage Minority in selected insurance occupations and in the U.S. workforce: 2016
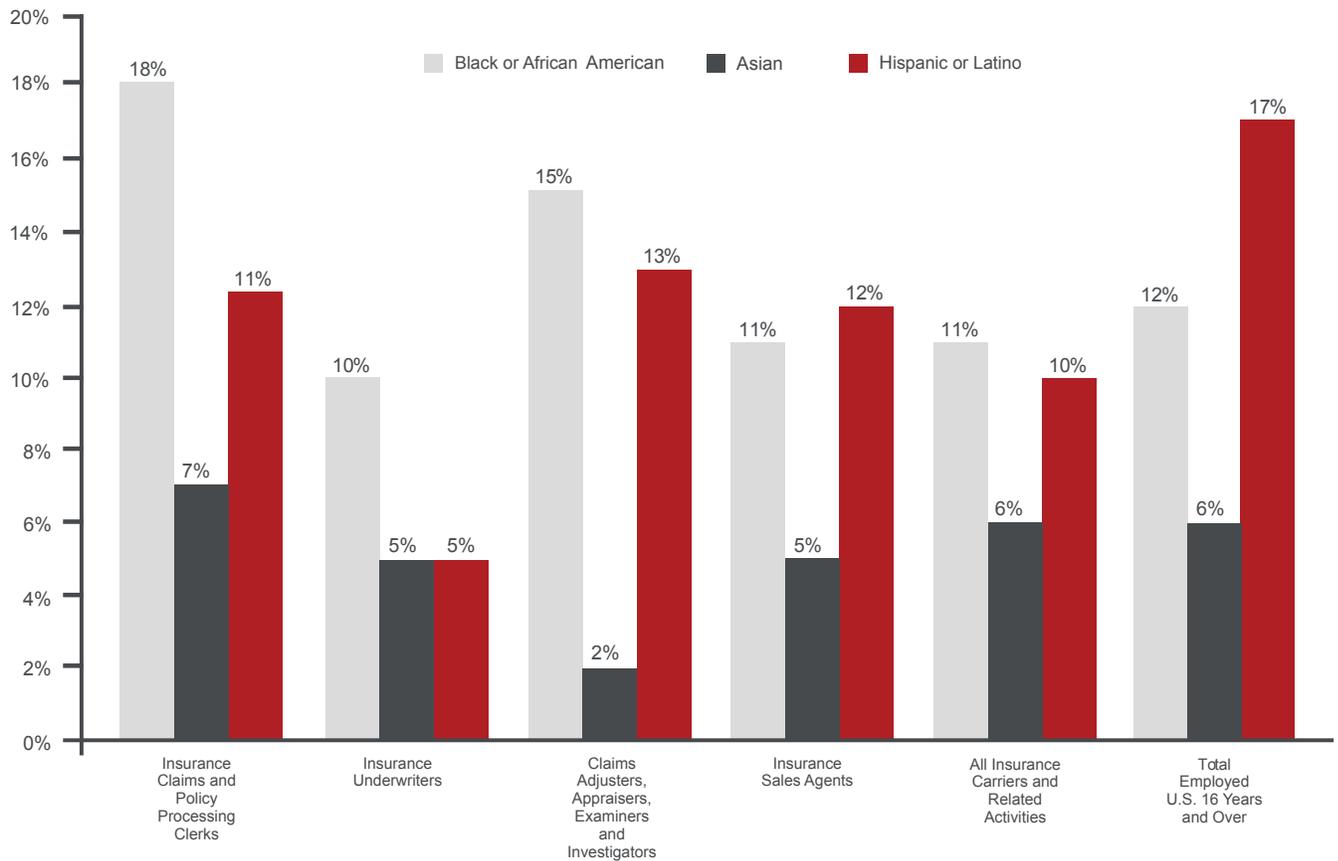
Note: All Insurance Carriers and Related Activities estimated to be 2.794 million in 2016. Employed U.S. population estimated to be 151 million in 2016.

Source: U.S. Bureau of Labor Statistics, Current Population Survey, 2016 https://www.bls.gov/cps/cpsaat11.htm.

Financial Services has a tradition of being an industry that often recruits from internal leads and relationships among those known to existing employees (Guzzo, Polonskaia & Tshchantz-Hahn, 2015). This tradition ensures a reliable work force with company loyalty; however, by its very nature it mediates against inclusion, innovation and a reach out policy designed to foster diversity of culture, ethnicity, race, income level and parent education. These issues were examined in a special study done in the Chicago area published by the Financial Services Pipeline Bridging the Diversity Gap: Building African-American and Latino Talent Pipelines for the Financial Services Industry in Chicago (Guzzo, Polonskaia & Tshchantz-Hahn, 2015). The study focused on the representation of minorities in the financial services industry in Chicago. This study pointed out that Whites, who make up 54 percent of the Chicago metro area, comprise 67 percent of all financial services jobs and 91 percent of senior level positions. Blacks, who make up 17 percent of the Chicago metro area's population, fill 12 percent of the area's financial services jobs but just 3 percent at the senior management level, according to the report. Latinos, who make up 21 percent of Chicago metro, represent 10 percent of financial services jobs and 2 percent at senior levels.

The report presents recommendations for individual employers and for the industry as a whole to address diversity and inclusion gaps in the sector. The report recommends that individual employers work to fill senior leadership from within, reduce attrition and hire African-American and Latino talent at the professional career level. The report also encourages demonstration of commitment to diversity and inclusion by top leadership as well as actions to ensure fairness. Collectively, the industry needs to build community relations to create early awareness of opportunities in the financial services sector, giving African-Americans and Latinos early positive exposure to the sector. The report also notes that: "it would also behoove the sector to identify diverse talent with skills transferable to the sector, allowing recruiters to target talent from other industries, and to expand industry recruitment efforts of new graduates, widening the number and types of university sources of talent."

A recent blog post (https://blog.integrate-solutions.com/can-insurance-industry-rise-diversity-challenge/) by Pat Renzi, Principal, Life Technology Solutions, Milliman contains statistics and advice about what .businesses can do. Citing reports by McKinsey she writes:

> *The business case for greater diversity and inclusion is abundantly clear. More diverse companies tend to perform better, with 15 percent of gender-diverse companies and 35 percent of ethnically diverse companies more likely to financially outperform their less diverse competitors, according to McKinsey... But the reality for the insurance industry is that achieving the diversity it wants is proving to be hard work. According to PwC, the industry's "male, pale and stale" image means it is one of the least popular industries for Millennial women to work, making it hard to break the cycle... Insurance executives are aware the industry has an image problem and that its lack of diversity, especially among senior ranks,*

is likely to increasingly affect competitiveness... The response has been to write diversity policies. But simply writing a policy does not make a diverse culture. Another concern is that employees think their own companies are merely paying lip service to these action plans. Nearly two-thirds of millennial women working in insurance don't think their employers are doing enough to encourage diversity, and 80 percent believe that insurers aren't living up to their public slogans on diversity, according to PwC's survey.

Renzi (2016) goes on to provide a set of recommendations about what more insurers can do to tackle diversity challenges.

- ***Make diversity a core value with concrete targets and goals.** A company's executives and board members need to fully embrace diversity and inclusion by living it every day. The leaders of the organization need to challenge themselves and others to seek input from coworkers with different perspectives and life experiences, creating a culture of inclusiveness and acceptance. They need to be open and honest that this is hard work, but it will be beneficial to the organization and to the individuals.*

- ***Appoint a chief of diversity and inclusion.***

- ***Involve everyone when discussing diversity**. Ideas for how to create a diverse and inclusive organization shouldn't just come from the top down.*

- ***Work with the grassroots.** Insurers' "C-suites" won't become more diverse if there aren't enough young girls and minority children studying the relevant subjects to provide the next generation of professionals, such as actuaries and data analysts. From 2004 to 2014, among students enrolled in U.S. college computer science, engineering and physics courses, fewer than one in five were women, according to figures from the National Science Foundation (NSF). The picture was even worse among minorities. Only about 5 percent of mathematics and computer science college students were minorities. To really change the system, insurers need to encourage more women and minorities to study these subjects in school and college.*

Chapter 3 — Travelers EDGE Five Key Levers:
What Does the Literature Tell Us About Best Practice?

This chapter is a targeted review of the literature related to the five interconnected Travelers EDGE levers (academic advising, financial support, professional development/internships, mentoring network and peer support). We also explore how the specific Travelers EDGE Model practice levers fit with Evidence-Based Practice (EBP) in the college access and success literature.

What Does the Literature Tell Us About Best Practice?

As Travelers EDGE has evolved over the decade, the program partners have identified five interrelated levers (academic advising; financial support; professional development including internships; mentoring/support network; and peer support). These levers representing best practice make up key components of the Travelers EDGE model (see Figure 4-8 in Chapter 4). These "levers" are intended to work together in a holistic manner to serve the whole student and to form the important identity of the Travelers EDGE Scholar. In the section below, we highlight some of the insights from the literature on best practice research with a focus on the five key levers. While we organize this section around the five levers considered separately, in practice there is considerable overlap among them in the literature.

Academic Advising

Academic advising in the Travelers EDGE context includes faculty advising, academic plans, grade monitoring, cohort development and management and such things as summer bridge programs. Within the field of advising, research over the last decade has shown the efficacy of what is called "enhanced" or "intrusive" or "proactive" advising which involves early and consistent contact and monitoring to address issues before they arise (Kolenovic, 2013; Rogers et al., 2014; Turner et al., 2014; Vander-Schhe, 2007; Zhang et al., 2014). Research also points to the importance of what are called "non-cognitive" factors related to fostering a sense of belonging and also fostering resiliency and persistent motivation to achieve goals (Bloom et al., 2010; Duckworth 2016). Research has also shown that the more advisors can facilitate the students developing a pathway to attainable realistic career or learning goals the better the students are able to perform (Bailey et.al 2016; Kemple, 2000; Morisano et al., 2010; Stephens et al., 2014; Walton & Cohen 2011;). ACT research involving large numbers of college students have found that students who have clear motivational goals (even if these change) perform better than those who do not have specific goals and that these motivational differences in some cases outweigh students' entering standardized test scores as predictors of success, especially among those students who are the "first generation" to attend college (ACT, 2015). Another insight that has a large body of empirical research in support is the idea of working from students' strengths and assets rather than focusing on student deficits (Hodges & Harter, 2005, 2010; Hobrowski et al., 2009; Lopez, 2005).

Other research points out the problems that low-income students, minority students, first-generation in college, and women may have in developing an identity that includes proficiency in technical fields such as math or computer science and becoming a member of an occupational group that requires such proficiency (Aschbacher et al., 2010; Charyan et al., 2015; Godwin et al., 2016; Hazari et al., 2013; NRC, 2015). Good advising outlines a course plan to achieve a goal and instills in students a confidence that if they are willing to work hard, their goals are attainable (Broud & Costley 2009; Horn & Chen, 1998; Kuh, 2008; Scielzo et al., 2012). Providing hands-on, project-based academic opportunities can be key in helping students realize that they can be knowledge co-creators (Christensen 2015).

Another area in which there is an emerging consensus relates to the fact that "one size does not fit all students." Results of research indicate that a certain intervention works for some students but not others. There is need for advisors to be able to align advising to specific student needs and expectations (Rosenthal et.al. 2010; Teasley et al., 2013). International research and experience has pointed to the importance of positive incentives for achievement of academic standards and completion (U.S. Department of Education, 2012; Vossensteyn, 2013). Another important factor is the ability of the advisor to know where to look to get the latest information on a particular requirement in a rapidly changing academic and work environment. There is also a consensus that there is a need for a coordinated approach that involves key faculty and advisors being on the same page (U.S. Department of Education, 2011). Recent studies have shown the benefits of

programs such as dual enrollment and accelerated completion pathways in fostering persistence and completion (Edmunds et al., 2015; Kolenovic et al., 2013; Oliver et al., 2010; Scrivener et al., 2015). Research has also shown the benefit of minimizing the time spent in remediation and the value of embedded remediation and developmental work. A recent publication, *A Practice Guide for College and University Administrators, Advisors and Faculty*, published by the What Works Clearinghouse lists six key recommendations:

- Use multiple measures to assess postsecondary readiness and place students accordingly
- Require or incentivize regular participation in enhanced advising activities
- Offer performance-based monetary incentives to students
- Compress or mainstream developmental education with course redesign
- Teach students how to become self-regulated learners
- Implement comprehensive, integrated and long-lasting support programs
  (U.S. Department of Education, 2016)

A structured first year allows for a clear communication and monitoring of students in the first year when they may need additional help (Clouse, 2012; Jamelske, 2009). The research evidence shows that a well-developed summer bridge program can give students a leg up on the challenges that they may face resulting in higher persistence and completion rates (Murphy et al., 2010). Recent experimental studies using random assignment designs (RCT) have shown that small targeted interventions, using the latest technology, such as personalized emails and text messages can have small positive impacts on college entrance and persistence especially for low-income and first-generation students who may be unsure about entering or continuing college (Castleman et al., 2014). Clear advising that encourages students to reach high in taking math and other courses needed to achieve their career goals will have positive outcomes (ACT, 2015).

Financial Support

The Travelers EDGE financial support lever includes: scholarships, stipends for professional development and supplies things such as books, as well as salary from internships and emergency funds. Research on reasons why students choose to leave college consistently shows the role that finances play either directly or through the difficulty students have in juggling working long hours with academic requirements. A recent study sponsored by the Gates Foundation focused on students who left college without completing and found that the most frequent reason was difficulty in juggling work and college requirements (Johnson & Rochnkind, 2012). As noted above, increases in college costs, the general cost of living relative to wages and lack of increase in Pell Grants means that over 70 percent of college students who attain a bachelor's degree do so with high levels of debt.

Despite the difficulty in studying the impact of student aid, there is a growing body of research that demonstrates the impact that additional aid, such as Travelers provides, on student retention and completion. A comprehensive recent study assessing financial aid-related influences for low-income students finds that need-based grants from all sources increase chances to complete a degree within six years, whereas unsubsidized (federal) loans are found to drastically lower chances to obtain a degree (Franke, 2014). More specifically, federal grant aid is found to increase the chances for low-income students to graduate between 2.52 percent and 2.82 percent for every $1,000 in additional aid, the largest positive financial aid factor. In the paper's conclusion, Franke argues that his findings should be considered by policy makers. Franke writes:

> *Financial aid effects found in this study provide further evidence that need-based grant programs are effective in fostering low-income student success, and respective programs at the federal and state level weigh the long-term effects on the state's economy when reducing funding for crucial need-based aid programs.*
>
> *The large negative effect found for unsubsidized federal loans on degree attainment is important for the discussion on loan programs and interest rates, and provides evidence that rates should be kept low. Given the results in this study, unsubsidized loans seem not only detrimental for low-income students' chances to graduate, they also appear to be inefficient as they counteract positive effects found for need-based grants.*

A recent rigorous evaluation of the Dell Scholars program found that the program resulted in significant and substantial increase in graduation rates. The Dell Scholars program provides a combination of financial support and individualized advising to Scholarship recipients before and after college enrollment (Page et al., 2016). The program, similar to Travelers EDGE, is motivated by a theory of action that in order to foster meaningful increases in the share of lower- income students who earn a college degree, it is necessary to both address financial constraints and to provide ongoing support for the academic, cultural and other challenges that students experience during their college careers. Using a regression discontinuity comparison design based on cut-off scores among applicants, the study found that Dell Scholars were 25 percent more likely to graduate within four to six years of enrollment than those not chosen for the program. The program is a substantial investment, but the authors conclude that "the Dell Scholars Program has a positive rate of return."

Studies conducted by MDRC, over the last decade in Ohio, California, New Mexico, Arizona and New York found similar results and show how scholarship programs can be structured to encourage low-income students to attend college and to persist once they get there (Brock et al., 2005; Cha et al., 2010; Miller et al., 2011; Patel et al., 2013; Riccio et al., 2010; Richaburg-Hayes et al., 2015; Sommo et al., 2014; Ware et.al 2013). A recent MDRC report, *Providing More Cash for College* (Richburg-Hayes et.al 2015), presents findings from a demonstration in California among community college students, which used a rigorous experimental design to test whether performance-based scholarships would increase college enrollment, persistence and

progress among low-income students. More than 5,000 students were recruited from state-funded workshops designed to help lower-income students apply for public financial aid. The performance-based scholarships were awarded based on economic need ("need-based") and students could attend the college of their choice. Once students enrolled in college, payments were made when students met established benchmarks during the school year. The study findings were summarized as follows:

- Performance-based scholarships boost college enrollment across many demographic groups. Overall, students awarded performance-based scholarships were 5 percentage points more likely to matriculate in college compared with the students who did not receive a scholarship.

- The impact is even greater for students with lower GPAs. Students with GPAs below 3.0 who were awarded these scholarships enrolled at significantly higher rates (8 percentage points) than students who were not. This suggests that the scholarships may have incentivized students to enroll who might otherwise not have seen themselves as "college-going material." The MDRC authors note, "We have seen in our own work and that of our grantees that scholarships, more than other types of aid, seem to confer a special status on students that can positively impact the way they view themselves and, subsequently, their behavior."

- Scholarships can make the difference for low-income students "on the fence" who might not have otherwise enrolled in college. Because the students were recruited from financial aid workshops, they were already thinking of attending college (Richburg-Hayes et al., 2015).

