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STUDENT SUCCESS DATA PROJECT

**A Multi-Method Study of NJCAA Student-Athlete
Persistence, Transfer and Completion
of the 2021-2025 Cohort**

**National Junior College Athletic Association
Student Success Data Project**

Prepared for the National Junior College Athletic Association

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A Multi-Method Study of NJCAA Student-Athlete Persistence, Transfer and Completion of the 2021-2025 Cohort

I. Executive Summary

A. Purpose and Methods

In August 2025, the National Junior College Athletic Association (NJCAA) launched the Student Success Data Project (SSDP) with a \$150,000 grant from the Lumina Foundation to build the infrastructure, processes, and capacity needed to track two-year college student-athlete persistence, transfer, and completion outcomes. The Spring 2026 study is the first systematic, multi-method investigation of student-athlete outcomes and institutional support services in the history of the association.

The study comprised three components. First, Edstar Analytics linked NJCAA enrollment records to National Student Clearinghouse (NSC) data to follow 15,824 student-athletes from the 2021-22 cohort through December 2025, with results weighted to the full enrollment population of 61,866 student-athletes. Second, the Student-Athlete Survey drew 246 responses from 23 member colleges. Third, the Athletic Director Survey collected one validated response from each of 242 member institutions. Ten colleges completed both surveys (231 student-athletes and 10 athletic directors), allowing a direct comparison of administrator and student perspectives within the same institutions.

B. Key Findings

64.7%

earned at least one degree

69.1%

transferred to a four-year institution

16.1%

left college without a credential

Postsecondary outcomes were strong overall. Nearly two thirds of the cohort (64.7%) earned at least one degree, 69.1% transferred to a four-year institution, and only 16.1% left college without a credential. Among the 10,939 student-athletes who transferred, 30.2% had earned a bachelor's degree by December 2025 and another 61.5% remained enrolled. Because most transfers occurred between 2022 and 2024, these four-year completion rates are early estimates and are expected to rise as the cohort matures.

Demographic gaps were larger in completion than in access. Black student-athletes transferred at nearly the same rate as White student-athletes (69.3% vs. 70.5%), yet four-year graduation rates among transfers were lower for Black (24.2%) and Hispanic (26.0%) student-athletes than for White student-athletes (34.3%). Women outperformed men on every completion measure (71.7% vs. 60.7% earning any degree), and first-generation student-athletes completed at lower rates than continuing-generation peers (58.9% vs. 67.0%). First-generation student-athletes nonetheless exceeded national benchmarks for two-year graduation and transfer, while their post-transfer bachelor's completion (25.6%) trailed the national rate of approximately 48% for community college transfers.

The Student-Athlete Survey described a population balancing overlapping demands. More than half of respondents (51.4%) commuted to campus, 31.7% worked while competing, 67.5% took two or more online classes, and 43.5% provided weekly care for dependents. Grades (58.1%), competition for playing position (56.5%), and time management (50.8%) were the most common stressors. Only 20.3% of respondents reported using federal or state grants, suggesting possible underuse of financial aid. Although 82.9% knew mental health services existed on campus, 59.3% said they would not use them, most often citing a preference for self-reliance (37.4%).

The Athletic Director Survey found support services widely available, including academic advising at 100% of institutions and mental health counseling at 97.9%. Only 18.2% of institutions, however, required mental health awareness training for athletic staff, and 39.7% provided no training at all.

The matched-sample synthesis revealed a systematic perception gap. Athletic directors rated student use of services higher than students reported, often about twice as high, including mental health counseling (28% vs. 12%), campus food banks (48% vs. 14%), and emergency financial aid (21% vs. 8%). Food, clothing,

and housing insecurity was the only reversal, with students reporting more stress (46.6%) than athletic directors perceived (30.0%).

C. Recommendations

Nine recommendations respond to these findings. Four are actionable by the association and its member colleges: formalizing pre-transfer support structures, treating financial aid access as an academic retention issue through proactive FAFSA advising, developing student-athlete-focused mental health awareness training for athletic staff, and educating athletic departments about food and housing insecurity. Four call for further data collection and analysis: investigating the 16.1% of the cohort who stopped out, repeating both surveys in fall 2026, repeating NSC tracking at future data pulls, and conducting qualitative focus groups. The final recommendation proposes using the post-transfer completion findings to support the NJCAA's advocacy against NCAA Division I transfer and eligibility barriers.

Findings should be interpreted with attention to the limitations of the study, including the absence of formal validation for both survey instruments, the single spring administration, and the exclusion of students who had already stopped out from the Student-Athlete Survey.

II. Introduction and Background

A. Purpose of the Study and Lumina Foundation Funding

In August 2025, the National Junior College Athletic Association (NJCAA) launched the Student Success Data Project (SSDP) with a \$150,000 grant from the Lumina Foundation, covering a project period running through February 2027. The purpose of the SSDP is to build infrastructure, processes, and capacity within the NJCAA for tracking two-year college student-athlete persistence, transfer, and completion outcomes at both two-year and four-year institutions of higher education. The project directly supports four focus areas of the NJCAA's 2022-2027 Strategic Plan: 1) providing a positive student-athlete experience, 2) increasing educational attainment, 3) creating an understanding of the quality and value of the NJCAA collectively, and 4) advancing data-driven operations.

The project also advances the Lumina Foundation's Goal 2040, which calls for increasing the proportion of adults in the United States holding a college degree or other credential of value. The NJCAA identified first-generation students, low-income students, and transferring students as the target populations prioritized through this work, reflecting the demographic composition of the association's roughly 500 member colleges. Beyond documenting outcomes, the NJCAA intended the project to inform advocacy for removing structural barriers facing student-athletes who transfer to NCAA Division I institutions, including disparities in off-season competition rules, part-time enrollment eligibility, transfer grade point average requirements, and financial aid guarantees, an advocacy aim this report returns to directly in Recommendation I. Under current NCAA rules, student-athletes are permitted an enrollment window of up to five years to complete their athletic and academic eligibility (National Collegiate Athletic Association, 2026), a factor addressed further in the National Student Clearinghouse Outcomes Analysis (Section IV).

B. Prior Gaps in NJCAA Student-Athlete Data

Prior to this project, the NJCAA lacked a systematic mechanism for tracking student-athletes' postsecondary progression beyond their two-year enrollment. Outcomes data depended on individual students sending transcripts back to their NJCAA institutions after transferring, a process with no consistent compliance and no aggregation at the association level. The NJCAA also had no standing end-of-year survey capturing student-athletes' experiences with various academic supports, financial aid, or campus services, leaving the association without a systematic way of understanding the conditions under which its more than 65,000 student-athletes were persisting, transferring, or leaving college.

A related gap existed on the administrative side. The NJCAA had never collected data on the student experience and stressors or how Athletic Directors perceived student-athletes' use of campus support services or the stressors they were navigating. Without a parallel instrument for administrator perspectives, the association had no way of gauging whether Athletic Directors' assumptions about service use and student need aligned with what student-athletes were experiencing. The Athletic Director Survey was developed specifically to close this gap, giving the NJCAA its first empirical basis for comparing administrator perceptions against student-reported reality rather than relying on anecdotal impressions from athletic department staff.