The report authors provided the following advice based on their research:

1. *Provide scholarships to more students lower on the academic curve*. Many scholarship programs use merit factors to target higher performing students. These findings suggest that scholarships may be more effective when targeted to students with lower GPAs.

2. *Award scholarships as a supplement to Pell and other grants.* Scholarship providers should make every effort to insure that students receive all the public financial aid they are entitled to so that scholarships can be used to reduce the need for student loans, and should structure scholarships to dovetail with financial aid in ways that support better student outcomes.

3. *Streamline processes and procedures related to financial aid application and disbursement*. Whether scholarships or grants, institutions and providers of public financial aid should be aware that far too many students aren't getting the financial aid for which they are eligible (Richburg-Hayes et al., 2015).

Professional Development, including Internships

The Travelers EDGE Professional Development lever includes such things as the *Travelers Professional Development Institute; Travelers EDGE Venture*, job shadowing, internships, case competitions and support for professional clubs. If academic advising *best practice* involves helping students set career goals and knowing the academic pathways needed to achieve those goals, the professional development lever provides students with the active learning experiences needed to develop their identity and skills as future insurance and financial services professionals (Broud & Costley, 2009; Chrisensen, et al., 2015; Freeman et.al 2014; Horn & Chen, 1998; Kolb 1984; Kuh, 2012; Scielzo et al., 2012). The professional development lever focuses on integrating work and learning within the students' communities. Internships are among the high-impact practices identified on the basis of consistent results from the National Survey of Student Engagement (NSSE). The AAC&U (Kuh & O'Donnell 2008, 2013) has identified seven types of experiences that it has labeled as "high-impact." NSSE has also found that while low-income and first-generation students report lower high-impact practices participation rates than their higher income peers, when they do participate in high-impact practices, larger self-reported academic and personal gains are observed. The complete list of high-impact practices include:

- First-year Seminars and Experiences;
- Opportunities for Common Intellectual Experiences;
- Learning Communities;
- Writing Intensive Courses;
- Collaborative Assignments and Projects;
- Undergraduate Research,
- Diversity and Global Learning;
- Service Learning and Community-Based Learning;
- Internships and
- Capstone Courses and Projects.

These practices have in common that they each involve active experiential learning and also a community learning and service focus (Kolb 1984). Other studies have also shown the importance of "place-based" learning within one's own community and the importance of developing service as part of one's professional identity (Athman & Monroe, 2004). Service learning and understanding the potential contribution to the community as part of professional development has been found to be a powerful enhancer of student engagement and success in college (Black, Liou-Mark & Lansiquot, 2015; Mathews, 2012; Niehaus et al., 2015; Niehaus et al., 2016; Savitz et al., 2015).

Much has been written in the financial services industry about what to expect from a good internship program and lessons learned (Rothman, 2007). An example of the "signs of a good internship program" (O'Conner, 2013) is provided below.

- A direct internship coordinator, whose full-time job is managing interns
- A written blueprint from the company explaining its policy toward interns and its goals in its internship program – "you shouldn't have to ask, the firm should give you one."
- An emphasis on challenging – and not menial work
- Opportunities to mingle with, and learn from, staffers and management at meetings, seminars, company dinners and training sessions on a regular basis
- An opportunity to speak with former interns at the financial services company, to get their perspective on the internship experience.

Internationally, there are emerging new models of further integration of work and learning through more formal apprenticeships, for example in Ireland.[7] In July 2015, the government in Ireland announced the expansion of the current national apprenticeship scheme to extend beyond trades and into professional industries; one of which is insurance (Harvey-Graham, 2016). The description of the program is as follows:

> The Insurance Practitioner Apprenticeship is a three-year program, where apprentices are recruited into an insurance organization while working towards a level 8 degree – a Bachelor in Insurance Practice. This is the first apprenticeship in Ireland to offer a level 8 honors degree. The program is delivered through a combination of online study with IT Sligo and The Insurance Institute and on-the-job learning through an insurance employer. The degree portion of the program is fully funded through the Apprenticeship Council and apprentices are also paid a salary by their employer (Insurance Institute of Ireland, https://www.iii.ie/apprenticeships).

The information available to potential applicants includes the following:

> As an apprentice you'll develop technical insurance knowledge along with transferable workplace skills and competencies. Once you graduate, you'll be business-ready and extremely employable in a range of sectors. Your employer will support you in your on-the-job learning, with regular one to one personal development sessions with an industry supervisor and mentor. Your mentor will also help you to settle into your role and into working life. A huge variety of roles are available in the insurance industry including claims, risk management, underwriting, broking and loss adjusting. As an apprentice, you'll work in one of the three core industry areas – underwriting, claims or direct client advice. The nature of the program means that you will learn about all areas of the business and you'll complete projects and case studies to reinforce learning in the workplace. You will also earn

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[7] https://www.iii.ie/about/news/the-insurance-practitioner-apprenticeship-launches-its-2017-programme

the insurance industry's benchmark professional qualification the Professional Diploma in Insurance, which means that by the end of your three years, you'll be compliant to work in any area of general insurance – personal, commercial or private medical (Insurance Institute of Ireland, https://www.iii.ie/apprenticeships).

This apprenticeship description for students also links the work of the insurance industry to helping solve key big picture current issues faced worldwide. The program description goes on to note:

Do you want to be involved in the key issues facing the world today: climate change, cyber-crime, political risk, the cost of supporting an ageing population? Insurance understands and helps to manage all of these issues and so many more. We manage risks that range from driverless cars and smart houses to Crossrail and oil rigs, from rockets to sportspeople. (Insurance Institute of Ireland, https://www.iii.ie/apprenticeships).

Mentoring/Support Network

The Travelers EDGE Mentoring/Support Network lever includes providing advocacy/sponsorship, case management, guidance, coaching, a dedicated relationship and consistency for Travelers EDGE Scholars. Mentoring support provides the one-on-one personalized support and role models that make the college experience or the structured professional development experiences such as internships have meaning for the student (Clark et al., 2016). Mentoring provides the student or new employee with a community of practice network. Mentoring can provide relationships with persons who have had similar career goals and who have gone through the career development process and who wish to share their learned experiences with the next generation of upcoming professionals (Fifolt & Searby 2015). The research indicates that the match between the student's interests and that of the mentor is important; however, as important is the commitment by the mentor to be an active listener to engage students where they are – recognizing that next-generation challenges and strengths will not be exactly the same as those of the mentor. Mentors play a very important role in helping to develop the student's identity as someone who can succeed in the profession and serving as role models that engage the student in wanting to succeed in the profession (Bettinger & Baker 2011; Clark et.al. 2016).

It is important that mentors are given adequate "professional development" themselves to serve as mentors (Scielzo et al., 2012) In this, as in advising, one size does not fit all, and students differ in the extent to which they have the time and inclination to engage with the mentor (Meyer et.al 2013; Rosenthal et.al 2010; Teasley et al., 2013). In this regard, some formal and realistic structure (i.e. regular times for meetings or calls) has been found to be helpful in terms of helping both the student and mentor navigate the process. Group events and guidelines concerning the amount of contact to aim for on a consistent basis have been found to be helpful. The other quality found to be important is the ability of the mentor to advocate and coach the student based on the student's knowledge, skills and interests (Mathews, 2015). The mentor should give informed realistic advice based on up-to-date knowledge of the company's opportunities.

Peer Support

The Travelers EDGE Peer Support lever includes peer-to-peer mentoring, networking opportunities, events, study groups and cohort meetings. Increasingly the research on college access and success has identified the importance of student cohort identity and the importance of building a sense of community of purpose, learning and practice. Research with first-year students has found that peer involvement in the advising process can improve student engagement and retention (Goff, 2011; Peck, 2011). The "high-impact" practices noted above identify cohort learning communities as a way of creating a sense of identity and co-operation among students that enhances learning outcomes (Kuh, 2008). Peer support can contribute to the establishment of a holistic approach with integrated services that creates a sense of common purpose among students (Gravel, 2012; Muraskin, 1997; Peck, 2011). Most projects in the world of work are only accomplished through teams of persons seeking a common goal and increasingly there is a recognition that the skills and ability to function as a team member needs to be a part of the educational system. Research has also shown that creating a sense of identity through hearing the stories of the experiences of others, for example first-generation students, and encouraging students to share their experiences with new cohorts of incoming students can benefit both the new cohort and the older cohort who have successfully navigated the college and internship work experience (Stephans et al., 2014; Walton & Cohen, 2011). Peer-to-peer mentoring has been shown to be especially effective, as the peer mentors can more readily relate to the current challenges faced by students and the peer mentors themselves become more proficient and gain by the mentoring experience (Budge, 2006). Peer mentors are also able to provide a more dynamic response to changing conditions (Brock, 2013; Exter et al., 2014; Reynolds, 2007).

The Dynamic Character of the Key Levers

We have discussed selected literature organized around five key levers that best practice literature and the decade long experience of program stakeholders have identified as key to the program's success. As the program is dynamic, we expect that over the next decade the articulation of new key Travelers EDGE levers will emerge. In the next chapter we present a chronology of Travelers EDGE through the lens of the annual data reports.

Chapter 4 A Chronology of Travelers EDGE
through the Lens of the Annual Data Reports: 2007-2017

One of the strengths of the Travelers EDGE is that from its inception in 2007 those responsible for the program worked hard to document the evolving conceptual framework, implementation accomplishments and challenges and qualitative and quantitative outcomes of the program. This documentation is based on partner reports of outcome statistics and on direct feedback from students, community and university partners and Travelers' mentors and intern managers. In addition to submitting annual reports, it was the custom of the Travelers EDGE program to hold a yearly in-person meeting called the *Travelers EDGE Symposia* in which all local partners and Travelers staff came together. The goal of the annual data reports and the yearly Travelers EDGE Symposia partner meetings was to reflect on the program model, implementation and impact with an aim of fostering program improvement. This represents a strong commitment to using data to both measure success and also to ensure the program is an active co-learning experience.

In this Chapter, we review the annual data reports of the Travelers EDGE partners as presented at each of the Travelers EDGE Symposia. We first review the development of the conceptual frameworks and then present a summary of key statistics included in the reports over the decade. We identify key learnings for model development and refinement that has occurred based upon the data reports at the Travelers EDGE Symposia. The nine data reports cover: 2008-2009; 2009-2010; 2010-2011; 2011-2012; 2012-2013; 2013-2014; 2014-2015; 2015-2016; and 2016-2017.

While the seminal report on best practices for corporate philanthropy in education prepared for the New England and the Boston Foundation was published after the Travelers EDGE framework was developed (McCarty, Contardo, & Eckert, 2010), we found in our review below that the Travelers EDGE decade-long development is very consistent with the five basic recommendations on best practice made in this report. The recommendations were: 1) first develop a comprehensive theory of change; 2) consider the corporate context and link to company's strategic long-term goals, sustainability and key competencies; 3) use information, research and data to make decisions and assess outcomes; 4) support partnerships, collaborations to magnify impact and 5) align with local educational entities' efforts at improvement.

The Travelers EDGE Framework Development: 2007-2017

In 2007, Travelers began a focused initiative to support increased educational access for those who had been traditionally underrepresented (low-income, minority, first-generation college) in the insurance and financial services (IFS) industry. This initiative was first begun under the name Travelers Education Access Initiative. The effort was reborn as *Empowering Dreams for Graduation and Employment*, or Travelers EDGE, in 2009.

Below in Figure 4-1 is the Travelers EDGE model's "Impact Framework" as expressed in 2009. The Impact Framework identified "Social Impacts" and "Business Impacts." The "Social Impacts" related to fostering underrepresented students' academic success and opportunities for careers in the insurance and financial services industry and also building capacity among the partner organizations to support that work. The "Business Impacts" related to increasing diversity at Travelers and within the IFS industry. The "Business Impacts" were also identified as a way to "elevate" and "deepen" the Travelers reputational profile and promote positive business and community partnerships.

Figure 4-1: Travelers EDGE early Impact Framework in 2009

Travelers EDGE: Empowering Dreams for Graduation and Employment			
Social Impact		Business Impact	
Academic Success	Career Preparedness	Workforce Diversity	Reputation and Relationships
Outcomes	Outcomes	Outcomes	Outcomes
Increase student awareness of and preparation for college	Build a pipeline of diverse candidates for the insurance and financial services industry	Broaden Travelers pool of high-potential diverse candidates	Elevate travelers profile among current and potential employees as a leader in diversity and corporate citizenship
Enable college access for high-potential diverse students	Strength capacity of community partners to attract and serve high-potential diverse students	Promote a culture that embraces diversity	Deepen relationship with agents and brokers
Support student success through college			Foster partnerships with key community leaders

Source: Travelers EDGE Symposium Annual Data Report covering the 2008-2009 Academic Year.

Understanding the Different Levels of Services

For 2010, a clear Travelers EDGE Objective statement was added to the above impact Framework as follows:

> *To increase the number of underrepresented individuals who complete a bachelor's degree and are prepared to work at Travelers or within the industry.*

By 2010, the Travelers EDGE had conceptualized two types of services related to differences in *Reach and Impact*. For Travelers EDGE Scholars, who receive direct financial support and were provided a "high touch" level of services, there was a "*Narrow Reach, and Broad Impact*." Other Travelers EDGE partner programs provided "lower" touch services and were known as *Reach-Back* programs for which there is a "*Broad Reach and Narrow Impact*."

Figure 4-2 provides a description of the support services for Travelers EDGE Scholars and Reach Back students respectively. Travelers EDGE Scholars are undergraduate students who received a Travelers EDGE Scholarship and/or stipend. They are also significantly supported in other ways related to the five key levers discussed in Chapter 3. Travelers EDGE scholars must be enrolled in an IFS-related degree program. The support services they receive include: mentorships, internships and academic and career counseling and professional development. Reach-Back programs are aligned to and supported by Travelers EDGE; however, students do not receive financial support and the related key levers support programming available for Travelers EDGE Scholars. The data in this report especially in Chapter 5, is based on Travelers EDGE Scholars.

Figure 4-2: Descriptions of Travelers EDGE Scholars and Reach-Back Programs: 2010

OVERALL REACH

Travelers EDGE partner programs reach thousands of students every year. These programs support students in a variety of ways at varying levels of depth. EDGE students captured in this report fall into one the two categories:

EDGE Scholars (Narrow Reach, Broad Impact)	Reach-Back (Broad Reach, Narrow Impact)
EDGE scholars are undergraduate students who received as EDGE scholarship and/or stipend. EDGE scholars were also significantly supported by EDGE in other ways including enrollment in an IFS degree program, mentorships, internships and academic and career counseling.	Reach-Back programs are aligned with and supported by EDGE. However, students participating in these programs do not receive direct financial support and the related support programming available for EDGE scholars. For reach-back programs, we request only aggregate data regarding the degree to which EDGE-supported programs advanced key EDGE outcomes for participating students.

Source: Travelers EDGE Symposium Annual Data Report covering the 2010-2011 Academic Year.

Reimagined Travelers EDGE Impact Framework and Outcome Metrics Defined

Figure 4-3 taken from the 2009-2010 Annual Symposium report displays a copy of the Travelers EDGE impact areas, anticipated outcomes and metrics. For 2012-2013, the impact framework was reworked (Figure 4-4) to clarify and focus impact objectives. While community and business impacts remained, student impacts at the pre-college, college and career level were placed first in the "Reimagined Framework." In addition, Travelers EDGE developed a set of 29 metrics to measure outcomes for students, community and business.

Figure 4-3: Partner-Relevant Travelers EDGE Metrics: 2009-2010

Partner-Relevant EDGE Metrics		
Impact Area	**Outcome**	**Metrics**
College Success	Increase awareness of college opportunities	• Change in awareness of college opportunities[1]
	Increase preparation for college entrance	• On track for college acceptance • College entrance
	Increase college entrance, retention and bachelor's degree attainment	• Tuition/Non-Tuition/Living costs met by EDGE • On track for bachelor's degree attainment • Students enabled to further their attainment
Career Preparedness	Increase awareness of careers within the IFS industry and at Travelers	• Change in awareness of college opportunities[1]
	Strengthen the pipeline of college students who are on track for a careeer in the IFS industry	• On track for an IFS career • Professional jobs after graduation • Qualified, eligible candidates produced
Our Community	Strengthen capacity of community partners to attract and serve high-potential students	• Partner-rated EDGE effectiveness
	Foster collaboration among key community partners	• Collaboration support provided by EDGE • Student transitions to/from EDGE partners

[1] The awareness metrics require a pre-and post-intervention survey and were not administrated in 2009-2010

Source: Travelers EDGE Symposium Annual Data Report covering the 2009-2010 Academic Year.

Most of these measures had been collected previously in one form or another, but in 2012-2013, Travelers EDGE articulated them more fully, and the data collection tools were refined to help measure progress in meeting objectives. In addition to new reporting forms for student academics, program retention and college and employment outcomes, these tools included surveys of student scholars, partners, mentors and intern managers to gather feedback on the program components.