The SSDP addressed these gaps directly. Contracting with the National Student Clearinghouse (NSC) allowed the NJCAA to track outcomes at the population level rather than relying on individual transcript submission, while the newly developed end-of-year Student-Athlete Survey gave the association its first systematic instrument for collecting student-athlete-reported data on supports, stressors, and financial aid. The addition of the Athletic Director Survey, fielded alongside the Student-Athlete Survey, made it possible for the first time to test administrator assumptions directly against student-athletes' self-reported experiences. Taken together, the Spring 2026 multi-method study represents the first systematic investigation of student-athlete outcomes and institutional support services conducted in the NJCAA's history.

III. Methods

A. Overview of the Three-Component Methodology

The SSDP comprised three complementary components. The first was a longitudinal postsecondary outcomes analysis, conducted by Edstar Analytics, linking NJCAA registration and letters-of-intent records to NSC enrollment and completion data for the 2021-22 enrollment cohort of 15,824 student-athletes, tracked through December 2025. The second was a cross-sectional survey of 246 student-athletes across 23 NJCAA member colleges (the Student-Athlete Survey), examining respondents' competing demands, financing strategies, stressors, and mental health service use. The third was a parallel survey of athletic directors at 242 NJCAA member institutions (the Athletic Director Survey), documenting service availability, perceived utilization, and staff training infrastructure.

A matched subsample of 10 colleges submitting both the Student-Athlete Survey and the Athletic Director Survey ($n = 231$ student-athletes; $n = 10$ athletic directors) enabled a direct comparison of student and administrator perspectives within the same institutions, forming the basis for the survey synthesis findings presented later in this report. Each method is described next.

B. National Student Clearinghouse (NSC) Outcomes Analysis (Edstar Analytics)

Edstar Analytics conducted the longitudinal outcomes analysis on behalf of the NJCAA, linking three data sources: the NJCAA registration system, the NJCAA letters-of-intent file, and National Student Clearinghouse enrollment and completion records. The analytic cohort consisted of 15,824 student-athletes drawn from the 2021-22 NJCAA enrollment year, tracked through December 2025. Building the cohort required matching NJCAA's internal enrollment population of 61,866 student-athletes against NSC records, a process complicated by inconsistent name formatting, missing identifiers, and the classification of NJCAA institutions offering bachelor's degrees (where 15.1% of the cohort enrolled) as four-year institutions rather than as predominately two-year, Associate-granting institutions. Edstar Analytics documented the matching procedure, match types assigned to linked records, and the resulting attrition from the full enrollment population to the final analytic sample in a companion technical report. All outcomes reported here are weighted to reflect the demographic composition of the full 2021-22 NJCAA student-athlete population ($N = 61,866$).

The outcomes analysis measured four milestones for each student-athlete: graduation from a two-year college, transfer to a four-year institution, graduation from a four-year institution, and stop-out without a credential. Outcomes were disaggregated by gender, race and ethnicity, and first-generation status.

C. Spring 2026 Student-Athlete Survey (23 Colleges, $n = 246$)

Cutler White Consulting worked with NJCAA staff to develop the Student-Athlete Survey and a matched Athletic Director Survey, described in the Spring 2026 Athletic Director Survey (Section III.D). The parallel survey enabled comparison of administrator-reported and student-reported figures for the same constructs. The NJCAA sent the Student-Athlete Survey directly to student-athletes at its member colleges during the spring 2026 competition season, with data collection closing June 15, 2026. The Student-Athlete Survey drew 246 responses from student-athletes at 23 member colleges, representing a range of divisional levels (Division I: 53.3%; Division II: 27.2%; Division III: 10.2%) with baseball, softball, women's soccer, and women's basketball athletes together accounting for 82.1% of respondents.

The Student-Athlete Survey captured five domains: respondent demographic and athletic profile, weekly time demands across sport participation, coursework, and caregiving, strategies for financing college, self-reported stressors across academic, athletic, financial, and interpersonal domains, and mental health service awareness and willingness to use available services.

D. Spring 2026 Athletic Director Survey (242 Institutions, $n = 242$)

Cutler White Consulting developed the Athletic Director Survey as a companion instrument to the Student-Athlete Survey, using matched response categories on shared items so administrator and student responses could be compared directly. The NJCAA distributed the survey to its member institutions during the same spring 2026 window, collecting one validated response per institution from 242 NJCAA member

institutions. This survey was developed specifically to generate the NJCAA's first systematic dataset on administrator perceptions, addressing the gap in institutional data described in Prior Gaps in NJCAA Student-Athlete Data (Section II.B).

Respondents to the Athletic Director Survey represented institutions of varying size and organizational structure. Most respondents (62%) came from institutions with 100 to 249 student-athletes, while 16.1% represented institutions with fewer than 100 student-athletes, and 78% represented institutions with fewer than 250 student-athletes overall. Respondents also varied in how their institutions organized student support services, with 33.5% reporting a one-stop service model, 25.6% reporting mini-hub service delivery, and 36.4% reporting services housed in separate locations across campus.

The Athletic Director Survey asked respondents to report on service availability at their institution, their perception of how frequently student-athletes used each available service, the presence and requirement level of mental health awareness training for athletic staff, their perception of student-athlete stressors, and their understanding of how student-athletes financed their education.

E. Matched Subsample-Athletic Director and Student-Athlete Perspectives (10 Colleges)

Ten NJCAA member colleges submitted responses to both the Student-Athlete Survey and the Athletic Director Survey, yielding a matched subsample of 231 student-athletes and 10 athletic directors. This subsample formed the basis for the survey synthesis analysis, in which institution-level comparisons were calculated as means across the 10 matched colleges, with each college weighted equally regardless of the number of student respondents it contributed. This approach allowed the analysis to isolate systematic gaps between administrator perception and student-reported experience within the same institutional contexts, rather than comparing two independently drawn samples that might differ in composition.

IV. National Student Clearinghouse Outcomes Analysis

A. Cohort Overview (N = 15,824, 2021-22 Cohort)

Edstar Analytics tracked 15,824 student-athletes from the NJCAA's 2021-22 enrollment year through December 2025, linking NJCAA registration and letters-of-intent records to National Student Clearinghouse enrollment and completion data. Figure 1 shows the postsecondary enrollment status of the cohort as of December 2025. Weighted to reflect the full 2021-22 NJCAA enrollment population of 61,866 student-athletes, the cohort was 63.8% male and 36.1% female. By race and ethnicity, the cohort was 53.9% White, 27.9% Black, 14.3% Hispanic, and 3.9% identifying with another racial or ethnic category. First-generation students made up 28.9% of the cohort, with the remaining 71.1% identifying as continuing-generation. Figure 2 shows the demographic composition of the cohort. All figures reported in this section are weighted.

Figure 1

Postsecondary Enrollment Status of the 2021-22 Cohort as of December 2025

Status	Percent	Count
Earned a degree (2 or 4 year)	64.7%	10,238
Still enrolled, no degree	19.2%	3,038
Stopped out, no degree	16.1%	2,548

Note. Categories are mutually exclusive and sum to 100%. "Earned a degree" includes both 2-year and 4-year degrees. N = 15,824, weighted.