Figure 4-4: Reimagined Travelers EDGE Impact Framework: 2012-2013

Re-imagined Travelers EDGE Impact Framework

Travelers *EDGE*

To increase the number of underrepresented individuals who complete a bachelor's degree and are prepared for a career at travelers or within the industry

	Dreams (Pre-college)	Graduation (College)	Employment (Career)
Students	Increase awareness of college opportunities Increase preparation for college entrance Increase awareness of careers in the IFS industry an at Travelers	Increase college enrollment Increase college student retention Increase attainment of Bachelors degrees	Enable students to become prepared academically for a career in the IFS industry Enable students to gain career-relevant experience in the IFS industry Enable students to graduate college ready to begin a career in the IFS industry
Community	• Strengthen capacity of EDGE community partners to attract and serve high-potential students • Increase retention and graduation rates of under-represented students at EDGE partner institutions • Increase the representation of historically under-represented persons in the IFS industry		
Business	• Enhance leadership abilities and promote inclusion among engaged employees • Elevate Travelers' profile as a leader in college success and career preparedness support • Increase the representation of historically under-represented persons at Travelers		

Source: Travelers EDGE Symposium Annual Data Report covering the 2012-2013 Academic Year.

In this period of 2012-2013 there was also a clearer articulation between the "high" and "low" touch students and between "narrow" and "broad" reach. In addition the concepts of: 1) Travelers EDGE Reach-Back services (pre-college); 2) Financially supported Travelers EDGE Scholars services (college) and 3) Travelers EDGE Outreach services (in college but not receiving direct financial support) were more clearly delineated. Figure 4-5 gives the numbers of High School Reach-back, Outreach, and Travelers EDGE Scholars by Partner sites for the 2016-2017 academic year.

Travelers EDGE-supported programs reached
2,309 students in the last academic year

| State | Type | Partner | High School | | College/University | |
			Reach-back	Outreach	Travelers EDGE Scholars	Total Reach
Connecticut	CBO	New Britain High school/NAF	13			13
		High School, Inc.	221			221
		Pathways	421			421
	2Y	Capital Community College	20		8	25
	4Y	CCSU/Conn CAP	250	150	26	424
		UCONN	75	128	22	220
	Total	**Connecticut Reach**	**1,000**	**278**	**56**	**1,334**
Minnesota	2Y	Century College		3	3	6
		St. Paul College		8	8	16
		Inver Hills Community college	89	47	7	143
	4Y	Augsburg College	254		12	266
		University of Minnesota			36	36
		Metropolitan State University		51	12	63
	Total	**Minnesota Reach**	**343**	**109**	**78**	**530**
Maryland	CBO	NAF Baltimore	338			338
	4Y	Stevenson		8	8	16
		Morgan State university	75		16	90
	Total	**Maryland Reach**	**413**	**8**	**24**	**445**
		Total Travelers EDGE Reach	**1,756**	**395**	**158**	**2,309**

TRAVELERS

Report based partner school enrolled in spring semester 2016-17 school year
Source: Data reported by Travelers EDGE partners in September, 2017 for programs in operation between 9/1/16 and 8/31/17

Source: Travelers EDGE Symposium Annual Data Report covering the 2016-2017 Academic Year.

Travelers EDGE Partners: 2007-2017

Since the inception of Travelers EDGE, partnering with existing local community-based organizations and local colleges and universities has been a key component of the program (Figure 4-6). Through partnerships, Travelers EDGE has pursued its dual goals of helping students successfully progress through their education, while also building a broader pipeline of diverse talent to Travelers.

In the first years of the program, Travelers EDGE partnered with 10 organizations in three key cities with large Travelers offices: Hartford, St. Paul and Baltimore. In 2009, program partners included five community-based organizations, one community college and four colleges/universities. The first partner was Capital Community College.

Figure 4-6: Travelers EDGE partners: 2009-2017

Original 10 Partners	Additions and Departures
Community-Based Organizations: • College Possible (formerly known as Admission Possible) • CollegeBound • Hartford Consortium for Higher Education: Career Beginnings • CT Pre-Engineering Program (CPEP) • Page Education Foundation **Community College:** • Capital Community College (the first partner) **Colleges/Universities:** • Metropolitan State University (MetroState) • University of Connecticut (UCONN) • Morgan State University • University of Minnesota	**In 2010-2011 Travelers EDGE added four new partners and reported that CollegeBound was no longer a partner:** • Central Connecticut State University (CCSU), • Inver Hills Community College • Century College (left partnership) • Augsburg University (formerly known as Augsburg College) • High School, Inc. **In 2012 Stevenson University joined through I-Fund (Urban Scholars)** **In 2013-2014 reported three new partners and that Page and Career Beginnings were no longer partners:** • New Britain High School-Academy of Finance • Pathways Academy of Technology & Design • CollegeBound returned through an acquisition of Urban Scholars **In 2014-2015 Saint Paul College was added** **In 2015-2016 NAF Baltimore was added** **In 2017-2018 two new Partners joined** • Como Park High School(2017-2018) • Homboldt High School (2017-2018)

Note: Due to newness of joining Travelers EDGE Georgia Partners are not included in this listing. In this listing Source: Travelers EDGE Symposium Annual Data Report various years.

The Travelers EDGE Pipeline

Figure 4-7 from the 2016-2017 Annual Symposium report is the most recent graphic representation of the Travelers EDGE Pipeline with the levels of education (middle, high school, college) in which each Travelers EDGE partner works. Also included in the pipeline are the college success outcomes of graduation and career preparedness. Students move through the pipeline going from broad reach (pre-college) to narrowed reach in college where they can become Travelers EDGE Scholars and also have an internship and prepare for a career in IFS and possible employment at Travelers or another IFS company. At each point there are articulated goals and outcomes in the pipeline (across the top).

Figure 4-7: Partners in Travelers EDGE Pipeline: 2016-2017
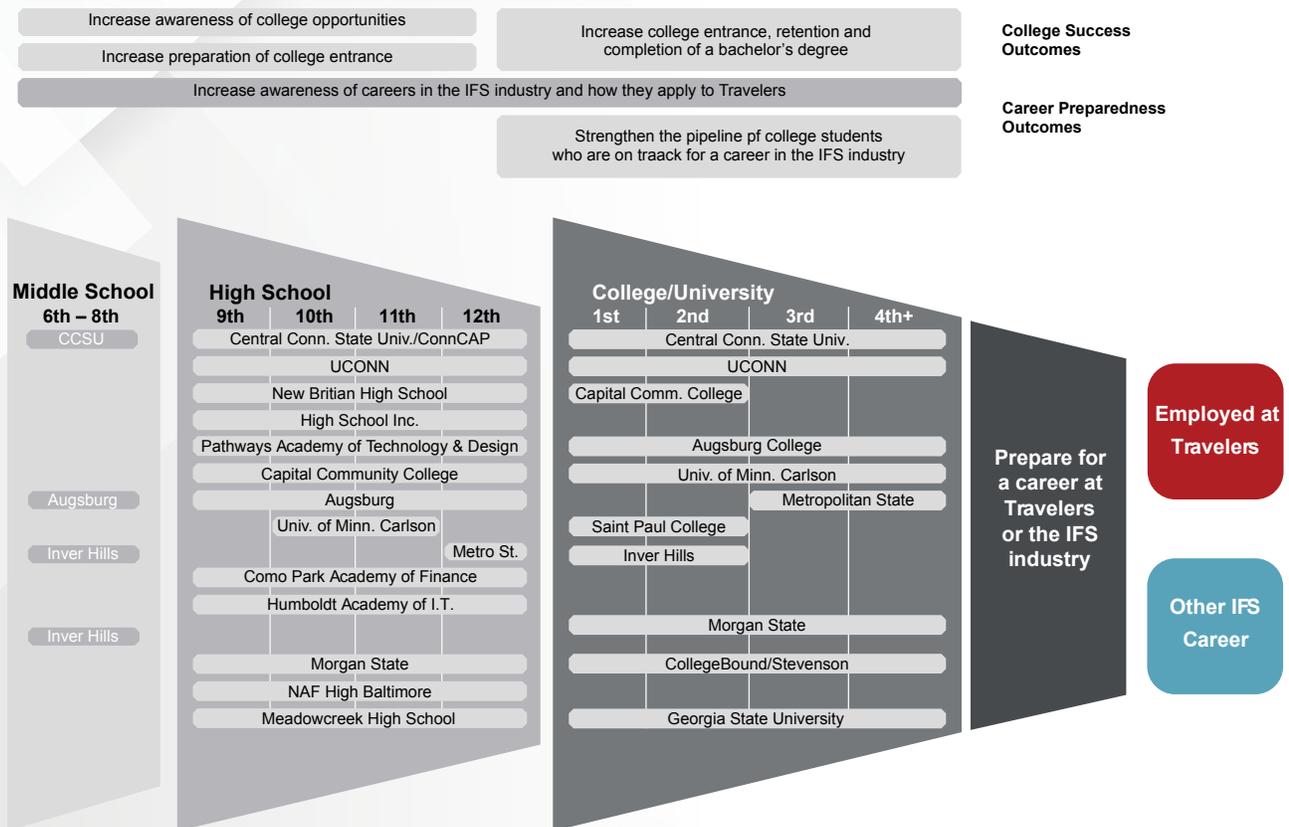
Source: Travelers EDGE Symposium Annual Data Report covering the 2014-2015 Academic Year.

Articulation of the Key Levers

In the period of 2014-2017, Travelers EDGE more clearly articulated and developed metrics to measure the five key levers or elements of high-impact services, discussed in the literature in Chapter 3. Travelers EDGE has focused on those levers (Figure 4-8) or high-impact practices that the research and experience of professionals working in the field of college access and career guidance have identified (academic support, financial support, professional development/ internships mentoring and peer support.) The unique combination of these five levers constitutes the Travelers EDGE Model.

Figure 4-8: Travelers EDGE Key Levers: 2016-207
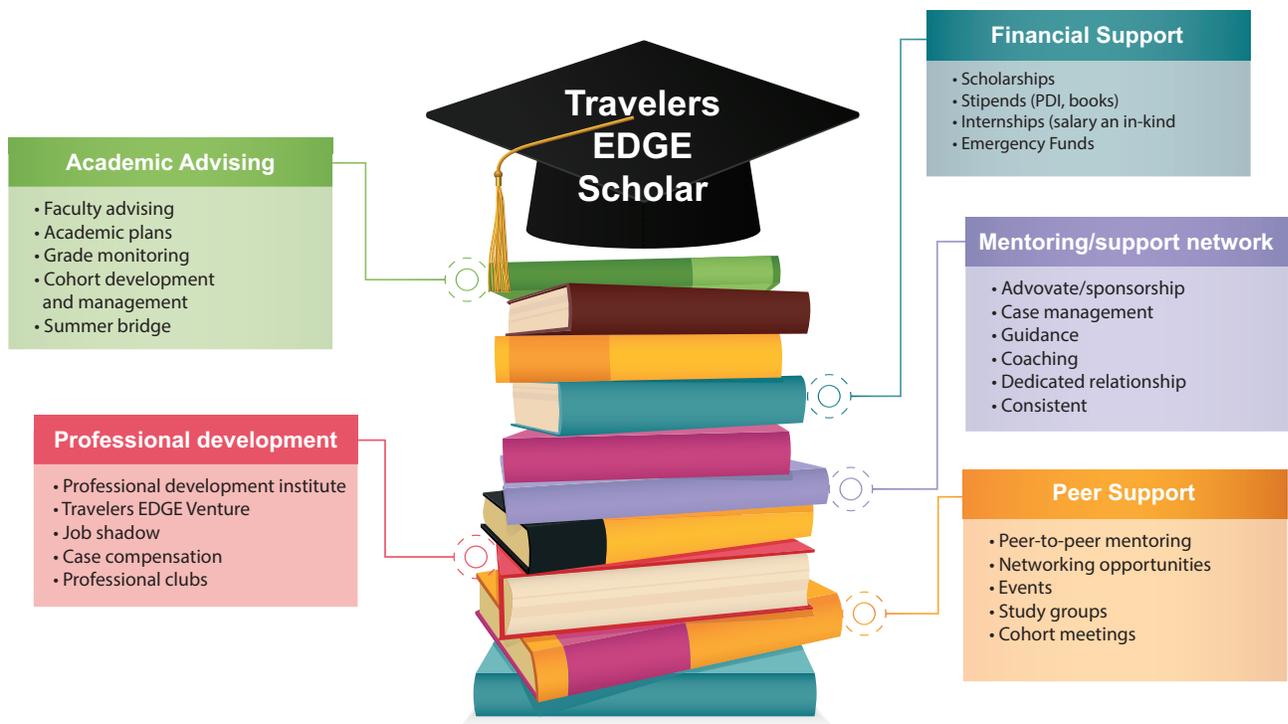
Source: Travelers EDGE Symposium Annual Data Report covering the 2016-2017 Academic Year.

Summary of Key Statistics
from Travelers EDGE Annual Reports

In this section we summarize key statistics reported in each of the nine *Annual Partner Symposium Reports*.

Yearly Numbers Reached

Each year, the Travelers EDGE Symposium Annual Data Report includes the total number of students reached at each school level by the program during that year (Figure 4-9). Students considered both "low touch" and "high touch" are included and data are presented for those in pre-high school, high school, college and university. Note that as students remain in the program for several years students are counted in each year they are served in multiple years. Over the decade they show that on average the program served 1,440 middle school students; 2,423 high school students and 1,249 college or university students each year. Over the course of the program, there have been 443 Travelers EDGE scholars who received financial support in Hartford, Baltimore and St. Paul.

Figure 4-9: Yearly summary of number of students reached by Travelers EDGE as reported by partners' annual reports: 2008-2009 to 2016-2017

Year	Pre-High School	High School	College/University /Outreach	Travelers EDGE Scholars	Total
2008-2009	2,903	2,043	1,772	81	6,799
2009-2010	3,535	2,464	1,531	101	7,631
2010-2011	2,329	3,524	1,957	90	7,900
2011-2012	1,877	3,802	1,274	106	7,059
2012-2013	365	1,948	776	118	3,207
2013-2014	101	2,477	1,767	125	4,470
2014-2015	290	1,851	754	124	3,019
2015-2016	120	1,943	1,013	152	3,228
2016-2017		1,756	395	158	2,309
Average	1,440	2,423	1,249	117	4,813

Note: The unduplicated total refers to the simple sum of yearly reach out services to students; not the separate number of students served over the years. A student may receive services in more than one year.

Source: Travelers EDGE Symposium Annual Data Report covering the 2008 to 2017 Academic Years.

Numbers Reported Reached at Various Levels

While the focus of Travelers EDGE partner selection has consistently been on serving local schools and colleges that enroll students who have been traditionally underrepresented in the insurance and financial services (IFS) industry, over the years as the composition of Travelers EDGE partners has changed so has the distribution of students reached at the middle, high school and college levels. Notably over time there has been a decline in the low touch "Reach-Back" services at the middle school level. The yearly students reached at the high school and college levels has also fluctuated, depending on the partners and programming focus.

Numbers of Travelers EDGE Scholars

Since its inception there have been 443 Travelers Edge Scholars (those directly supported financially and with other "high" touch services). Figure 4-10 gives the distribution between the three cities and between those who joined at the two-year/community college level and those who joined at the university.

Figure 4-10: Percentage distributions between Travelers EDGE cities; and between joining at a two-year/community college vs. four-year college/university
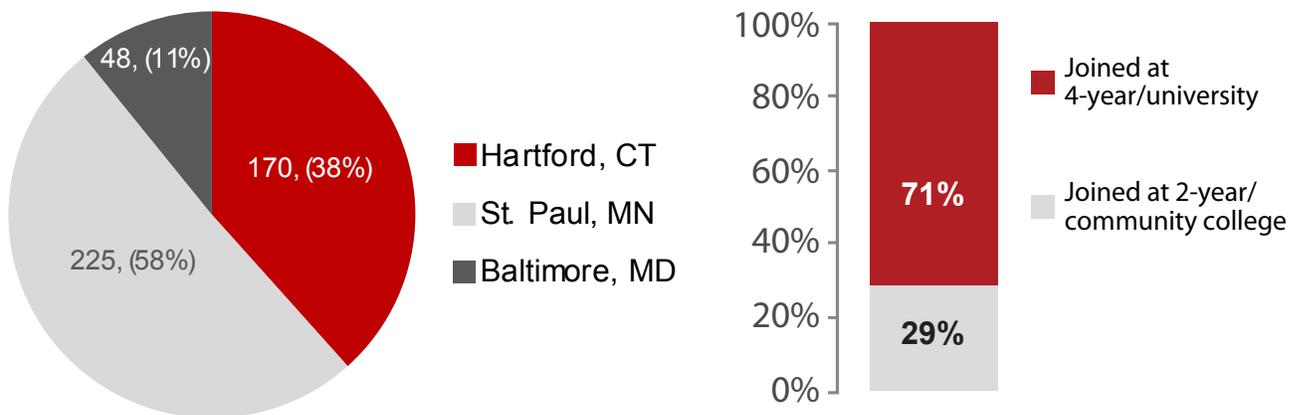
Note: Based on 443 Travelers EDGE Scholars: 2007 to 2017

Source: Travelers EDGE Symposium Annual Data Report covering the 2008-2009 to 2016-2017 Academic Years.

The number of Travelers EDGE Scholars per year (those directly supported financially and with other "high" touch services) has grown over the decade from 81 in 2008-2009 to 152 in 2015-2016 and 158 in 2016-2017 (Figure 4-11). The longitudinal data base indicates that since the program's inception in 2007, there have been 443 individual Travelers EDGE Scholars.