Figure 2
2021-2022 Cohort Demographic Composition

Demographic Category	Percent	Count
Male	63.8%	10,093
Female	36.1%	5,711
White	53.9%	8,524
Black	27.9%	4,414
Hispanic	14.3%	2,265
Other race/ethnicity	3.9%	615
First-Generation	28.9%	4,570
Continuing-Generation	71.1%	11,255

Note. N = 15,824, weighted to reflect the full 2021-22 NJCAA enrollment population. Counts are weighted estimates. Gender excludes 20 students in other gender categories, and race excludes 6 students with missing race data.

B. Graduation from the Two-Year College

Nearly 60 percent (59.2%) of the 2021-2022 cohort graduated from a two-year college during the study period. Completion tended to extend beyond the traditional two-year timeline: only 10.0% of the cohort graduated within two years, rising to 44.2% within three years and 59.2% by December 2025. Figure 3 shows the cumulative two-year graduation rate at each of these milestones. Among the 9,371 student-athletes completing a two-year credential, 51.9% did so at the NJCAA institution where they originally enrolled, while 19.5% completed at a different two-year institution. For the remaining 28.6%, the original NJCAA institution was missing from the record, so this could not be determined.

Figure 3
Cumulative Two-Year Graduation Rate

Milestone	Percent	Count
Within 2 years	10.0%	1,582
Within 3 years	44.2%	6,994
Through Dec. 2025	59.2%	9,371

Note. Rates are cumulative; each milestone includes all students who had graduated by that point. N = 15,824, weighted.

C. Transfer to Four-Year Colleges

Nearly 70 percent (69.1%) of the 2021-2022 cohort transferred to a four-year institution. Transfer was concentrated in the second and third years following initial enrollment: 10.5% transferred within one year, 13.8% within two years, and 50.8% within three years, reaching 69.1% by December 2025. Figure 4 shows the cumulative transfer rate to a four-year institution at each milestone. Two-thirds of students who transferred had already earned their two-year degree before leaving their NJCAA institution, indicating degree completion functions as a common pathway toward transfer rather than an alternative to it.

Figure 4
Cumulative Transfer Rate to a Four-Year Institution

Milestone	Percent	Count
Within 1 year	10.5%	1,662
Within 2 years	13.8%	2,184
Within 3 years	50.8%	8,039
Through Dec. 2025	69.1%	10,939

Note. Rates are cumulative; each milestone includes all students who had transferred by that point. N = 15,824, weighted.

D. Post-Transfer Outcomes

Of the 10,939 student-athletes transferring to a four-year institution, 30.2% earned a bachelor's degree by December 2025, 61.5% remained enrolled and working toward one, and 8.3% left their four-year institution without completing a degree. Combining these figures, 91.7% of transfers were either holding a bachelor's degree or actively progressing toward one. Figure 5 shows the post-transfer status of students who transferred to a four-year institution. Because most students in the cohort transferred between 2022 and 2024, many have not yet had sufficient time to complete a four-year degree, and this figure should be read as a floor rather than a ceiling; four-year graduation rates are expected to rise as the cohort matures.

As noted in Purpose of the Study and Lumina Foundation Funding (Section II.A), NCAA eligibility rules permit student-athletes an enrollment window of up to five years to complete their athletic and academic careers (National Collegiate Athletic Association, 2026). Because most transfer students in this cohort remain within that window, the post-transfer figures below should be read as an early snapshot of a cohort still completing its eligibility period rather than a final outcome.

Figure 5
Post-Transfer Status Among Students Who Transferred to a Four-Year Institution

Status	Percent	Count
Graduated (bachelor's)	30.2%	3,304
Still enrolled in 2025	61.5%	6,727
Left, no degree	8.3%	908

Note. Categories are mutually exclusive and sum to 100%. n = 10,939 transfers.

E. Outcomes by Gender

Female student-athletes outperformed male student-athletes on every completion measure. Approximately 72 percent (71.7%) of female athletes earned any degree, compared to 60.7% of male athletes, an 11-percentage-point gap. Transfer rates were nearly identical between the two groups (69.1% for women, 69.2% for men), indicating men reached four-year institutions at effectively the same rate as women but graduated at a lower rate post-transfer. Among athletes who transferred, 35.3% of women earned a four-year degree compared to 27.4% of men. Figure 6 shows the cohort outcomes by gender.

Because transfer rates were nearly identical for men and women, the gender composition of the transfer population closely mirrors the gender composition of student-athletes overall: male athletes accounted for roughly two-thirds of all students who transferred to a four-year institution (male n = 10,093; female n = 5,711).

Figure 6
2021-2022 Cohort Outcomes by Gender

Outcome	Female		Male	
	Percent	Count	Percent	Count
Earned any degree	71.7%	4,095	60.7%	6,126
Transferred to a 4-year college	69.1%	3,946	69.2%	6,984
4-year graduation rate (transfers)	35.3%	1,393	27.4%	1,914

Note. N = 15,824, weighted. Female n = 5,711; Male n = 10,093. Graduation-rate counts are of each group's transfers. The gender breakdown was limited to male and female categories; other gender categories had insufficient sample sizes for reliable analysis.

F. Outcomes by Race and Ethnicity

White student-athletes recorded the highest overall degree attainment rate at 69.5%, followed by Native Hawaiian or Pacific Islander students (67.8%) and American Indian or Alaska Native students (66.4%). Black (58.8%) and Hispanic (57.9%) student-athletes completed at notably lower rates. Transfer rates, however, were similar across most groups: White (70.5%), Black (69.3%), and American Indian or Alaska Native (69.3%) students transferred to four-year institutions at nearly identical rates. For Black students, the completion gap emerges mainly after transfer rather than in access to four-year institutions; Hispanic students also transfer at a lower rate (64.1%). Among transfers, four-year graduation rates were 34.3% for White students compared to 24.2% for Black students and 26.0% for Hispanic students. Figure 7 shows the cohort outcomes by race and ethnicity.

Figure 7
2021-2022 Cohort Outcomes by Race and Ethnicity

Outcome	White		Black		Hispanic	
	Percent	Count	Percent	Count	Percent	Count
Earned any degree	69.5%	5,926	58.8%	2,594	57.9%	1,312
Transferred to a 4-year college	70.5%	6,011	69.3%	3,061	64.1%	1,452
4-year graduation rate (transfers)	34.3%	2,063	24.2%	740	26.0%	378

Note. N = 15,824, weighted. Weighted n: White = 8,524; Black = 4,414; Hispanic = 2,265. Graduation-rate counts are of each group's transfers. Groups shown are those with complete data across all three measures in the source report.