Figure 4-11: Yearly summary of number of students reached by Travelers EDGE as reported by partners' annual reports: 2008-2009 to 2016-2017
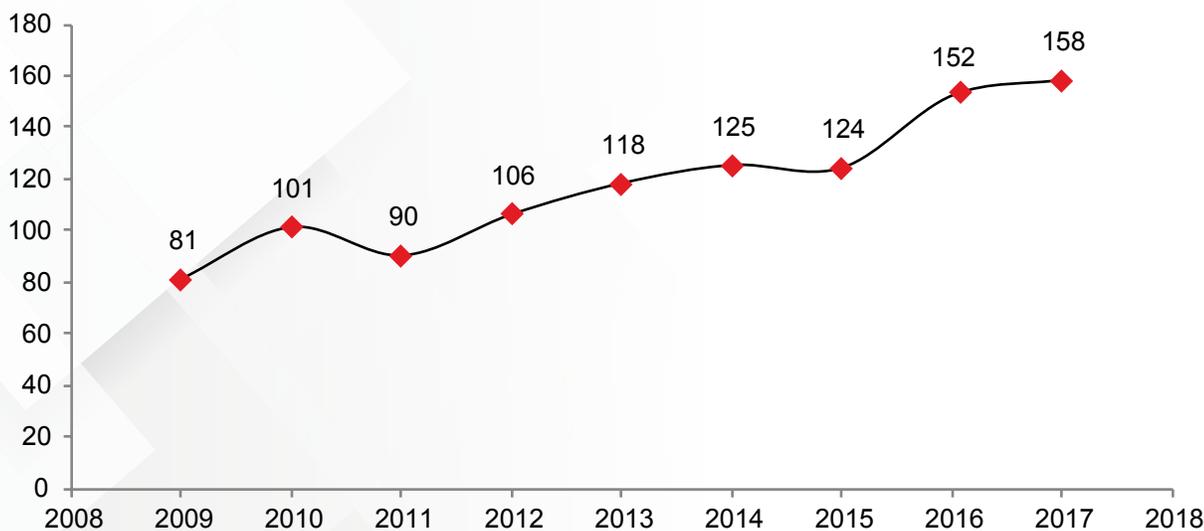
Note: This chart represents the number of Travelers EDGE Scholars in the years indicated. It is not an unduplicated count of students ever served. The unduplicated count is 443.

Source: Travelers EDGE Symposium Annual Data Report covering the 2008-2009 to 2016-2017 Academic Years.

A Demographic Profile of Travelers EDGE Scholars

Beginning in 2014-2015 Travelers EDGE partners reported yearly demographic information on the Travelers EDGE Scholars based on a student survey (Figure 4-12). While the distribution varies somewhat between the years, more than 70 percent reported they were members of a minority race/ethnicity group in each of the three years (from 73 percent to 85 percent). The percent identifying as White was 10 percent in 2015 and 16 percent in both 2016 and 2017. The remaining percentage identified as "Other" or "Prefer Not to Answer." It should be noted that these totals are not unduplicated, but represent the cross-sectional distribution in any given year.

Figure 4-12: Race/ethnicity of Travelers EDGE Scholars: 2014-2015 to 2016-2017

Figure 4-13 presents a profile of other demographic characteristics of Travelers EDGE Scholars from the yearly student surveys. From 49 percent to 59 percent of Travelers EDGE Scholars over the three years reported that they were the first in their family to attend college (first-generation college). In 2016-2017 just over one-quarter (26%) reported they had family incomes of under $25,000 and from 50 to 60 percent had incomes under $50,000 across the three years. About half, 52 percent in 2015-2016 and 49 percent in 2016-2017, reported that English was not their first language, up from 38 percent in 2014-2015. A larger portion of Travelers EDGE Scholars were female than male, in 2014-2015 and 2015-2016 (for example, 53 percent female and 44 percent male in 2015-16). In 2016-2017, however, perhaps due to a larger percent choosing not to answer, 45 percent reported they were female and 49 percent reported they were male. Just over half of the Travelers EDGE Scholars commuted from home to attend college in 2016-2017, up from 44 percent in 2015-2016 and 47 percent in 2014-2015.

Figure 4-13: Selected characteristics of Travelers EDGE Scholars: 2014-2015 to 2016-2017

Travelers EDGE Scholars "On Track"

Since the 2008-2009 academic year, Travelers EDGE partners have reported the percent of scholars (excluding those who graduated college each year) who are "On Track" to receive a bachelor's degree based on retention in college, maintaining or working toward a 3.0 GPA and making academic progress (Figure 4-14). Travelers EDGE Partners have also reported the number that were "On Track" for a career in the IFS industry based upon major field of study, GPA and work experience.

Figure 4-14: Travelers EDGE criteria for being "On Track" for college graduation and for a career in insurance and financial services (IFS) industry

On Track for College Graduation: Number of Travelers EDGE Scholarship recipients who meet *ALL* of the following criteria**:**	**On Track for Career in Financial Services/ Insurance Industry:** Number of Travelers EDGE Scholarship recipients, by grade, who meet *ALL* of the following criteria:
• **Community College/two-year:** Achieve 3.0+ cumulative GPA and plan to return to community college or transfer to four-year college/university next semester. • **Four-year College/University Freshman/Sophomore/Junior:** Achieve 3.0+ cumulative GPA and plan to return next semester. • **Four-year College/University Senior:** Graduated or achieve 3.0+ cumulative GPA and plan to return next semester.	• Graduated or achieve 3.0+ cumulative GPA and plan to return next semester • Work experience in insurance/financial services industry • **Enrolled in relevant majors/ concentrations and/or engaged in meaningful research in the following fields:** Finance/Economics/Accounting, Actuarial science/Mathematics, Computer Science/MIS/CIS/Information Technology, Computer or Electrical Engineering, Statistics, Risk Management/Insurance, Business & Technology, Business Administration, Liberal Arts

Source: Travelers EDGE Symposium Annual Data Report: 2008-2009 Academic Year.

The percent "On Track" for a bachelor's degree averages 85 percent for the period and has ranged from 70 percent to 93 percent. The percent "On Track" for a career in IFS industry has ranged from 74 percent in 2010 to lows of 37 percent in 2016 and 2017, with an average of 47 percent (Figure 4-15).

Figure 4-15: Yearly percentages of Travelers EDGE Scholars who were reported "On Track" for a bachelor's degree and percentage who were "On Track" for a career in the IFS industry:2008-2009 to 2016-2017
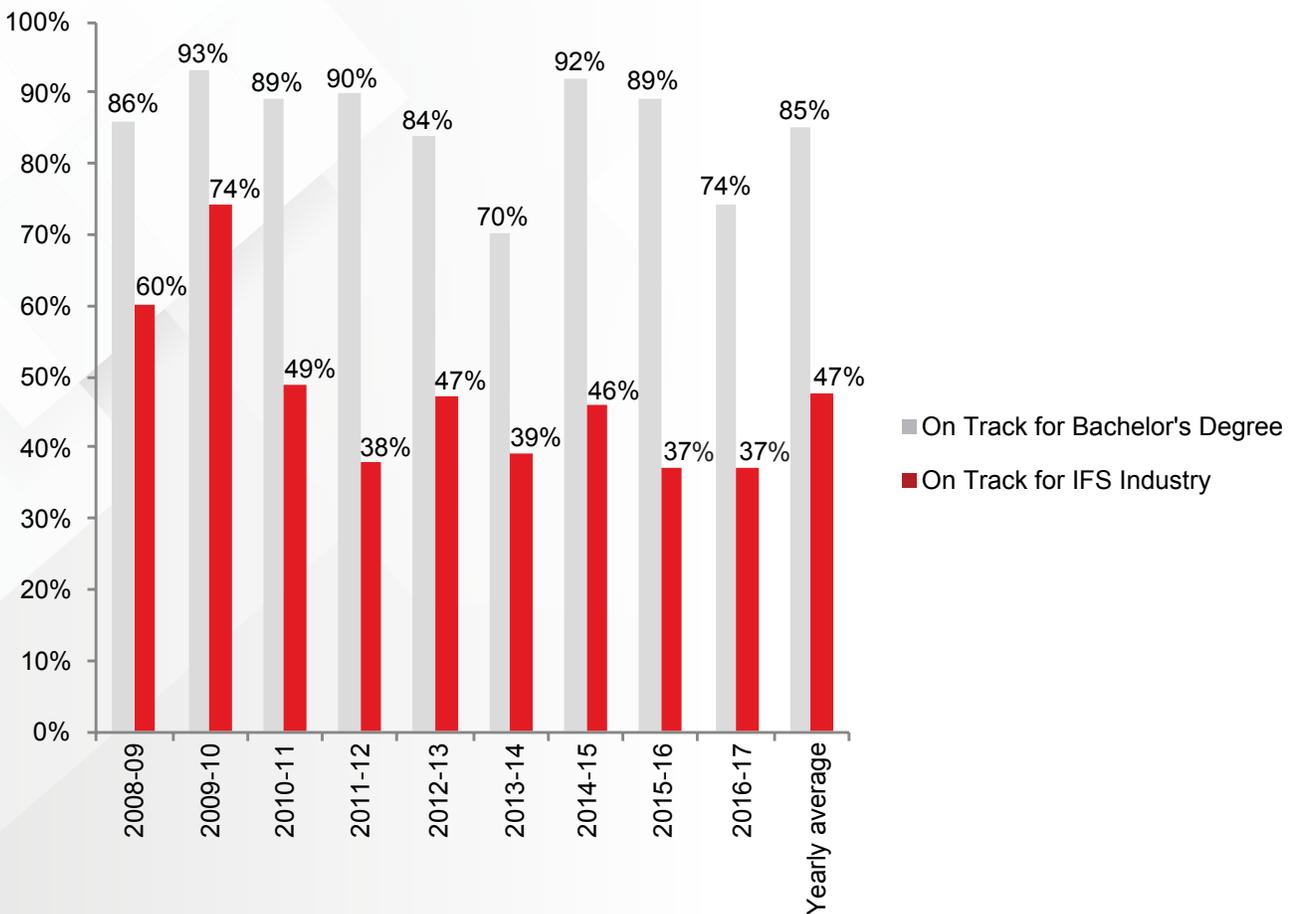
Source: Travelers EDGE Symposium Annual Data Report covering the 2008-2009 to 2016-2017 Academic Years

Note: Does not include Travelers EDGE Scholars who graduated. These percentages represent the cross-sectional distribution in any given year. Individual students may be represented in multiple years. This number is not the same as the "Attrition Rate" based on a longitudinal data file in which each student is counted only once and remains in the cohort forever. In the cross sectional reporting above students are counted each year they are "On Track" and students who left the program are removed from the totals for the next year. Usually the individual longitudinal cohort rate of program retention or completion is lower than the yearly 'on track" rate for the reasons noted above.

Financial Support Provided to Travelers EDGE Scholars

Over the course of the program up to 2017 Travelers has provided a total of $7,262,972 in direct Scholarship support to Travelers EDGE Scholars. In current dollars, due to the increase in the number of scholars, the amount of yearly support provided has increased most years since 2009, going from $445,050 in 2009 to $1,103,231 in 2016 and was $1,064,123 in 2017 (Figure 4-16). The nine-year average is $806,997 per year. Considered on a per-Scholar basis the amount has ranged from $5,230 in 2010 to a peak of $8,484 in 2015 and was $6,735 in 2017 (Figure 4-17). The per-scholar average costs are related to the tuition costs as well as other costs making up the total cost of attendance. On average students attending community colleges have lower yearly costs than students in four-year colleges (Chapter 5), but due to time spent in the program before the bachelor's award there are not great differences in the cumulative amounts for those in who join the program in community college vs. those who join at four-year institutions.

Figure 4-16: Yearly total amount of tuition and non-tuition support in current dollars: 2009-2017
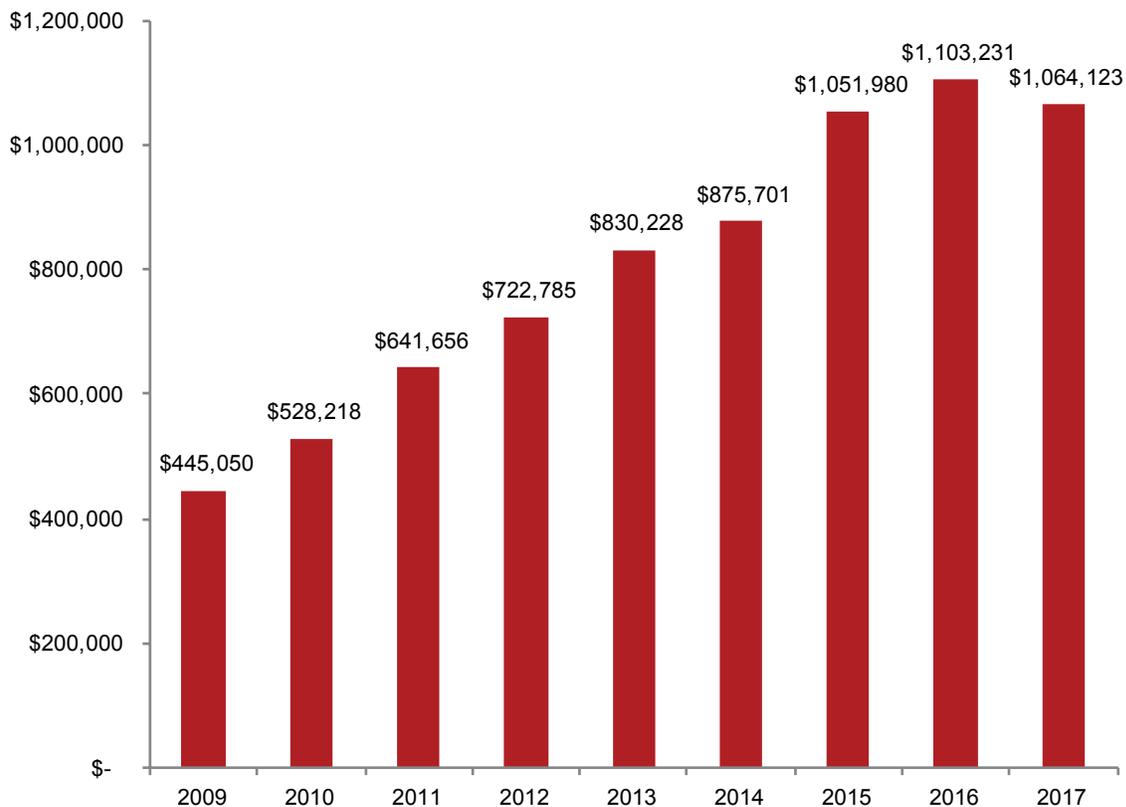
Note: The total amount reflects the number of Scholars in a given year and also the tuition and other costs of the partner colleges attended.

Source: Travelers EDGE Symposium Annual Data Reports covering the 2008-2009 to 2016-2017 Academic Years.

Figure 4-17: Yearly per Travelers EDGE Scholar average amount of financial support: 2009-2017

Bar chart showing values by year: 2009 = $5,494; 2010 = $5,230; 2011 = $7,130; 2012 = $6,819; 2013 = $7,036; 2014 = $7,006; 2015 = $8,484; 2016 = $7,258; 2017 = $6,735; Average = $6,884. Y-axis ranges from $- to $9,000.
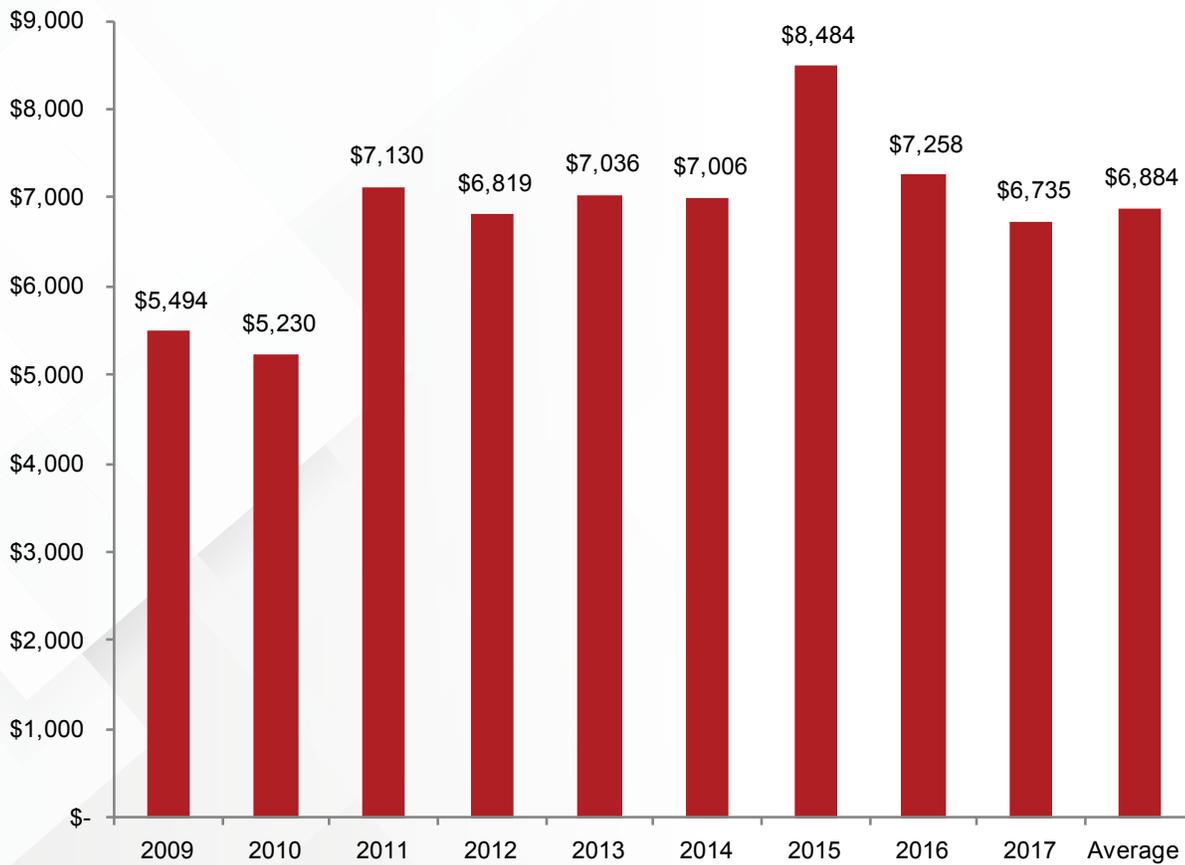
Source: Travelers EDGE Symposium Annual Data Report covering the 2008-09 to 2016-17 Academic Years.