G. First-Generation Student-Athletes

First-generation students made up 28.9% of the 2021-22 cohort (n = 4,570). They trailed continuing-generation students on every outcome measured. The gap in overall degree attainment was 8 percentage points (58.9% vs. 67.0%), and the transfer gap was 5 points (65.5% vs. 70.6%). Among students who transferred, first-generation student-athletes earned a four-year degree at 25.6%, compared to 32.0% for continuing-generation student-athletes. Figure 8 shows the cohort outcomes by first-generation status. These findings are consistent with the broader research on first-generation students, who tend to face greater financial pressure, receive less family guidance in navigating college systems, and arrive with less familiarity with the norms of four-year institutions (FirstGen Forward, 2024; Weisen et al., 2024).

First-generation status in this analysis is a self-reported measure, collected at the time of NJCAA enrollment. Because self-reporting depends on students recognizing and disclosing their own first-generation status, some student-athletes who would meet a first-generation definition by other criteria may not be captured in this statistic, and the true first-generation population within the cohort may be larger than reported here.

Figure 8
2021-2022 Cohort Outcomes by First-Generation Status

Outcome	First-Generation		Continuing-Generation	
	Percent	Count	Percent	Count
Earned any degree	58.9%	2,692	67.0%	7,540
Transferred to a 4-year college	65.5%	2,993	70.6%	7,945
4-year graduation rate (transfers)	25.6%	766	32.0%	2,542

Note. N = 15,824, weighted. First-generation n = 4,570; Continuing-generation n = 11,255. Graduation-rate counts are of each group's transfers.

H. NJCAA First-Generation Athletes vs. National Benchmarks

Despite trailing continuing-generation NJCAA peers, first-generation NJCAA student-athletes compared favorably with national benchmarks for first-generation students on several measures. Table 1 compares the outcomes of NJCAA first-generation athletes with these national benchmarks. Their two-year graduation rate of 53.7% exceeded the national two-year public college graduation rate for first-generation students of approximately 43% (Farrington, 2024). Their overall degree completion rate of 58.9% exceeded the national six-year bachelor's completion rate for first-generation students at four-year institutions of approximately 50% (Nolan et al., 2026). Their transfer rate of 65.5% was roughly double the national community college transfer rate of approximately 32% (National Student Clearinghouse Research Center, 2025). Post-transfer bachelor's completion, at 25.6%, trailed the national rate of approximately 48% for community college transfers (National Student Clearinghouse Research Center, 2025), though this figure reflects only three to four years of outcomes for a cohort still maturing, and the remaining first-generation transfers who have not yet graduated are still enrolled and working toward completion rather than having left college. These comparisons are approximate. The national figures describe different populations and time frames: the bachelor's completion benchmarks describe students who started at four-year institutions or who had six years to finish, and the transfer benchmark includes part-time community college students. The comparisons show general standing rather than direct equivalence.

As discussed in Purpose of the Study and Lumina Foundation Funding (Section II.A) and Post-Transfer Outcomes (Section IV.D), the maturing nature of this cohort is compounded by NCAA eligibility rules, which allow student-athletes an enrollment window of up to five years to complete their athletic and academic careers (National Collegiate Athletic Association, 2026). Because many transfer students in this cohort are still within that eligibility window, post-transfer completion figures represent an early snapshot rather than a final outcome, and the gap relative to national benchmarks is expected to narrow as more transfers reach the end of their eligibility period.

Table 1

NJCAA First-Generation Athlete Outcomes vs. National Benchmarks

Outcome	Percent	Count	National Average
Graduated from a 2-year college	53.7%	2,454	~43%
Earned any degree (2-year or 4-year)	58.9%	2,692	~50%
Transferred to a 4-year college	65.5%	2,993	~32%
Earned a 4-year degree (of full cohort)	17.0%	777	24-27%
Graduated 4-year (among transfers)	25.6%	766	~48%

Note. Percent and Count columns are NJCAA figures, of the first-generation analytic sample (n = 4,570), except the final row, which is of first-generation transfers (n = 2,993). The National Average column reflects approximate figures drawn from external studies cited below and does not correspond to a count within this dataset.

V. Spring 2026 Student-Athlete Survey

A. Respondent Profile and Sport Representation

The Student-Athlete Survey drew 246 responses from student-athletes at 23 NJCAA member colleges. Respondents were 65.9% male and 76.4% White, with 23.5% identifying as non-White (including 12.2% Black or African American, 8.5% Hispanic, 1.6% Asian). Nineteen and five-tenths percent (19.5%) of respondents identified as first-generation students. Most respondents (78.9%) were attending their first college, while 21.1% had transferred before enrolling at their current institution. Figure 9 shows the respondent profile of the Student-Athlete Survey.

By competitive level, 53.3% of respondents competed at the Division I level, 27.2% at Division II, and 10.2% at Division III. Baseball athletes made up the largest share of respondents at 54.9%, followed by softball (15.0%), women's soccer (6.1%), and women's basketball (6.1%); these four sports together accounted for 82.1% of the sample, with the remaining 17.9% spread across 11 other sports. Figure 10 shows the sport representation of respondents.

Respondents expressed strong forward-looking intentions: 85.8% intend to return to their institution next year, 82.5% plan to transfer to a four-year college at some time, and 88.7% aspire to a bachelor's degree or higher.

Figure 9
Student-Athlete Survey Respondent Profile

Respondent Characteristic	Percent	Count
Male	65.9%	162
White	76.4%	188
Black or African American	12.2%	30
Hispanic	8.5%	21
Asian	1.6%	4
First-Generation	19.5%	48
At first college (no prior transfer)	78.9%	194
Transferred before current college	21.1%	52
Division I	53.3%	131
Division II	27.2%	67
Division III	10.2%	25
Intend to return next year	85.8%	211
Plan to transfer to a 4-year college	82.5%	203
Aspire to bachelor's degree or higher	88.7%	218

Note. n = 246 student-athletes across 23 NJCAA member colleges. Percentages are independently reported and do not sum to 100% within each grouping.

Figure 10
Sport Representation of Respondents

Sport	Percent	Count
Baseball	54.9%	135
Softball	15.0%	37
Women's soccer	6.1%	15
Women's basketball	6.1%	15
Other (11 sports)	17.9%	44

Note. n = 246. The four named sports account for 82.1% of respondents; the remaining 17.9% are spread across 11 other sports.

B. Balancing Competing Demands

Student-athletes reported substantial weekly time commitments across multiple domains. For sport participation, 53.6% reported 11 to 30 hours weekly and 23.2% reported 30 or more hours. For class preparation, 61.4% reported 1 to 5 hours weekly and 37.4% reported 6 to 30 hours. Online coursework was

common: 67.5% of respondents were enrolled in two or more online or virtual classes, while only 10.6% took none. Figure 11 shows the weekly time demands for sport participation, class preparation, and online coursework.

Beyond athletics and coursework, 51.4% of respondents commute to campus, 31.7% work a job while competing, and 43.5% provide weekly care for dependents. Figure 12 shows these competing demands beyond athletics and coursework. Encouragingly, 85.4% of respondents say their college contacts them when they are struggling academically.

Figure 11
Weekly Time Demands

Sport Participation (Hours per Week)

Hours	Percent	Count
1-10 hrs	22.4%	55
11-30 hrs	53.6%	132
30+ hrs	23.2%	57

Class Preparation (Hours per Week)

Hours	Percent	Count
0 hrs	1.2%	3
1-5 hrs	61.4%	151
6-30 hrs	37.4%	92

Online/Virtual Classes

Classes	Percent	Count
None	10.6%	26
1 class	14.6%	36
2+ classes	67.5%	166

Note. n = 246. Sport-participation and online-class percentages do not sum to 100% because some respondents did not answer these items.

Figure 12
Competing Demands Beyond Athletics and Coursework

Demand	Percent	Count
Commuter student	51.4%	126
Working a job while competing	31.7%	78
Caring for dependents weekly	43.5%	107

Note. n = 246. Categories are independently reported and not mutually exclusive.

C. How Athletes Pay for College

Respondents could select multiple funding sources. Sport scholarships were the most common source (60.2%), followed by family income or savings (55.3%), academic scholarships (36.2%), personal savings (30.1%), and federal or state grants (20.3%). Figure 13 shows how respondents pay for college. As noted in the Executive Summary (Section I), this grant-usage rate appears low for community college students, although students may not recognize all grant aid (such as Pell Grants) as grants when reporting it themselves, suggesting possible underutilization of available financial aid among student-athletes.

Figure 13
How Athletes Pay for College

Funding Source	Percent	Count
Sport scholarships	60.2%	148
Family income/savings	55.3%	136
Academic scholarships	36.2%	89
Own savings	30.1%	74
Federal/state grants	20.3%	50

Note. n = 246. Respondents could select multiple funding sources, so percentages do not sum to 100%.

D. Student-Reported Stressors

Student-athletes reported grades as their most common stressor (58.1%), followed by competition to maintain their playing position (56.5%), time management and balance (50.8%), paying for college (48.4%), team culture and dynamics (42.7%), family or relationship issues (35.4%), maintaining athletic eligibility (33.3%), and food, clothing, and housing insecurity (20.7%). On average, respondents endorsed 3.46 of the 8 stressor categories, and 16.3% reported no stress across any category. Figure 14 shows the percentage of respondents reporting any stress from each source.

Figure 14
Student-Reported Stressors

Stressor	Percent	Count
Grades	58.1%	143
Competition to maintain position	56.5%	139
Time management and balance	50.8%	125
Paying for college	48.4%	119
Team culture and dynamics	42.7%	105
Family/relationship issues	35.4%	87
Maintaining eligibility	33.3%	82
Food, clothing, and housing	20.7%	51

Note. n = 246. "Any stress" reflects respondents reporting "a lot" or "some" stress from that source. Mean stressors endorsed per student = 3.46 of 8; 16.3% of respondents reported no stress across any category.

E. Mental Health: Awareness Versus Willingness to Use Services

While 82.9% of respondents were aware that mental health services exist on their campus, 59.3% reported they would not use those services. Figure 15 shows this contrast between awareness and willingness to use services. This willingness gap is notable given that 97.9% of Athletic Directors report mental health services are available on campus or through a third party, indicating the primary barrier is not availability but willingness and cultural fit. Among students who would not use services, the most common reason was a preference for self-reliance (37.4%), followed by a perceived lack of need (28.0%), doubt about service effectiveness (22.0%), and not knowing where to find services (18.0%). Figure 16 shows the reasons students would not use mental health services.

Figure 15

Student Reported Mental Health Awareness Versus Willingness to Use Services

Measure	Percent	Count
Aware services exist	82.9%	204
Would not use services	59.3%	146

Note. n = 246. 97.9% of Athletic Directors separately report mental health services are available on campus or through a third party.

Figure 16

Reasons Students Would Not Use Mental Health Services

Reason	Percent	Count
Prefer to handle it myself	37.4%	92
Have not needed services	28.0%	69
Doubt services would help	22.0%	54
Don't know where to find services	18.0%	44

Note. n = 246. Percentages reported as a share of the full respondent sample; the source report does not specify whether the denominator is the full sample or only the 59.3% who would not use services.

VI. Spring 2026 Athletic Director Survey

A. Institution Profile and Service Availability

The Athletic Director Survey collected one validated response per institution from 242 NJCAA member institutions. Most responding institutions (62%) reported 100 to 249 student-athletes, while 16.1% reported fewer than 100 student-athletes; 78% of institutions overall reported fewer than 250 student-athletes. Institutions varied in how they organized student support services: 33.5% used a one-stop service model, 25.6% used mini-hubs, and 36.4% housed services in separate locations across campus. Figure 17 shows the institution profile of responding Athletic Directors.

Athletic Directors reported strong baseline availability of academic support services. Academic advising and academic registration support were available at 100% of responding institutions, tutoring and academic support at 98.8%, and mental health counseling at 97.9%. Availability declined somewhat for other services: campus food banks (88.4%), emergency financial aid (85.1%), student success coaches (73.1%), peer mentoring (59.1%), and student health clinics (44.6%, with 52.9% of institutions reporting no student health clinic available). Figure 18 shows service availability as reported by Athletic Directors. Availability figures combine services provided directly by the college and services provided through a third party. Beyond service availability, 93.4% of institutions reported having an early warning system for academic risk, and 86.0% reported a first-term completion plan developed with an advisor.

Figure 17
Athletic Director Survey Institution Profile

Institution Characteristic	Percent	Count
100-249 student-athletes	62.0%	150
Fewer than 100 student-athletes	16.1%	39
Fewer than 250 student-athletes (overall)	78.0%	189
One-stop service model	33.5%	81
Mini-hub service model	25.6%	62
Services in separate locations	36.4%	88
Early warning system for academic risk	93.4%	226
First-term completion plan with advisor	86.0%	208

Note. n = 242 NJCAA member institutions, one validated response per institution.

Figure 18

Service Availability (Athletic Director Report)

Service	Percent	Count
Academic advising	100.0%	242
Academic registration	100.0%	242
Tutoring & academic support	98.8%	239
Mental health counseling	97.9%	237
Campus food bank	88.4%	214
Emergency financial aid	85.1%	206
Student success coaches	73.1%	177
Peer mentoring	59.1%	143
Student health clinic	44.6%	108

Note. n = 242. Availability = college-provided plus third-party services. 52.9% of institutions report no student health clinic available.

B. Perceived Service Utilization

Athletic Directors were also asked how frequently student-athletes used each available service, with "high use" defined as "all the time" or "often." Reported high-use rates varied substantially by service type: academic advising (93%) and academic registration (89.3%) were seen as heavily used, followed by tutoring and academic support (71.5%). Perceived utilization dropped off considerably for other services: student success coaches (48.4%), campus food banks (47.9%), IT/technology assistance (42.7%), student health clinics (31.4%), mental health counseling (28.3%), career advising (26.9%), peer mentoring (21.6%), emergency financial aid (20.9%), and transportation assistance (20.1%). Figure 19 shows perceived service utilization among institutions where each service is available. Low perceived-use rates for some services may reflect genuine underuse or may reflect Athletic Directors' limited visibility into student interactions that occur outside the athletic department.