Based on Partner reports of the cost of attendance at the specific colleges attended by the Scholars Figure 4-18, Travelers EDGE covers an average of 49 percent of tuition costs and 14 percent of other costs of attendance (books, transportation, room and board). The percentage of tuition costs covered has fluctuated and ranged from 61 percent in 2011 and declined to 42 and 43 percent in 2012 and 2013. The percentage of tuition coverage rose to 58 percent in 2015. In 2016-2017, it was estimated that Travelers EDGE financial support covered 38 percent of tuition costs and 14 percent of other costs. This translates into 26 percent of total costs for 2016-2017, down from 38 percent of total costs for 2015-2016.

Figure 4-18: Percentage of tuition and other non-tuition cost covered by Travelers EDGE support: 2010-2017
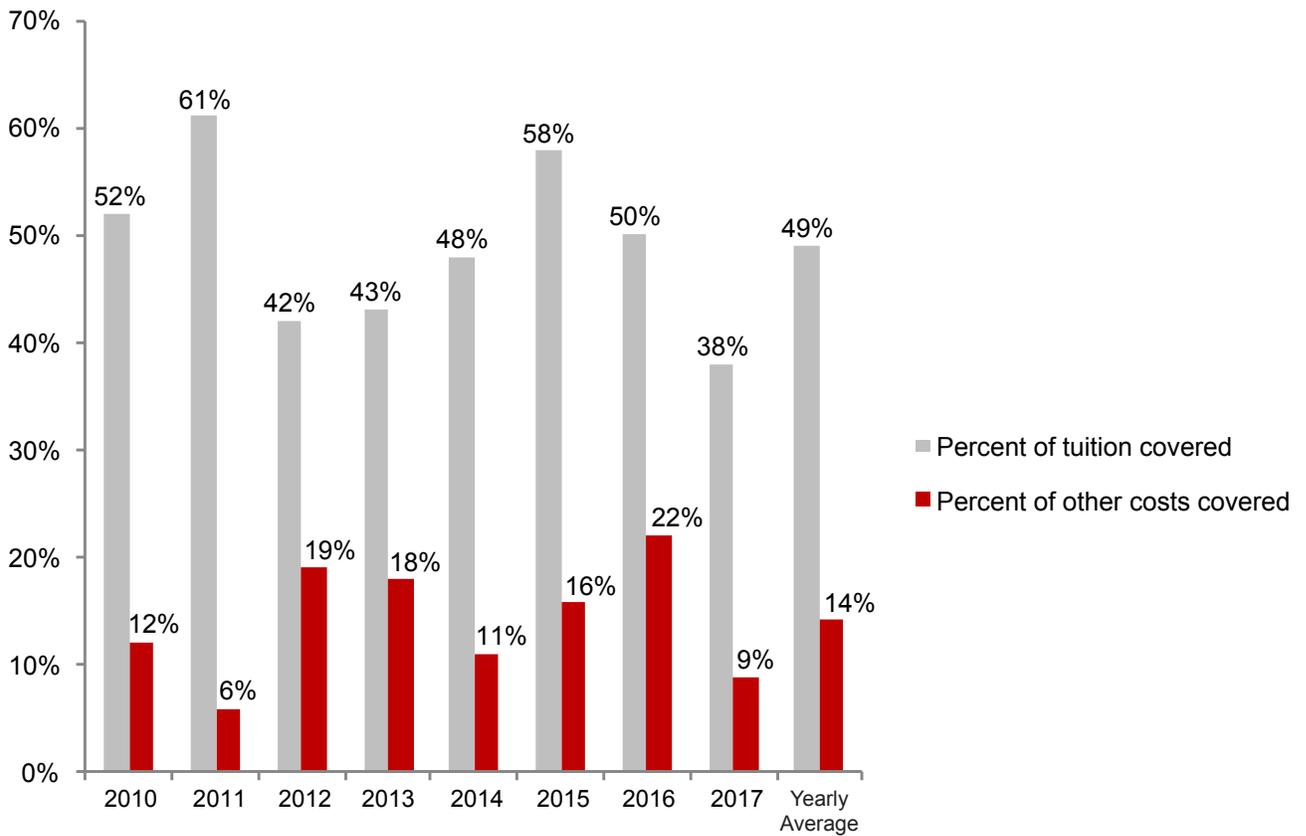
Source: Travelers EDGE Symposium Annual Data Report covering the 2008-2009 to 2016-2017 Academic Years.

Working while in College

Data from the Student Surveys in 2014-2015 and 2015-2016 reveals that about 95 percent of Travelers EDGE Scholars worked in the summer, about 70-75 percent in the Spring Semester and about 65 percent in the Fall Semester. Fifty-eight percent of Travelers EDGE Scholars in 2015-2016 reported they had a paid or unpaid internship.

Post-Graduation Immediate Employment

Studies of recent college graduates have shown that on average it typically takes six to nine months for graduates seeking professional employment to find a job. The rate at which jobs are found depends on the major field as well as the economic outlook at the time of graduation (NCES, Baccalaureate and Beyond Study). Over the course of the period of 2007 to 2017, there have been 209 Travelers EDGE Scholars who have completed college. Figure 4-19 gives the percent of Travelers EDGE Scholars who reported "Immediate Professional" employment (not necessarily at Travelers) and Figure 4-20 presents the percent of these students who were employed in the IFS industry.

Figure 4-19: Percent of Travelers EDGE Scholar graduates who reported immediate professional employment by fall after graduation: 2009 to 2017
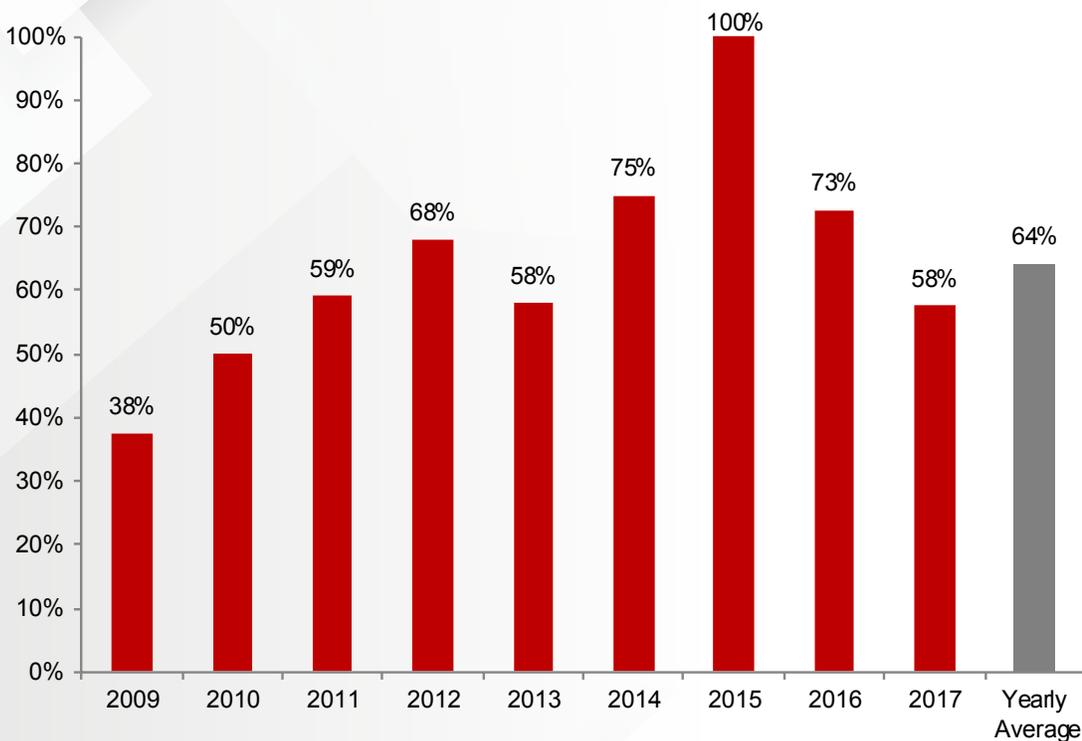
Source: Travelers EDGE Partners Annual Data Report: 2009-2017.

Among those who reported having professional employment by fall after graduation (considered "immediate" employment), about three-fourths (76 percent) were employed in the IFS industry. Caution is needed in reviewing this data by year (Figure 4-20), due to small numbers of graduates in any given year, especially in the early years of the Travelers EDGE. Figure 4-21 gives the distribution of those graduates among Travelers, Other IFS and Other professional employment when the data for all years are combined. Travelers is the largest employer with 43 percent of the total, followed by "Other IFS" industry (33 percent). About one-fourth (24 percent) were employed in non-IFS jobs.

Figure 4-20: Percent of those bachelor's graduates reporting "immediate" professional employment who are employed in the IFS industry: 2009-2017
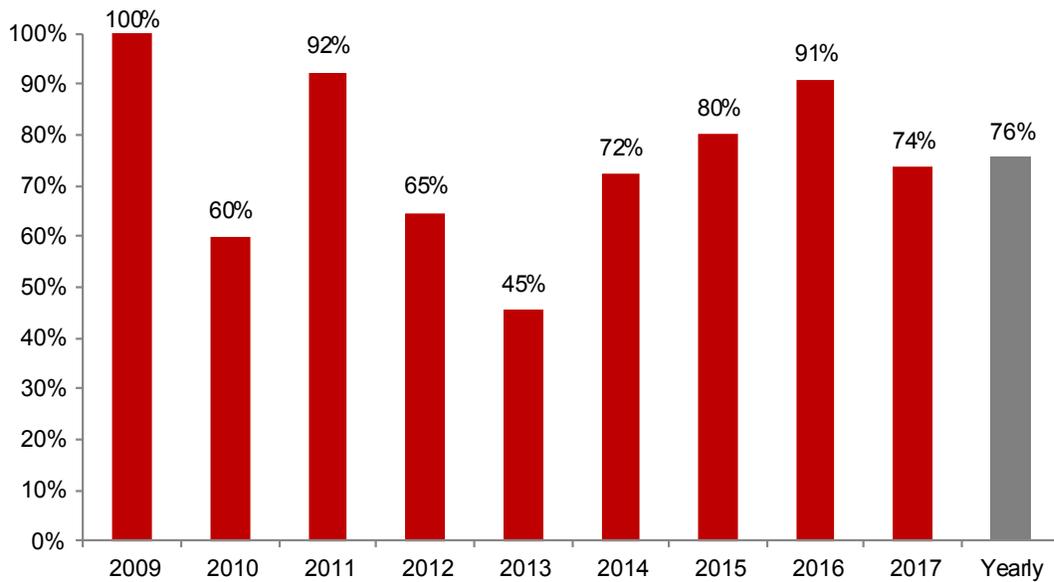
Source: Travelers EDGE Partners Annual Data Reports: 2009-2017.

Figure 4-21: Percent of Travelers EDGE Scholars employed at graduation by career path: 2009-2017
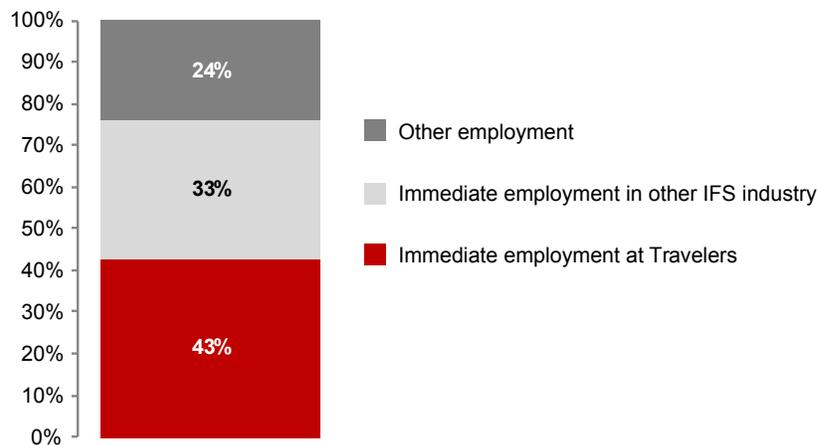
Source: Travelers EDGE Partners Annual Data Reports: 2009-2017.

Chapter 5 | Postsecondary Travelers EDGE:
Scholar-Level Outcomes

This chapter, utilizing data from the combined longitudinal files submitted by Travelers EDGE Partners, presents the outcomes of Postsecondary Travelers EDGE Scholars. Since 2007, Travelers EDGE has provided scholarship and other services, including academic advising, professional development, internship and mentoring programs, to college students. At the conclusion of 2016-2017 academic year, a total of 443 Scholars joined the program since the beginning of the program. The Travelers EDGE Scholars program is a much more intensive investment than programs at the middle school, high school or postsecondary outreach for non-Travelers EDGE Scholars. The Postsecondary Travelers EDGE intends to ensure each of the Scholars complete college with a bachelor's degree by providing financial support, internship opportunities and other services that will lead to careers in insurance and finance services (IFS) and Travelers.

This chapter presents the number of Scholars who attained a bachelor's degree while they were in the program, their characteristics and types of services they received. By utilizing data that were collected for individual Scholars, we also report differences between sites and when limited data allows, differences between those Scholars who completed the program and those who did not, which may inform future planning.

To report the outcomes of Postsecondary Travelers EDGE Scholars and their characteristics, we used multiple datasets, which reflects the change of how the program collected data over time. At the program's inception, partner organizations reported aggregated number of Travelers EDGE Scholars they served, such as overall number of Scholars who received scholarship or the number of scholars who attained a bachelor's degree. Starting in 2011-2012 academic year, partner organizations began to report individual-level data on Travelers EDGE Scholars, including the amount of scholarship, GPA, name of mentors who served Scholars and internship programs. Because of the change of data collection, while we could report the total number of Scholars who

completed the program since the beginning of the program, our report on details of the Scholars, such as their GPA and their program experience, is limited to Scholars who joined the program in 2011-2012 and after and for those for whom data were available. We have limited information about what happened to Scholars who left the program before attaining their bachelor's degree. We do not know if those Scholars attained the bachelor's degree or if they were employed in the insurance and financial services (IFS) industry.[8] So, it is impossible to compare bachelor's degree attainment among Travelers EDGE Scholars and Scholars who left the program. In this chapter, Scholars completing the program means Scholars attained a bachelor's degree while they were participating in the program. Figure 5-1 below presents an overview of the datasets we used.

An overview of this chapter is as follows. We first present the number of Scholars who joined and attained a bachelor's degree while they were participating in the program since the beginning of the program in 2007-2008 academic year to 2016-2017 academic year. Second, we report the number of Scholars who joined the program over 10 years. Third, we present the characteristics of Scholars who attained a bachelor's degree while participating in the program. Fourth, we present the number and characteristics of Scholars who were employed by Travelers.

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[8] Travelers EDGE made effort to gather information about Scholars who left the program, and for some Scholars' graduation year was reported. However, since this information was not available for all Scholars who left the program before completing bachelor's degree, we did not include the data in this report.

Figure 5-1: Description of datasets used for this chapter

All Scholars since inception dataset: Includes 443 Scholars who ever joined Travelers EDGE between 2007-2008 academic year and 2016-2017 academic year. The information is current as of October 2017.

The dataset includes individual Scholar level information of:

- Year of joining the program and year of bachelor's degree attainment if Scholar was participating in the program,

- Type and name of institution through which Scholar joined the program,

- Scholar's path, such as transferring from community college to university, earning bachelor's degree or leaving the program before completing the degree and employment in Travelers and

- If Scholar participated in internship program at Travelers.

Historical dataset: An output of data on individual Scholar's information, which began to be collected in 2011-2012 academic year and after.[9] The output was generated in May 2017. The dataset includes records on:

- Amount of college cost, tuition and non-tuition and other financial support provided by Travelers,

- Name of internship and mentoring program participated and

- GPA by semester.

The dataset includes missing data and some numbers do not seem to be accurate or consistent, which may derive from the fact that some data entries were wrong and partners might not have the same understanding of data definitions. We note these limitations as we report findings.

Program's dataset that includes academic major: One of the datasets provided by Travelers had records on academic major of each Scholar. Of 443 Scholars (including Scholars who left the program), 227 Scholars' records had information about their academic major. Of 209 Scholars who attained a bachelor's degree while they were participating in the program, 112 Scholars' majors were recorded.

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[9] While this outputs included a total of 443 Scholars, and it included records on Scholars who enrolled prior to 2011-2012 academic year, their individual records, such as GPA and tuition costs, were missing.