Figure 19
Perceived Service Utilization (High Use Among Available)

Service	Percent High Use
Academic Advising	93.0%
Academic Registration	89.3%
Tutoring & Academic Support	71.5%
Student Success Coaches	48.4%
Campus Food Bank	47.9%
IT/Technology Assistance	42.7%
Student Health Clinic	31.4%
Mental Health Counseling	28.3%
Career Advising	26.9%
Peer Mentoring	21.6%
Emergency Financial Aid	20.9%
Transportation Assistance	20.1%

Note. High use = "All the Time" + "Often" among institutions where the service is available. Low rates may reflect actual underuse or limited Athletic Director visibility into student interactions outside athletics.

C. Mental Health Awareness Training Gap

Despite near-universal availability of mental health services, formal training for athletic staff was uneven. Only 18.2% of institutions required mental health awareness training for athletic staff, 41.3% offered it as optional, and 39.7% provided no training at all. Figure 20 shows the distribution of mental health awareness training for athletic staff. This gap is particularly notable given that mental health counseling was reported available at 97.9% of institutions, making the absence of required training the most significant infrastructure gap identified in the Athletic Director Survey.

Figure 20
Mental Health Awareness Training for Athletic Staff

Training Status	Percent	Count
Required	18.2%	44
Optional	41.3%	100
No training	39.7%	96

Note. n = 242.

D. Athletic Directors' Perceived Student-Athlete Stressors

Athletic Directors perceived grades as the dominant stressor facing student-athletes (97.5%), followed closely by time management and team balance (93.8%), maintaining eligibility (92.1%), competition to maintain position (90.5%), and paying for college (89.7%). Family or relationship issues (83.5%), inter-team culture and dynamics (71.9%), and food, clothing, and housing insecurity (59.1%) were also widely recognized. Figure 21 shows the stressors Athletic Directors perceived for student-athletes. Paying for college stood out for its perceived intensity in particular: 36% of Athletic Directors rated it "a lot" of stress rather than "some." Separately, 67.3% of Athletic Directors reported that food and housing insecurity is a somewhat or very significant issue at their institution.

Figure 21
Athletic Director-Perceived Student-Athlete Stressors

Stressor	Percent	Count
Their grades	97.5%	236
Time management and team balance	93.8%	227
Maintaining eligibility	92.1%	223
Competition to maintain position	90.5%	219
Paying for college	89.7%	217
Family/relationship issues	83.5%	202
Inter-team culture and dynamics	71.9%	174
Food, clothing, and a place to live	59.1%	143

Note. n = 242. "Any stress" reflects Athletic Directors reporting the item as a stressor for their student-athletes. Paying for college has the highest reported intensity: 36% of Athletic Directors rate it "a lot" of stress. 67.3% of Athletic Directors separately report food and housing insecurity is somewhat or very significant at their institution.

E. How Athletic Directors Report Students Pay for College

Athletic Directors' perceptions of how student-athletes finance their education differed from what students themselves reported in How Athletes Pay for College (Section V.C). Athletic Directors most frequently cited federal or state grants (86.8%), followed by sport scholarships (75.6%), student loans (68.2%), family income or savings (65.7%), and academic or other scholarships (63.2%). Figure 22 shows how Athletic Directors report student-athletes pay for college. Just under half (45.9%) of Athletic Directors reported that their student-athletes are employed; among those working, 51.4% work 11 to 20 hours per week alongside competition and coursework.

Figure 22***How Athletic Directors Report Student-Athletes Pay for College***

Funding Source	Percent	Count
Federal/state grants	86.8%	210
Sport scholarships	75.6%	183
Student loans	68.2%	165
Family income/savings	65.7%	159
Academic/other scholarships	63.2%	153
Employment	45.9%	111

Note. n = 242. Respondents could select multiple funding sources, so percentages do not sum to 100%. Among the 45.9% reporting employment, 51.4% work 11-20 hours per week alongside competition and coursework.

VII. Matched-Sample Synthesis: Comparing AD and Student-Athlete Perspectives

Ten NJCAA member colleges submitted both the Student-Athlete Survey and the Athletic Director Survey, yielding a matched subsample of 231 student-athletes and 10 Athletic Directors described in Matched Subsample-Athletic Director and Student-Athlete Perspectives (Section III.E). Because both instruments were fielded at the same 10 institutions, this subsample makes it possible to compare administrator perceptions directly against student-reported experience within the same institutional contexts, rather than across two independently drawn samples that might differ in composition.

A. Finding 1: The Systematic Service-Use Perception Gap

Across nearly every service and nearly every matched institution, Athletic Directors rated student-athletes' use of campus support services higher than students themselves reported, by 9 to 34 percentage points and often at about twice the student-reported rate. This pattern held for academic advising (Athletic Directors: 93%; students: 72%), tutoring and academic support (72% vs. 38%), campus food banks (48% vs. 14%), student success coaches (48% vs. 22%), career advising (27% vs. 18%), peer mentoring (22% vs. 9%), mental health counseling (28% vs. 12%), and emergency financial aid (21% vs. 8%). Figure 23 shows the service-use perception gap for each service.

Figure 23

Athletic Director Versus Student-Reported Service-Use Perception Gap (Matched Sample)

Service	Athletic Director-Reported	Student-Reported
Academic Advising	93%	72%
Tutoring & Academic Support	72%	38%
Campus Food Bank	48%	14%
Student Success Coaches	48%	22%
Career Advising	27%	18%
Peer Mentoring	22%	9%
Mental Health Counseling	28%	12%
Emergency Financial Aid	21%	8%

Note. "Any use" reported across 10 matched institutions (231 student-athletes; 10 Athletic Directors). Figures are institution-level means, not individual counts, so no Count column is shown. Athletic Director values reflect ratings of "all the time" or "often"; student values reflect any use, so the two measures are not identical.

B. Finding 2: The Stressor Picture and the Food/Housing Reversal

Athletic Directors also rated student stress higher than students reported on most measures, sometimes substantially: maintaining eligibility (62.3 percentage points higher among Athletic Directors), grades (40.7 points higher), team culture and dynamics (38.1 points higher), time management and balance (35.2 points higher), competition to maintain position (34.3 points higher), and paying for college (20.8 points higher). Perceptions of family or relationship issues were closely aligned between the two groups. Because each Athletic Director's response was scored as 100% when he or she reported any stress on an item, while student values are the percentage of students reporting stress, these differences partly reflect the scoring method rather than differences in perception alone.

One domain reversed this pattern entirely. For food, clothing, and housing insecurity, students reported more stress (46.6%) than Athletic Directors perceived (30.0%), a gap of 16.6 percentage points in the opposite direction from every other item. This is the one area in the survey where students are reporting more difficulty than institutional leadership recognizes. Figure 24 shows the gaps between Athletic Director and student reports for all items, including this reversal.