Number of Scholars Entering the Program between
2007-2008 and 2016-2017 Academic Year

Figure 5-2 below presents the number of Scholars who joined, left and completed the program by attaining a bachelor's degree. Four hundred and forty-three Scholars joined the program between the 2007-2008 and 2016-2017 academic years.

At the conclusion of 2016-2017 academic year, of the 443 Scholars who ever joined the program since 2007:

- 112 were current Travelers EDGE Scholars,

- 209 Travelers EDGE Scholars completed the program by attaining a bachelor's degree and

- 122 Travelers EDGE Scholars left the program before attaining a bachelor's degree.[10]

Figure 5-2: Breakdown of 443 Scholars who joined the program between 2007-2008 and 2016-2017.
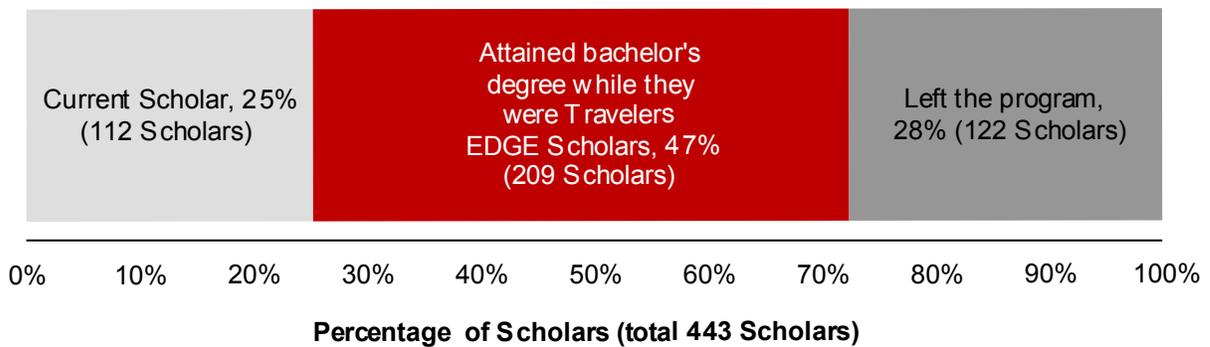
Note: The number is as of October 2017. As for Travelers EDGE Scholars who left the program, we do not know if they attained a bachelor's degree because comprehensive information was not collected once they left the Travelers EDGE program. Leaving the program does not mean they did not attain bachelor's degree.
It just means that data was unavailable.
Source: All Scholars since inception dataset.

Number of Scholars Entering Program by Year, Types of Institution and City

Each year, approximately 45 new students joined the program as a Travelers EDGE Scholar. Of these Scholars, nearly 30 percent entered the program through a two-year /community college institution partner and 70 percent of Scholars entered through a four-year college/university institution partner. Two-year institution partners were in St. Paul and Hartford only.

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[10] As described in the previous section, we do not have comprehensive data on if those Scholars attained a bachelor's degree. Leaving the program does not mean that Scholars did not receive a bachelor's degree or dropped out of college.

Figure 5-3: Number of Travelers EDGE Scholars by joining year and by types of postsecondary institutions they joined

Year	Joined at a two-year/community college institution		Joined at four-year college/ university institution		Total
	Number	Percent	Number	Percent	
2007-2008	12	36%	21	64%	33
2008-2009	8	20%	33	80%	41
2009-2010	4	11%	34	89%	38
2010-2011	6	19%	25	81%	31
2011-2012	12	26%	34	74%	46
2012-2013	15	30%	35	70%	50
2013-2014	16	29%	39	71%	55
2014-2015	12	22%	43	78%	55
2015-2016	26	54%	22	46%	48
2016-2017	16	35%	30	65%	46
Total	**127**	**29%**	**316**	**71%**	**443**

Source: All Scholars since inception file

Slightly over half of Travelers EDGE Scholars were served by partner institutions in St. Paul, and approximately 10 percent were served by partner institutions in Baltimore. This proportion has been consistent. The remaining approximately 40 percent of Scholars were served by partner institutions in Connecticut.

Figure 5-4: Number of Travelers EDGE Scholars by joining year and by city

Year	Baltimore, MD		Hartford, CT		St. Paul, MN		Total
	Baltimore	Percent	Hartford	Percent	St. Paul	Percent	
2007-2008	0	0%	32	97%	1	3%	33
2008-2009	7	17%	26	63%	8	20%	41
2009-2010	3	8%	9	24%	26	68%	38
2010-2011	4	13%	12	39%	15	48%	31
2011-2012	0	0%	16	35%	30	65%	46
2012-2013	7	14%	15	30%	28	56%	50
2013-2014	7	13%	15	27%	33	60%	55
2014-2015	6	11%	20	36%	29	53%	55
2015-2016	6	13%	10	21%	32	67%	48
2016-2017	8	17%	15	33%	23	50%	46
Total	**48**	**11%**	**170**	**38%**	**225**	**51%**	**443**

Source: All Scholars since inception file.

Not all Scholars joined the program in the first year of college. Figure 5-5 presents college class when Scholars joined Travelers EDGE for the Scholars for whom we have data (See notes of Figure 5-5). More than half of Scholars who joined Travelers EDGE in two-year institutions joined the program in their second year. About one-third of Scholars who joined Travelers EDGE through four-year institutions were not freshmen. One of the reasons that not all Scholars joined the program in the first year of college is that some of the high school partners were formed later so Scholars were selected from a pool of candidates who were already enrolled in college.

Figure 5-5: Distribution of Scholars by class when they joined Travelers EDGE

Two-year institution			Four-year institution		
Class	**Number**	**Percent**	**Class**	**Number**	**Percent**
First year	11	15%	Freshman	107	64%
			Sophomore	31	19%
Second year	64	85%	Junior	15	9%
			Senior	14	8%
Total	**75**	**100%**	**Total**	**167**	**100%**
Unknown (Scholars without class information)	52		Unknown (Scholars without class information)		
Total	**127**		**Total**	**316**	

Note: Class information was recorded in the historical dataset. We present numbers for Scholars who joined Travelers EDGE in 2011-12 or after and whose joined year information in historical dataset was verified by All Scholars since inception dataset. Of 443 Scholars, 127 Scholars joined in two-year institutions and 316 Scholars joined in four-year institutions. Of the 127 Scholars who joined in two-year institutions, class information was recorded and verified for 75 Scholars. Of the 316 Scholars who joined in four-year institutions, class information was recorded and verified for 167 Scholars. The information presented in this table covers 55 percent of all Scholars. (75+167)/443=55%.
Source: All Scholars since inception dataset, Historical dataset.

Number of Scholars who Attained a Bachelor's Degree while in the Program

Since the beginning of the program, 209 Scholars attained bachelor's degrees while they were participating in the program, i.e., being Travelers EDGE Scholars. As for the Scholars who left the program while they were attending two-year or four-year institution, we do not have comprehensive information on whether they earned a bachelor's degree because Travelers EDGE does not track Scholars once they leave the program. It is important to note that Scholars who left the program might have attained a bachelor's degree at the same or another institution; Travelers EDGE does not track students once they leave the program. This section presents details of the Scholars who attained bachelor's degrees while they were in the program.

Bachelor's Degree Attainment Rate by Initial Institution Type and City

Figure 5-6 presents the percentage of Scholars who attained a bachelor's degree while they were Travelers EDGE Scholars by their initial institution, i.e., if they joined the program at two-year/ community college or at four-year/university. As described in the previous section, on average, over two-thirds of Scholars joined the program through four-year institutions. As reported in Figure 5-2, of 443 Scholars who joined the program since the inception, 112 Scholars are current Scholars. Of the rest 331 Scholars, 209 Scholars (63 percent of the 331 Scholars) attained a bachelor's degree while they were in the program. Of the 331 Scholars, 86 Scholars joined the program in two-year institutions, and 245 Scholars joined the program in four-year institutions. The figure shows that 69 percent of Scholars (170 Scholars out of 245) who started at a four-year college/university attained a bachelor's degree while they were Travelers Scholars, and 45 percent of Scholars (39 Scholars out of 86) who started at two-year/community college attained a bachelor's degree while they were Travelers Scholars.

Figure 5-6: Percentage of Travelers EDGE Scholars who attained a bachelor's degree while they were in the program by types of institution through which they joined the program
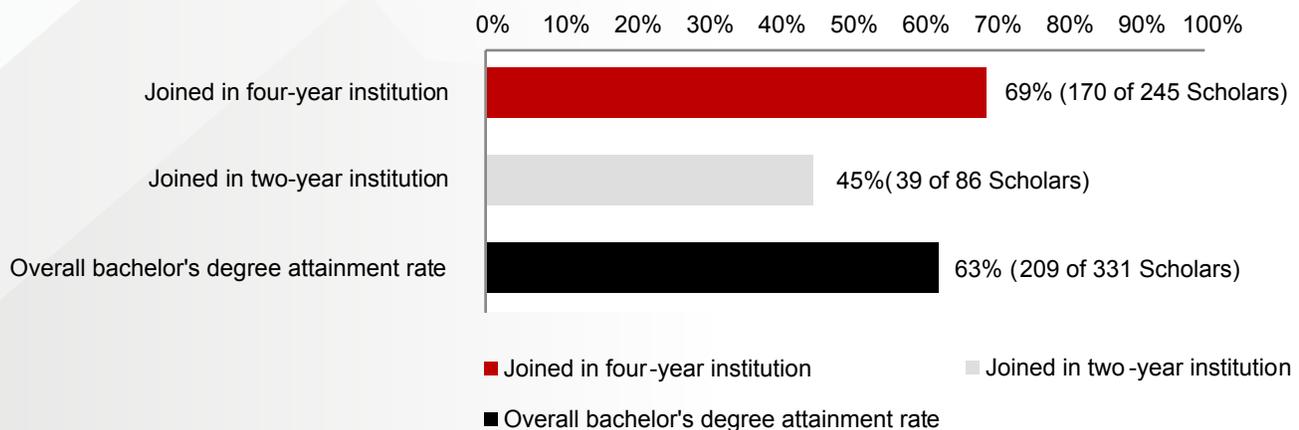
Note: As reported in Figure 5-2, of 443 Scholars who ever joined the program, 112 Scholars are current Scholars. Of rest 331 Scholars, 245 Scholars joined the program in four-year institutions, and 86 scholars joined the program in two-year institutions. Of the 245 Scholars who joined the program in four-year institutions, 170 attained a bachelor's degree while in the program. Of the 86 Scholars, 39 attained a bachelor's degree while in the program. A total 209 Scholars (170 + 39) attained a bachelor's degree while in the program.
Source: All Scholars since Inception dataset.

While exact comparisons of Travelers EDGE bachelor's degree completion data with national statistics is difficult due to differences in populations, the data available suggests that Travelers EDGE Scholars graduate at rates higher than those of the national averages. This is especially so for those starting at a community college and for those students who are low-income and or first-generation college students. Data from the National Center for Education Statistics Beginning Postsecondary Study (BPS) for the cohort of students beginning in 2003-2004 (Figure 5-7) indicates that among students beginning at four-year institutions, the completion rates for a bachelor's degree in six years ranged from 41 percent for students who are low-income and first generation to 73 percent for those who are not low-income or first generation (defined as neither parent has a bachelor's degree). Among those beginning at a two-year institution, completion of a bachelor's degree in six years ranged from 11 percent among those who are both low-income and first-generation to 22 percent among those who are neither low-income nor first-generation. Data from the National Student Clearinghouse (NSC) Research Center (Shapiro et al., 2016) similarly reports completion rates of 16 percent of all students who started at public two-year institutions in fall 2010 completed a bachelor's degree by the end of six years. The bachelor's degree attainment rate reported from NSC was 62 percent among students who started at four-year public institutions and 74 percent among students who started at four-year private institutions (Shapiro et al., 2016).[11] The NSC national data are available only for students who started at public two-year institutions as first-year students, while some Travelers EDGE Scholars joined the program in the second year in two-year institutions and one of the Travelers EDGE partner two-year institutions is a private two-year institution. Keeping these differences in mind, it still seems that the bachelor's degree attainment rates among Travelers EDGE Scholars who started the program when they were in two-year institutions is substantially higher than the national data and much higher than that for low-income and or first-generation students.

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[11] The findings by the National Student Clearinghouse's report covers over 95 percent of college enrollment nationwide. The following is the excerpts from the methodology section of the report. "The data for this report were drawn from the StudentTracker® and DegreeVerify℠ services, administered by the National Student Clearinghouse® (TheClearinghouse), which tracks 96.7 percent of college enrollments nationwide across all postsecondary institutions, including all institution types: two-year and four-year institutions, public and private institutions, and nonprofit and for-profit institutions." (Shapiro, et al., 2016, p.8) Shapiro, D., Dundar, A., Wakhungu, P.K., Yuan, X., Nathan, A. & Hwang, Y. (2016). Completing College: A National View of Student Attainment Rates – Fall 2010 Cohort (Signature Report No. 12). Herndon, VA: National Student Clearinghouse Research Center. Retrieved from https://nscresearchcenter.org/signaturereport12/.

Figure 5-7: U.S. Department of Education data: Percentage of dependent first-year students who first enrolled in a postsecondary education institution in academic years 2003-2004 who completed a bachelor's degree or higher within six years, by low-income and first-generation status and by levels of initial institution enrolled
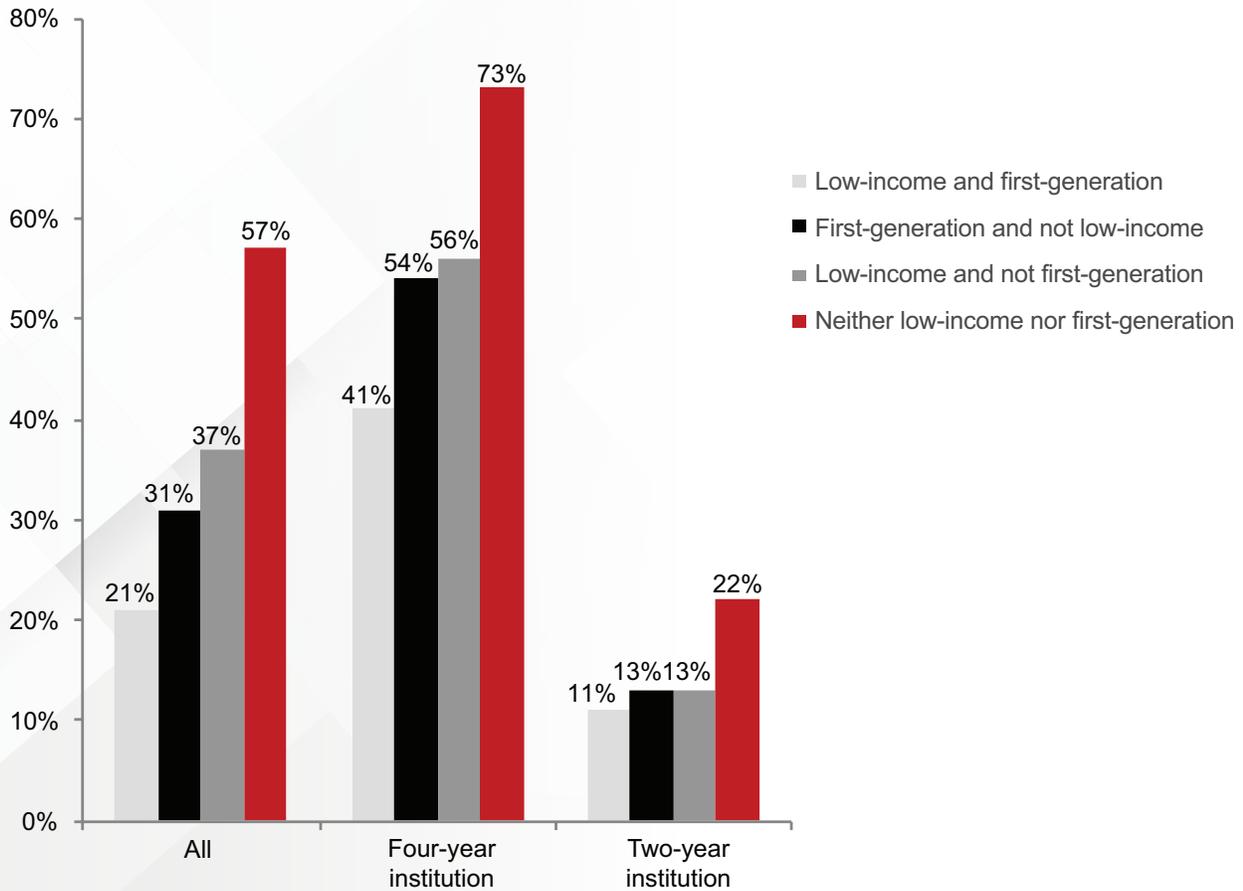
Years of Program Participation of Scholars who Attained a Bachelor's Degree while in the Program

In the previous section, we reported that not all Scholars joined the program during their first year of college. Some Scholars joined the program after they spent some time in college. As reported in Figure 5-5, 15 percent of Scholars who joined the program in two-year institutions and 64 percent of Scholars who joined the program in four-year institutions were first year students. Length of program participation of Scholars who attained bachelor's degree while they were in the program also ranged from one year (attaining a bachelor's degree during the academic year they started the program) to six years. Figure 5-8 presents the average years to attain a bachelor's degree since Scholars joined program by the class at the time they joined the program. The data for this table are limited as they cover only one-third of Scholars who attained a bachelor's degree while they were Travelers EDGE Scholars; however, the table shows, as one would expect, that the earlier in college class they joined the program, the longer years they participated in the program until they attained a baccalaureate.