Figure 24

The Stressor Picture: Gap Between Athletic Director and Student Reports (Matched Sample)

Stressor	Gap (Percentage Points)	Direction
Maintaining Eligibility	62.3	AD Higher
Grades	40.7	AD Higher
Team Culture and Dynamics	38.1	AD Higher
Time Management and Balance	35.2	AD Higher
Competition to Maintain Position	34.3	AD Higher
Paying for College	20.8	AD Higher
Family/Relationship Issues	0.0	Aligned
Food, Clothing, and Housing	16.6	Student Higher

Note. Institution-as-unit means across 10 matched colleges. Athletic Director value = 100% if the Athletic Director reported any stress on that item; student value = percentage of that college's students reporting any stress. Each college weighted equally. Raw Athletic Director-level and student-level percentages for this comparison are not available in the source data, only the resulting gap.

C. Interpreting the Gap

Several patterns help explain why this perception gap matters. First, Athletic Directors function as de facto first responders for student mental health: 80.6% report referring students to mental health services, even though their ratings of service use run well above what students report. This combination suggests Athletic Directors may believe the support system is functioning better than students are experiencing it, which could blunt the urgency behind closing service gaps.

Second, the scale of the gap points toward stigma or limited visibility rather than students simply forgetting to report service use. Students self-reported using nearly every service at roughly half the rate Athletic Directors perceived. This could mean student-athletes are accessing services without disclosing it to their athletic department, or that they are not accessing services at all despite need; the survey design cannot distinguish between these explanations, since Athletic Directors may also have limited visibility into student interactions with services housed outside the athletic department entirely.

Third, several structural characteristics of the student-athlete population help explain why these perception gaps carry real stakes for persistence. In the survey sample, 31.7% of student-athletes work a job while competing, and intensive student employment is an established predictor of lower college persistence (Choi, 2018); 67.5% take two or more online classes, a course-taking pattern linked to lower degree completion among community college students (Shea & Bidjerano, 2018); and 43.5% provide weekly care for dependents, a demand shown to complicate persistence for community college student-parents (Sallee & Cox, 2019). Grades, competition, time management, and paying for college frequently compound rather than operate in isolation, and research on community college persistence has found that the co-occurrence of financial strain and adverse mental health is associated with lower credit accumulation and reduced persistence, independent of each factor's individual effect (Bonilla & Minaya, 2024).

Finally, the survey's timing may itself have shaped these findings. Because data collection occurred during the spring competition season, future administrations of the survey during the fall season could produce a more representative sample of both students and Athletic Directors and help clarify whether the perception gap holds across the full competitive calendar.

VIII. Discussion: Cross-Cutting Themes

A. Access Versus Completion Gaps by Demographic Group

A consistent pattern runs through the National Student Clearinghouse Outcomes Analysis (Section IV): demographic gaps in NJCAA student-athlete success are larger in completion than in access. Black student-athletes transfer to four-year institutions at nearly the same rate as their White peers, and Hispanic and first-generation student-athletes at rates within about 5 to 6 percentage points of their peers, yet they graduate from those four-year institutions at meaningfully lower rates once they arrive. The same pattern holds by gender: male and female student-athletes transfer at virtually the same rate, but male athletes graduate afterward at a lower rate. This consistency across three separate demographic breakdowns suggests the NJCAA's structural role in getting student-athletes to a four-year campus is working reasonably well; the open question is what happens after the transfer.

This reframes where intervention is likely to matter most. Investments aimed at increasing transfer rates address a gap that, on this evidence, is comparatively small. Investments aimed at post-transfer support (academic advising continuity, financial aid guidance during the transfer year, and connection to receiving-institution resources before stop-out risk peaks) address what appears to be the larger part of the disparity in outcomes.

B. Cumulative Structural Demands and Persistence Risk

The Spring 2026 Student-Athlete Survey (Section V) describes a population navigating substantial structural demands. Nearly a third of respondents work a job while competing, two-thirds take two or more online classes, and over 40% provide weekly care for dependents. Each of these conditions is independently associated with reduced persistence in the broader community college literature (Choi, 2018; Sallee & Cox, 2019; Shea & Bidjerano, 2018), and student-athletes frequently carry more than one at once, on top of the time demands of competition itself.

These structural demands do not operate independently of the stressors reported in Student-Reported Stressors (Section V.D). Grades, competition to maintain a roster position, time management, and paying for college were the four most commonly cited stressors, and research on community college persistence has found that financial strain and adverse mental health compound one another's effect on credit accumulation and persistence rather than acting as separate, additive risks (Bonilla & Minaya, 2024). For a student-athlete balancing employment, online coursework, and caregiving on top of a competition schedule, these are not four unrelated pressures; they are conditions that reinforce one another. (This survey describes currently-enrolled student-athletes rather than those who have already stopped out; see Limitations and Directions for Future Research (Section X) for a fuller discussion of what that means for interpreting these findings.)

C. Perception-Reality Gaps in Service Delivery

The third cross-cutting theme is a mismatch between what the NJCAA's support infrastructure looks like on paper and what student-athletes report experiencing. Three separate findings point in the same direction. First, the matched-sample synthesis (Section VII) found Athletic Directors rating student-athletes' use of nearly every campus service well above students' own reports, often about twice as high. Second, despite mental health counseling being reported available at 97.9% of institutions, only 18.2% require any mental health awareness training for athletic staff, leaving the people most likely to notice a struggling student-athlete without formal preparation to respond. Third, only 20.3% of student-athletes reported using federal or state grants, a rate that appears low for this population, even though Athletic Directors themselves cited grants as the single most common way students finance their education (86.8%), the largest perception-reality gap identified anywhere in either survey.

Taken together, these findings suggest the gap is not primarily about whether services exist. It is about whether students know the services exist, are willing to use them, and are reached by the people (Athletic Directors and coaching staff) best positioned to make the referral. The one place this pattern reverses is food and housing insecurity, where students report more difficulty than Athletic Directors perceive; this is the clearest signal in the data of where institutional awareness is lagging behind student experience, rather than the reverse.

IX. Recommendations

FROM FINDINGS TO ACTION

The following recommendations respond directly to the completion gaps, structural demands, and perception-reality gaps identified in Discussion: Cross-Cutting Themes (Section VIII) and draw as well on specific findings from the National Student Clearinghouse outcomes analysis (Section IV), the Student-Athlete and Athletic Director surveys (Sections V and VI), and the matched-sample synthesis (Section VII). Recommendations are grouped thematically rather than presented in priority order, so that each recommendation's rationale is visible alongside the finding that motivates it. This report and its recommendations are intended for a broad audience beyond the NJCAA itself, including the Lumina Foundation and other funders considering related investments, athletic directors, coaches, and administrators across the NJCAA membership, and community college researchers and practitioners working on persistence and completion more broadly. Several recommendations are actionable directly by NJCAA member college athletic departments; others (Recommendations E, F, G, and H) call for further data collection or analysis and are included so that funders and researchers can assess where continued investment in this research program would be most valuable.

A. Formalize Pre-Transfer Support Structures

Because the access-versus-completion pattern documented in Access Versus Completion Gaps by Demographic Group (Section VIII.A) shows Black, Hispanic, first-generation, and male student-athletes reaching four-year institutions at rates similar to their peers but completing at lower rates once there, the highest-leverage intervention point is the transfer year itself rather than the transfer decision. The NJCAA should standardize pre-transfer guidance for all athletes and develop NJCAA-specific, student-athlete-focused best practices for financial aid planning, academic advising, and receiving-institution connections, drawing on existing data-driven resources rather than building this infrastructure from scratch.

B. Treat Financial Aid Access as an Academic Retention Issue

Only 20.3% of student-athletes report using federal or state grants, a rate that appears low for community college students and sharply out of step with Athletic Directors' own perception that grants are the most common funding source (86.8%). Given that financial strain compounds with academic and mental health stressors to reduce persistence (Cumulative Structural Demands and Persistence Risk, Section VIII.B), the NJCAA should integrate proactive FAFSA advising into first-year and pre- and post-transfer athletic programming rather than treating financial aid as a business-office function separate from retention efforts.

C. Develop Mental Health Training for the Athletic Department

Ninety-eight percent of institutions report mental health services available on campus or through a third party, yet only 18.2% require mental health awareness training for athletic staff, and Athletic Directors' ratings of service use run well above students' own reports (Perception-Reality Gaps in Service Delivery, Section VIII.C). Because Athletic Directors already function as de facto first responders, with 80.6% reporting they refer students to mental health services, the NJCAA should develop student-athlete-focused mental health awareness training, leveraging existing evidence-based practice rather than requiring each member college to build its own program.

D. Educate Athletic Departments on Food and Housing Insecurity

Food and housing insecurity is the one domain where the perception gap runs in the opposite direction from every other measure in this study: students report more difficulty (46.6%) than Athletic Directors perceive (30.0%). This reversal suggests athletic department staff are the least aware of exactly the need that may be hardest for a student to disclose. The NJCAA should develop a best-practice guide and professional development specifically addressing food and housing insecurity for athletic department staff.

E. Investigate the Cohort Who Stopped Out

As discussed in Cumulative Structural Demands and Persistence Risk (Section VIII.B) and addressed further in Limitations and Directions for Future Research (Section X), the Student-Athlete Survey describes currently enrolled student-athletes and cannot explain why the 16.1% of the 2021-22 cohort who stopped out left

before completing a degree. The NJCAA should conduct a targeted follow-up comparing the demographics, service use, and timing of departure among students who stopped out to those of completers, to identify concrete intervention points rather than relying on inference from a survey of students who persisted. This investigation should also examine whether stop-out patterns differ between the two-year and four-year segments of the student-athlete pathway, an open question this study was not positioned to answer.

F. Expand Survey Data Collection

Because the Student-Athlete Survey and Athletic Director Survey were both fielded during the spring 2026 competition season, the NJCAA should repeat both instruments in fall 2026 to produce a more representative sample across the full competitive calendar and to increase participation from both students and Athletic Directors, consistent with the timing consideration raised in Interpreting the Gap (Section VII.C).

G. Repeat National Student Clearinghouse Data Tracking

A longitudinal follow-up of the 2021-22 outcomes cohort at future data pulls is essential for establishing a reliable four-year and six-year graduation rate, since most of the current cohort transferred between 2022 and 2024 and has not yet had sufficient time to complete a bachelor's degree (Post-Transfer Outcomes, Section IV.D; NJCAA First-Generation Athletes vs. National Benchmarks, Section IV.H). Future NSC analyses should also expand tracking to capture student-athletes who enroll in graduate programs in order to continue competing athletically, a pathway the current data collection was not designed to observe and that likely affects completion-rate interpretation for a subset of transfers.

H. Conduct Qualitative Focus Groups

Quantitative findings throughout this report point to gaps the survey instruments cannot fully explain, particularly the scale of the perception-use gap in the Matched-Sample Synthesis (Section VII) and the structural burden described in Cumulative Structural Demands and Persistence Risk (Section VIII.B). Athletic Director focus groups could investigate the institutional and campus-process barriers athletic departments navigate, while student-athlete focus groups could investigate stressors and their effect on mental health and persistence in the students' own terms.

I. Advance Policy Advocacy on NCAA Transfer and Eligibility Barriers

As noted in Purpose of the Study and Lumina Foundation Funding (Section II.A), the NJCAA's broader strategic aim in commissioning this study included informing advocacy against NCAA Division I policies that disadvantage NJCAA transfers, including off-season competition restrictions, part-time enrollment eligibility, inequities between NCAA divisions, transfer GPA and Academic Progress Rate requirements, and financial aid guarantees. The findings in this report, particularly the completion gap that emerges specifically after transfer rather than at the point of transfer itself, provide empirical support for the NJCAA's existing #samegamesamerules campaign. The NJCAA should consider using the post-transfer completion findings in this report as supporting evidence in its ongoing advocacy work.

X. Limitations and Directions for Future Research

A. Limitations

Neither the Student-Athlete Survey nor the Athletic Director Survey had been formally validated prior to their spring 2026 administration. Both instruments were developed specifically for this project to capture NJCAA-specific constructs not addressed by existing validated instruments. The two surveys were reviewed internally by Cutler White Consulting and NJCAA staff before fielding, but neither underwent formal psychometric validation, such as pilot testing, item-level reliability analysis, or factor analysis, before use. Formal validation of both instruments, including item analysis and, where the matched 10-college subsample allows, a convergent validity analysis comparing Athletic Director and student responses on shared constructs, should be completed for future administration of these surveys.

A related limitation concerns who the Student-Athlete Survey was able to reach. The survey sampled currently enrolled student-athletes during the spring 2026 season; the 16.1% of the 2021-22 cohort who stopped out (National Student Clearinghouse Outcomes Analysis, Section IV) are, by definition, not represented in that sample. The structural demands and stressors described in Cumulative Structural Demands and Persistence Risk (Section VIII.B) therefore characterize a population that is, on the whole, persisting despite them, not the population that did not persist. Whether the same conditions, at the same or greater intensity, characterize the students who left is a distinct empirical question that this study was not designed to answer. As identified in Recommendation E, directly investigating the 16.1% who stopped out, comparing their demographics, service use, and timing of departure to those of completers, is the necessary next step to test whether the risk factors identified here actually predict stop-out, rather than simply co-occurring with persistence.

Both surveys were fielded during the spring 2026 competition season only. Because student-athletes' time demands and stress levels likely vary across the competitive calendar, particularly between in-season and off-season sports, findings from this single administration may not generalize to other points in the year. Recommendation F addresses this limitation directly by proposing a fall 2026 administration of both instruments.

B. Directions for Future Research

Beyond the recommendations (Section IX), two specific open questions emerged during the preparation of this report that warrant attention in future research or subsequent data collection cycles. First, the next NSC outcomes analysis should expand tracking to capture student-athletes who enroll in graduate programs in order to continue competing athletically, since the current data collection was not designed to observe this pathway and it likely affects the interpretation of completion rates for a subset of transfers. Second, this report's finding that 8.3% of four-year transfers left their institution without a degree (Post-Transfer Outcomes, Section IV.D) raises the question of whether a comparable stop-out rate exists specifically within the two-year sector, prior to transfer; the current cohort data do not disaggregate stop-out timing finely enough to answer this directly. Future research cycles can explore this phenomenon with further depth.

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