Figure 5-8: Average years until Scholars attained a bachelor's degree by class when they joined the program since 2011-2012

Class when Scholar joined the program	Number of Scholars	Average years Scholar participated in the program until attaining bachelor's degree
Two-year institution total	**10**	**3.7**
• First year in two-year institution	2	4.5
• Second year in two-year institution	8	3.5
Four-year institution total	**51**	**2.8**
• Freshman in four-year institution	15	4.2
• Sophomore in four-year institution	9	3.2
• Junior in four-year institution	14	2.2
• Senior in four-year institution	13	1.4
Total	**61**	**2.9**
Unknown (graduating Scholars without class information)	148	–
Total number of Scholars who attained a bachelor's degree while in the program	**209**	–

Note: Class information was collected for Scholars who joined the program in 2011-2012 and after. Of 209 Scholars who attained a bachelor's degree since the beginning of the program, 94 graduating Scholars joined in 2011-2012 and after. Information about class was available for 61 graduating Scholars. The class information presented in this table covers 29 percent of Scholars who attained a bachelor's degree while in the program (61/209=0.29).

Source: Historical dataset, All Scholars since inception dataset.

GPA of Scholars who Attained a Bachelor's Degree while in the Program

Travelers EDGE uses an "On-Track" criteria to evaluate Scholars' progress and program performance. The "On-Track" criteria informs if Scholars are on track to complete the program, and if they are not, it signals the program staff these Scholars need special attention. One of the criteria is "achieving 3.0 and above cumulative GPA" (Travelers, 2008-2009, Figure 4-14 of this report). Data on Scholars who joined the program in 2011-2012 and after show the majority of the Scholars (86 percent) who attained a bachelor's degree while in the program had a GPA of 3.0 and over. The average GPA is higher among Scholars who attained a bachelor's degree while they were in the program (average GPA, 3.4) than those who left the program before attaining a bachelor's degree (average GPA, 2.9), which seems to reflect that the program required students to meet a GPA of 3.0, and those scholars who did not meet this criteria or make progress overtime were dismissed from the program. However, 43 percent of Scholars who left the program before attaining a bachelor's degree had higher than 3.0 GPAs (40 Scholars of 93 Scholars who left the program and Scholars who had GPA information). While many may have been dismissed for not meeting the program requirements, the data indicates many other reasons may have contributed to Scholars' decisions to leave the program, including their decisions about future careers and if they wanted to remain in college. Another reason may include changes of Travelers EDGE partners or program limitations that made it difficult for some Scholars who joined in community college to enroll in four-year institutions. Figures 5-9 and 5-10 present the histograms of Scholars' GPA.

Figure 5-9: Histogram of Scholars who attained bachelor's degree while they were in the program by GPA (94 Scholars, average GPA 3.42)
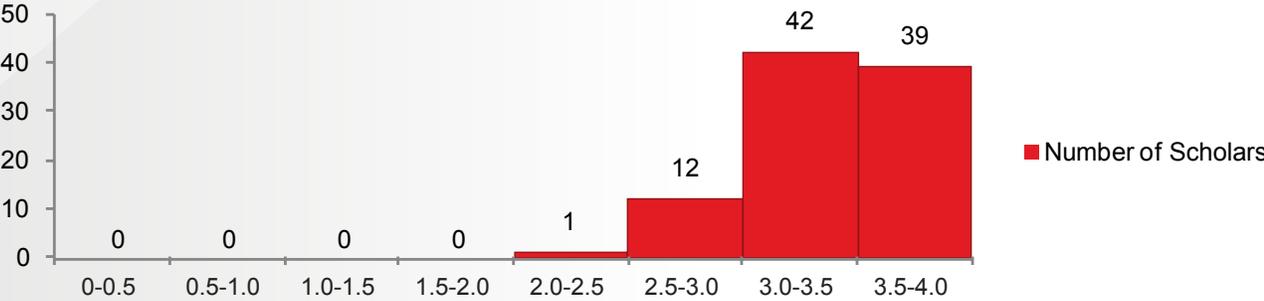
Note: The data includes Scholars who joined the program in 2011-2012 and after and who were not current Scholars and who attained a bachelor's degree while they were in the program. Of the 443 Scholars, 300 Scholars joined the program in 2011-2012 and after. Of the 300, 112 Scholars are current Scholars and 188 are not. Of the 188 Scholars who are not current Scholars, 94 Scholars attained a bachelor's degree while they were participating in the program and 94 Scholars left the program before attaining a bachelor's degree. Of the 188 Scholars who were not current Scholars, GPA information was recorded for 187 Scholars (94 Scholars who attained a bachelor's degree while in the program and 93 Scholars who left the program).

Source: Historical dataset.

Figure 5-10: Histogram of Scholars who left the program by GPA (93 Scholars, average GPA 2.86).
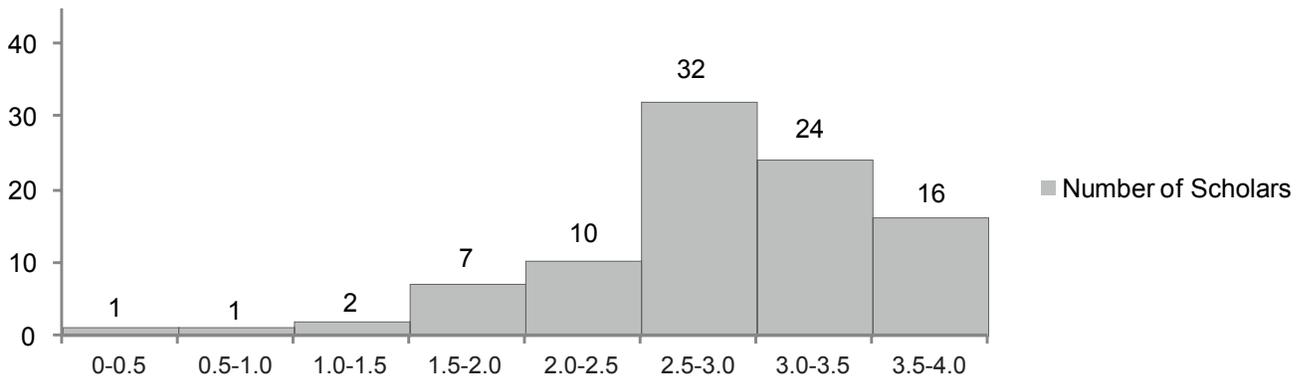
Note: See Figure 5-9.
Source: Historical dataset.

Average Amount of Travelers EDGE Support for Scholars who Attained a Bachelor's Degree while in the Program while in the Program

For Scholars who joined the program in 2011-2012 and after and attained a bachelor's degree while they were in the program, Travelers EDGE support accounted for on average 40 percent of their college cost. Records on college cost, which includes tuition and non-tuition as reported by partners for each Scholar and Travelers EDGE support that includes tuition and non-tuition financial support, were recorded for Scholars who joined 2011-2012 and after. Figure 5-11 presents the average total college cost (includes tuition and non-tuition costs) and percent of Travelers EDGE's tuition and non-tuition support for Scholars who attained a bachelor's degree while they were in the program. It is important to note that some Scholars' financial information was missing, so caution is needed in interpreting the data presented.

For Scholars who joined the program in a two-year institution and completed the program, on average, Travelers EDGE support covered 56 percent of annual tuition and non-tuition costs. For Scholars who joined the program in a four-year institution, the financial support provided by Travelers EDGE covered on average 39 percent of their tuition and non-tuition costs per year.

Figure 5-11: Average college costs and Travelers EDGE support

Types of institutions through which Scholars joined the program	Number of Scholars with cost information	Average tuition and non-tuition cost per year	Average Travelers EDGE support per year	Average percent of Travelers EDGE support
Two-year institution	14	$12,016	$6,712	56%
Four-year institution	68	$21,136	$8,274	39%
Total	**82**	**$19,579**	**$7,957**	**41%**

Note: Cost information was recorded for Scholars who joined the program in 2011-2012 and attained a bachelor's degree while they were in the program. Of the 209 Scholars who attained a bachelor's degree while in the program, 94 Scholars joined the program in 2011-2012 and after and attained a bachelor's degree while they were in the program. Of the 94, the table above presents 82 Scholars' records. Cost information was available for 14 Scholars who joined the program in two-year institutions and 68 Scholars who joined in four-year institutions. It is important to note that there is a wide variance in tuition across institutions.

Source: Historical dataset (cost and Travelers EDGE support) and All Scholars since inception dataset (initial institution and program completion).

Employment at Travelers

Of the 209 Scholars who attained the bachelor's degree while they were in the program, 55 Scholars were hired by Travelers. Of the 55 Scholars who were hired by Travelers, 29 Scholars joined Travelers after beginning at two-year institutions and 26 Scholars joined Travelers from four-year institutions.

Figure 5-12: Travelers EDGE graduating Scholars and those who are hired by Travelers by types of initial institutions: 2007-2008 to 2016-2017

Types of initial institutions	Numbers of Scholars attained a bachelor's degree	Percent	Numbers of Scholars hired by Travelers	Percent
Two-year institution	39	19%	29	53%
Four-year institution	170	81%	26	47%
Total	**209**	**100%**	**55**	**100%**

Source: All Scholars since inception dataset.

As reported by Travelers staff, internships seem to be an important experience for finding employment at Travelers. Of 209 Scholars who attained a bachelor's degree while in the program, 107 Scholars (51 percent) participated in an internship program at Travelers. Of the 55 Scholars who were hired by Travelers, 50 Scholars (91 percent) participated in an internship program, and of them, 46 Scholars participated in an internship in their senior year. As for mentoring, of the 55 Scholars who were hired by Travelers, 35 Scholars received mentoring.

Of the 55 Scholars who were hired by Travelers, information about academic major was recorded for 33 Scholars (60 percent of Scholars who were hired by Travelers). All 33 Scholars majored in the fields that Travelers considers an "IFS major." Figure 5-13 presents the number of scholars by academic majors. It is important to note that the information about academic major was available for only about half of Scholars who completed the program, so it is difficult for us to determine whether there is a difference in academic majors among Scholars who were hired by Travelers and Scholars who were not hired by Travelers.

Figure 5-13: Academic major of Scholars who were employed by Travelers

Majors	Hired by Travelers
Accounting	3
Actuarial Science	3
Business & Technology	1
Business Administration	7
Computer or Electrical Engineering	1
Computer Science/MIS/CIS/Information Technology	7
Economics	0
Finance	3
Management	2
Marketing	3
Mathematics	2
Statistics	1
IFS major Total	**33**
Not in IFS major	0
Total	**33**

Note: Of 55 Scholars who were hired by Travelers, information about academic major was available for 33 Scholars (60 percent).
Source: Program dataset that includes academic major.

Chapter 6 | Interviews with Key Stakeholders

This chapter is focused on Travelers EDGE stakeholders' perceptions about and experiences of the program's implementation and current functioning, as well as whether Travelers EDGE is efficiently and adequately meeting the needs of its focus population. The chapter is divided into two major sections: a detailed description of the methodology and an explanation of key themes along with excerpts from interviews that reflect and elucidate these themes. The methodology describes the rationale and design of the interviews as well as an explanation of stakeholder groups and the questions asked of participants during interviews. The key themes summarize and synthesize data gleaned from the interviews into four insights. First is a summation of the stakeholders' perceptions and experiences of the ways in which Travelers EDGE provides benefits that are "good for the community and good for the company." Second is an explanation of what stakeholders believe is the importance of Travelers EDGE Scholars having access to mentors and the challenges with deploying a solid mentoring program. Third is a detailed description of how stakeholders believe Travelers culture is both an asset and a barrier to Travelers EDGE Scholars' experiences with the company and subsequent opportunities for employment. And fourth is a distillation of stakeholders' hopes and concerns for the program's future persistence and expansion into other communities.

Methodology

This section describes the methods used to elicit stakeholders' experiences with Travelers EDGE. Qualitative methods such as the interviews employed for this study are intended to obtain data on how people interpret the world and their experiences (Merriam, 1998). A qualitative approach can be particularly useful because the research occurs in a natural setting, where "data is collected in the field or at a site where participants experience the issue or problem being studied" (Creswell, 2007, p. 37).

Qualitative research allows the researcher to get the inner experience of participants to determine how meanings are formed through and in culture (Corbin & Strauss, 2008). A semi-structured interview design provides the researcher the opportunity to follow up on certain themes that may emerge during participant's responses and for the collection of other related information that may not be accessible through a standard survey. Interviews also provide subjective insights, based on stakeholder perceptions and are an efficient way to compare the quantitative findings from the study with lived experiences of the stakeholders.

Participants and Procedures

Interviews were held during the Travelers EDGE Symposium, hosted in St. Paul, Minn., in October of 2016 and throughout the spring and fall of 2017 at Travelers in Hartford, Conn., and the field office in Hunt Valley, Md. A total of 27 individual interviews were conducted and one focus group with Travelers EDGE Alumni (currently employed at Travelers) was observed. In addition to the interviews and focus group, Pell Institute researchers observed working groups of Travelers EDGE stakeholders at multiple Travelers EDGE symposia, Travelers EDGE Lead Team and Working Group Meetings, and Travelers EDGE Scholars at the culminating presentation of their Internship Project. Interviewees were selected from the following stakeholder groups: Current Scholars and Alumni, Travelers K-12 and Postsecondary Partners, Travelers EDGE Executive Sponsors, Travelers Working Group Team, Managers and Mentors.

Pell Institute staff conducted all of the interviews using an open-ended interview protocol to guide discussion. Interview questions were developed with direction and input from Travelers Community Relations staff and were designed to cover a range of issues related to the implementation and functioning of Travelers EDGE and address specific questions and issues related to the five key levers. Informed-consent procedures were explained at the beginning of each interview. All focus interview discussions were tape-recorded with the permission of the stakeholders. The anonymity of participants in the interviews is protected in this report, and in some instances the use of "they" or "their" as the first person singular pronoun has been utilized to further protect the identity of stakeholders and to illustrate how their statements are representative of many other interviewees.

Data Analysis

Interview recordings were transcribed prior to several phases of analysis. A preliminary analysis was conducted in order to provide a general overview of the data and to process its meaning. Next, a more detailed pattern matching analysis was preformed and data was divided into sections that reflected explicit thoughts, attitudes and reflections of the stakeholders. At the conclusion of this analysis, a list of insights was generated, and the insights were organized into categories that were labeled as themes. Data from across all interviews was again analyzed so it could be organized under these categories. Then these categories or key findings were analyzed to determine the interconnectedness of issues and conditions that may have given rise to the categories. Ultimately, a picture of the stakeholders' perception of Travelers EDGE emerged. Data from all stakeholder groups was analyzed for major themes, and data from each stakeholder group was also analyzed separately to determine if there were trends unique to each group. It is important to note that the key themes identified in this report emerged in all stakeholder groups and was raised by partners and staff at all levels. In instances where an issue was addressed in all stakeholder groups but discussed differently by disparate groups, these differences in perception are identified and explained. For example, the importance of mentoring and the challenges with the mentoring program was discussed across nearly all stakeholder groups and by interviewees at varying levels of knowledge of Travelers EDGE. The importance of mentor training and mentor matching as barriers to the success of the mentoring lever differed across stakeholder groups — these differences in perception are highlighted and explained.

Key Themes from the Interviews

Over the course of the interviews a number of key themes emerged. These are summarized below.

▶ **Key Theme 1:** "Good for the Community, Good for the Company" ———

- ♦ *Travelers employees are EXTREMELY proud of the company's engagement in the community.*
- ♦ *External stakeholders view Travelers, through Travelers EDGE, as thoughtful community partners.*
- ♦ *There is tension about the degree to which Travelers EDGE is a diversity recruiting tool or engagement for philanthropic aims.*

Stakeholders were asked to share what they believe the purpose of Travelers EDGE is and to share if they feel the program is fulfilling that purpose for Travelers and program participants. Nearly all, both internal and external stakeholders, although using somewhat different language, described the importance of Travelers EDGE as being both "good for the community and good for the company." While not every stakeholder used this exact phrase, it was prevalent enough to become the name of this theme. External stakeholders framed the purpose of Travelers EDGE in terms of benefits for the individual Travelers EDGE Scholars but also noted the benefits of the partnerships to the middle and high schools served, as well as speaking of the benefits for Travelers. External stakeholders understand Travelers' corporate interest in increasing the diversity of their corporate talent as part of the charge for investing in the program. One stakeholder offered a statement that was representative of many interviewees' commentary; this statement encapsulates the perception that Travelers EDGE is a win-win for the community and for Travelers:

> *Travelers is investing a lot of resources in having a program like Travelers EDGE. Very few businesses are doing anything close to what Travelers is doing in helping students get to and through college, and at the same time, providing them a career pathway. But the benefit isn't just for the students, Travelers has some self-interest in having access to students who otherwise wouldn't know about insurance. Our students have a lot to offer and Travelers gains great talent and loyal people by supporting our Scholars in this way.*

An internal stakeholder stated it more simply:

> *This isn't just charity; we gain just as much from having Travelers EDGE students come work with us as they do from having this opportunity.*

As illustrated in the above excerpts from the interviews, both internal and external stakeholders share the same vision. They both see Travelers EDGE is benefiting both community and Travelers.

A number of corporations and corporate foundations have education programs at varying levels of investment and engagement. Often, the corporations are seen as passive funders who provide critical resources but are not necessarily engaged in the implementation or success of the programmatic efforts. In contrast, Travelers internal stakeholders and external Travelers EDGE stakeholders very much view Travelers as an active and thoughtful partner in the program's success. Travelers leadership, staff and partners in schools and colleges alike, noted that Travelers takes a direct and thoughtful approach to sponsoring Travelers EDGE. External stakeholders value the partnership and support they receive from Travelers in implementing the programming and ensuring students have high-quality experiences. As one stakeholder expressed:

> *Travelers is really "in it" with us, they do so much more than provide the resources for us to have this program. We have regular and consistent conversations with Travelers representatives about how the program is going and what kinds of changes should be made. Whether it's at this symposium, where we are getting to engage with a variety of Travelers folks or throughout the year, you can tell they spend some time thinking about the best way to pull this all off.*

Travelers' internal stakeholders are just as excited about the opportunity for thoughtful engagement with Travelers EDGE partners and the burgeoning knowledge base of college access and success issues inside the business. One Travelers staff member remarked:

> *Because of our work with Travelers EDGE, there are Travelers employees who have developed an expertise in this work with college success. We have learned a lot from working with our partners and it's incredible to see how we can contribute to what businesses could be doing to help students succeed in college.*

The 10th year of Travelers EDGE saw a good deal of change. During the production of this report, there was a perceived increase in focus on the talent pipeline and Travelers recruitment. The perceived increased focus on the recruitment role of the program may have resulted in some stakeholders articulating some tensions between the different goals of the program and also the desire for more clarity on the metrics of success and desired aims of the program. One stakeholder shared:

> *Some of these students would never have been able to complete college if it weren't for this program. I don't think that should be missed in the focus on 'conversion.'*

Another shared:

> *I think it's nice that Travelers give us some latitude on how the program is delivered on our campus. But sometimes I feel like we are not doing things in the way that they want or that will get them the final product that they want. While the freedom is nice, sometimes I just wish they would tell us exactly what they want us to do and what specifically they want to see at the end.*

▶ Key Theme 2: Mentoring Matters

♦ *Scholars largely believe the mentoring lever is very important.*

♦ *Mentor matching works well for most, but poorly for some.*

♦ *Mentors have a strong desire for more training and more information about Travelers EDGE.*

Stakeholders were asked if they were familiar with the five levers that comprise Travelers EDGE. Many stakeholders were not familiar with the framing "five levers" but most internal stakeholders with direct experience with the program and external stakeholders could list the requisite components. Stakeholders were also asked, of the five levers, if there were any they would take away or any they would add. Surprisingly, there were no interviewees who felt strongly about adding any levers or taking away any of the levers. Many spoke about ways to refine one or more of the levers, but there was broad agreement across stakeholder groups and within groups that the "mix" of supportive services, financial supports and work-based experiences students are provided through Travelers EDGE is well designed. One lever that received significant attention in interviews was mentoring. Scholars, in particular, felt that the mentoring component is a critical factor in both successfully navigating college and the work world. A stakeholder reflected in a way that was indicative of how most Scholars felt about their mentor:

> "*I don't know where I would be without my mentor. Her care for me has really been incredible. This is one of the most important relationships of my time in college. She has not only helped me with issues related to Travelers, she is there for me with school-related questions and just helping me to figure out life.*"

While much of the feedback from Scholars regarding mentoring was positive, there were a couple of caveats that are important to consider when processing this theme. First, not all Travelers EDGE Scholars receive a mentor and being matched with a mentor is not a mandatory component of the program. Most Scholars who identified having a mentor also were those who had interned or were currently interning with Travelers. Scholars are matched with a mentor and while there is a process used to connect the Scholar with a mentor, this matching process does not always produce the desired outcome. Another stakeholder shared:

> "*I think having a mentor is really important. But when it's forced it really doesn't work. It can be really off-putting.*"

Mentors who agree to be part of Travelers EDGE receive some materials and information as a part of their participation, but many of the mentors felt there was not enough information available to them. One of the key concerns Travelers internal stakeholders, who were serving as mentors, raised was the need for additional training and information about the timeline and milestones of the program. Mentors struggled to understand if the approach Travelers uses for mentoring and coaching inside the business for employees was the appropriate or expected approach in their relationship with the Travelers EDGE Scholar. One stakeholder explained:

> "*As a mentor I wish I knew more. I feel like too much is left to the mentor and mentee to figure things out and that is not always the best plan.*"

Mentors are perceived as a crucial element in whether Scholars are able to be instructed in the Travelers culture and learn how to navigate the company. Discussions about enhanced training of the mentors and communicating more thoroughly about the expectations of the program and the typical requirements of a Scholar occurred throughout many of the interviews. Suggestions for improving the mentors' training were varied but what came through most clearly was that it needed to be more comprehensive.

▶ **Key Theme 3:** Travelers Culture is Key

- ♦ *Travelers has a pervasive culture, widely spoken about by Travelers staff and Scholars who also serve as Interns (Scholar Interns).*
- ♦ *Diversity and Inclusion has strong rhetoric but achieving diversity and inclusion goals is more difficult.*

Across all stakeholder groups, there was a lot of discussion about the Travelers "culture." When asked to expand on this idea, many participants explained that Travelers has a "strong culture" and that it is perceived by most internal stakeholders as a great place to work. The word that emerged most frequently was the feeling of family. Scholar-Interns, Travelers EDGE Alumni, Travelers Staff and external partners described a generally positive atmosphere where there are many opportunities to be successful and many people are interested in Travelers EDGE Scholars' success. During the Alumni Focus Group, when the question of culture was posed, the stakeholders were incredibly effusive in expressing how impressed they had been with the culture at Travelers upon first interning as college students. One stakeholder expressed a sentiment quite consistent with most interviewees:

> " *Travelers' culture is amazing. I feel like Travelers is a welcoming, almost family-like environment.* "

While the perception of the overall culture at Travelers is largely positive, several stakeholders shared insights about some of the more challenging parts of the Travelers culture for those in Travelers EDGE. Several internal stakeholders explained that understanding and fitting into the Travelers culture is critical for Travelers EDGE Scholars. There is a strong perception that being a part of the Travelers culture is as important, if not more important, than having job-specific skills. An internal stakeholder expounded:

> " *If an intern can't fully understand and get "indoctrinated" into the Travelers culture, I just can't see them being brought on into a full-time opportunity.* "

Key Theme 4: Scaling into the Future

♦ *Stakeholders feel strongly that Travelers EDGE should continue.*
♦ *Stakeholders believe expanding the program is important.*
♦ *Stakeholders are unsure of the future direction of the program.*

The interviews reveal that, across all stakeholder groups, there is broad agreement that Travelers should continue Travelers EDGE. External stakeholders have come to rely on the support and partnership with Travelers after a decade of support of college access and success in their communities. Internal stakeholders have come to see Travelers EDGE as an important statement of Travelers' corporate values and a real opportunity for the company to reach its diversity and inclusion goals. In several schools and colleges, the support from Travelers for Travelers EDGE has a physical presence in the form of full-time employees who are fully or partially paid directly from Travelers EDGE funds.

> " *This program is too amazing to go away. We need to find ways to continue Travelers EDGE in the future.* "

Stakeholders believe that if more members of the business community were aware of the Travelers EDGE model, there could be more opportunities to scale the program without increasing the financial burden on Travelers.

> " *I think if more people and businesses knew how Travelers EDGE worked it would be the kind of experience we would want many, many more students to have everywhere.* "

There's a perception that too few people know what Travelers EDGE is or how it functions outside of those closest to the program. Scholars discussed how many of their classmates were unfamiliar that such an opportunity exists, and external stakeholders described how often there was little or misinformation about what exactly the program is across their institutions. Internal stakeholders explained that there wasn't enough understanding inside the company about what Travelers EDGE is and how it functions.

Early in the program's design Travelers realized the Travelers EDGE model was something they wanted to share with other IFS corporations, but in terms of formal partnerships of Travelers with other IFS companies, this work has progressed slowly. However, it is important to note that one partner organization (Capital Community College) has had other companies join and is building up apprenticeship programs. The model they are using started with the Travelers EDGE. For this organization, the Travelers EDGE became a model to spring board developing other programs. Some interviewees saw the Travelers EDGE second decade as being one in which the holistic integrated approach to student access and success could increasingly serve as a model for other programs.

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Chapter 7 Insights and Recommendations

Over the last decade, 443 Scholars have had the opportunity to experience Travelers EDGE. For 10 years, Travelers has made a significant investment in the program's success and in the communities where the program is based. This program serves a business imperative for Travelers in increasing diversity and inclusion in the company and has an incredible impact on participating Scholars' lives. Indeed, Scholars report that beyond helping them to earn a bachelor's degree, Travelers EDGE has a multiplier effect as they share the experience with their families, friends and community, each being positively impacted as a result. Travelers is continuing to invest in the opportunity for communities to benefit from the Travelers EDGE and has added Atlanta, Georgia, as an additional site.

This chapter describes insights and recommendations for the Travelers EDGE. The insights are key learnings from the observation of the program's leaders and interviews with key stakeholders. The recommendations are opportunities to improve the program's functioning and outcomes into the future.

Insights from the Travelers EDGE

Utilizing High-Impact Practices from the Onset is Important to the Model's Success

Research on high-impact practices shows that low-income, first-generation students are less likely than other students to have access to these critical experiences. Travelers EDGE has had these practices incorporated in its design from the onset, thus increasing the chances for Scholars to successfully earn a bachelor's degree and go on to careers in the insurance and financial services industry.

Supportive Ecosystems Help Students Succeed and Produce High-Quality Talent to the Model's Success

Travelers EDGE Scholars who report success give credit to the nature of "wrap around" supports and engagement from stakeholders within their home institutions, as well as leaders of the program (in Community Relations and HR) and Travelers staff. The Travelers EDGE Pipeline does not function as mutually exclusive component parts. The partners and Travelers staff work together in concert to drive the incredible outcomes Scholars reach as a result of participation in the program. From the program's inception, Travelers has worked diligently to operate in concert with members of the partner institutions' leadership and community stakeholders in each site.

Mutually Reinforcing and Beneficial Partnerships are Key

Currently, "partnership" is not articulated as a key lever for the Travelers EDGE, but it certainly emerged as a key design feature and the driving force behind Scholars' success. The partnership Travelers has forged between a major corporation, community organizations, middle and high schools, two-year and four-year institutions with a focus on underrepresented student success is distinctive. Each of the partners has benefited from their engagement in Travelers EDGE. Stakeholders have reported improved focus on diversity and inclusion, enhanced internal practices, an increase in partnering between educators and business leaders, in addition to myriad positive impacts the program has on Scholars.

Multiplier Effect

The benefits of the Travelers EDGE are not enjoyed by the Scholars alone. Many Travelers EDGE Scholars report that their participation in the program has inspired members of their families, friends and community members to go on to pursue higher education as well. Additionally, Travelers EDGE imbues in Scholars other important life skills in addition to the opportunity to earn a bachelor's degree and a fulfilling career in insurance and financial services. Scholars shared that mentors in the program helped them through important experiences such as home ownership, personal financial planning and managing emotions. In turn, Scholars have taken these skills back to their families and communities.

The Role of Career Aspirations and Goal Commitment in Retention

Higher education literature is replete with references to the importance of students having strong goal commitment as an important motivational variable that allows them to successfully complete a degree. Travelers EDGE serves an important role in allowing underrepresented students to have a clear, tangible goal that helps them both focus their academic energies and develop the confidence in their ability to succeed. Travelers EDGE advisors and mentors aid Scholars in identifying and overcoming obstacles to their academic success. The professional development training and internships embedded in the program allow students an opportunity to test key learnings from their classroom experiences in challenging and supportive work environments.

Clear Pathways and Strong Supportive Services Aid Community College Success

Travelers EDGE Scholars who enter the program through two-year institution partners are experiencing success. These Travelers EDGE Scholars are most likely to join Travelers in full-time roles when they graduate. The Travelers EDGE model helps these Scholars by providing a clear pathway to the bachelor's degree, supportive services through program advisors and mentors and a coordinated hand-off from the program leaders at the two-year institution partner to the program leaders at the four-year institution partner. While this study did not specifically focus on the particular program elements at a two-year institution that most contribute to student success, the data shows that the investment in having the program at two-year institutions pays dividends for Travelers EDGE Scholars and in the long term for Travelers as a business.

Recommendations

Mentoring

Throughout the study, in the review of literature, the review of data and in interviews with program stakeholders, mentoring was raised as an important feature of the Travelers EDGE. However, there are inconsistencies in the Scholars' experience of mentoring within and across sites. Our analysis notes that across sites Scholars in Minnesota are least likely to have been assigned a mentor and within site, Scholars are most likely to have a mentor if they also have an internship at Travelers. Mentoring is an important experience for underrepresented college students, particularly

for those who are also first-generation and/or low-income. This is an experience that should be afforded to as many Scholars as possible, as it has implications for their successfully reaching graduation AND being prepared to work at Travelers or elsewhere in the insurance and financial services industry. Additionally, an increased focus on the matching of Scholars with mentors whose professional experiences and interests more closely match their own will help address satisfaction with this portion of the program. Finally, Travelers staff who volunteer as mentors need additional training both on the program's timeline and functioning as well as working with students from underrepresented backgrounds who may have very limited exposure to corporate environments.

Internship

As successful transition to full-time employment at Travelers becomes an increasingly important valued outcome for Travelers EDGE, the nature and design of the internship experience for Scholars should be revisited. Currently, all Travelers EDGE Scholars are not required to complete an internship and those who do complete an internship are not required to complete that experience at Travelers. Many students who enter the program do not have previous exposure to careers in insurance and financial services; therefore, the opportunity to complete an internship can serve as a tool in providing Scholars this necessary exposure. For Scholars who complete an internship at Travelers this experience can further serve a dual purpose by also creating a bond between the Scholar and the company. Our review of literature provides several recommendations for a successful internship program. We also recommend:

- An increased focus on matching Scholars with internships that align with both their academic experiences and their career aspirations. This is more likely to provide students with experiences that increase the chance they will choose an IFS career.

- Make Scholars aware, early in the program, about the opportunity to intern with Travelers multiple times throughout their collegiate experience. Also, provide an incentive to Scholars to intern with Travelers the summer before their senior year. This increases the chances that more Scholars will have some direct experience with Travelers and increases the likelihood they will receive an offer from Travelers upon graduation.

- Ensure that all Scholars, especially those who intern at Travelers, have an opportunity to speak to and hear from Travelers EDGE Alumni who have come to work for the company after graduation.

Consistency

A strength of Travelers EDGE is the flexibility of the model to respond to differences at the sites and institutions. However, as the program has grown and matured, there is a need to ensure that Scholars across sites have a consistent experience of Travelers EDGE. While there are several components of the program that need the flexibility to be modified to meet partners' needs, there are parts that can be streamlined to be consistent expectations for every site that hosts Travelers EDGE Scholars. Additionally, external partners across sites have little knowledge of how the program is structured at their peer institutions. There are novel and scalable strategies happening in every site and this learning should be shared to strengthen the program overall. A group of partners and members of the Travelers EDGE Working Group should come together to establish a plan on how to move forward to adopt the most powerful practices consistently across sites.

Establish a Focus on Agreed-upon Outcomes

While the official goals of Travelers EDGE have remained consistent, since the program's start, the focus on which outcomes are key drivers for success has vacillated. Stakeholders report that at different times program leaders have focused primarily on Scholars' successful graduation and that over time the focus has shifted to Scholars' successful transition to a full-time role at Travelers. The varying valued outcomes in the Travelers EDGE are not mutually exclusive; Scholars cannot successfully take on a full-time opportunity at Travelers if they do not complete a bachelor's degree. However, different stakeholders in the ecosystem have varying levels of impact on Scholars' milestones. For example, a university academic advisor has a clear role in helping a Scholar to successfully navigate their academic experience, but their role in helping the Scholar secure an internship with Travelers or navigate the corporate culture is more abstract. The inverse is true for a Scholar's internship manager. The Travelers EDGE Symposium is a powerful tool in allowing all members of the ecosystem to come together to discuss program design and outcomes measurement. The presentation of each year's data is a centerpiece of this gathering; however, stakeholders don't always feel they leave this meeting each year with a clear picture of what their (individual or organization's) role has been in achieving that success and what the focus on improvement is for the following program year.

Data

Travelers EDGE leaders built in a focus on metrics and outcomes from the program's start. Over the last decade, voluminous data has been captured on the development and success of the program. However, data has often been treated on a year-by-year basis and partners view the data as "for Travelers" as opposed to a shared process to measure success and engage process improvement. Currently, data is stored in multiple ways and in multiple tools. Additionally, knowledge about the data processes, definitions and idiosyncrasies is not widely known by multiple program leaders. This is a weakness for future efforts to improve the program, quantify its success and ultimately attract more business leaders to this model. In the future, Travelers needs to establish a single source of data storage for all data related to the program. In addition, the link between performance measures and data collection needs to be clarified and fully understood by program staff and partner organizations. We have provided a data crosswalk in a separate document that lists current gaps between metrics and data collection instruments, which can be used to align performance measures and data collection. Next, in addition to the annual data report and presentation at the Symposium, partners should be engaged with data about their specific site, how that data has changed over time and in conversations about how to approach the program in the future based on those insights.

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