



Mississippi State Grant Aid

Room for Reform

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Mississippi policymakers deserve credit for exploring simplification reforms to the state's three higher education grant programs. Program revisions can improve state grant programs and make them easier for students with financial need to access. But a new aid system will be more effective if it is based on an approach that differs from the State Aid Advisory Committee's proposed Mississippi One Grant (MOG).

The current system's three major programs are unnecessarily complicated, with differing application criteria, deadlines, and award calculations. But a single grant program that merges the state's two disparate goals—increasing access, affordability, and attainment among low-income students and rewarding students for academic achievement in high school—is likely to generate new problems, particularly for low-income students, without solving many of the current system's shortcomings.

Financial aid has the greatest impact when awarded to students with limited financial resources. If these students are admitted to college, the state has a strong interest in supporting their success, whether or not they have stellar academic qualifications. If policymakers want to meet both broad goals for higher education, changes to the state grant program should include the following elements:

- **A program for each purpose.** Two separate programs, with the larger program supporting students eligible for admission to college but lacking the financial resources to enroll and succeed
- **Larger awards for need relative to merit.** Award levels that recognize the difference between need-based aid that increases educational attainment and merit-based aid that rewards and encourages students already likely to succeed

- **Broad eligibility.** Inclusion of older students and those enrolled at least half time, with higher levels of funding for higher levels of enrollment at least up to 15 credit hours per semester
- **Funds that encourage academic progress.** Provisions to encourage timely completion, such as funding for summer study, allowances for students forced to temporarily interrupt their studies, and requirements for completing enough credits to progress through the program
- **Minimal benefit cliffs.** Structures that minimize sharp differences in awards for students in similar circumstances, avoiding steep declines in aid as students move from one test score or expected family contribution (EFC) category to another
- **Simple application.** An application process that is simple, transparent, and accessible to students, especially those applying with minimal family or community support

The Existing System

Mississippi’s three grant programs serve about 25,000 students per year. The Higher Education Legislative Plan (HELP), accounting for 60 percent of state grant funds but only 16 percent of recipients, supports low-income students who score at least 20 on the ACT and have fulfilled specified high school curriculum requirements. The Mississippi Eminent Scholars Grant (MESG), which awards 17 percent of the state’s grant funds to 12 percent of the system’s recipients, rewards high-achieving students who score at least 29 on the ACT, have a 3.5 grade point average, and enroll soon after high school. The Mississippi Tuition Assistance Grant (MTAG) is designed to help students who do not receive maximum federal Pell grants. This program, which excludes the lowest-income students, has the lowest ACT threshold (15 or above) and awards relatively small grants but serves the largest number of students; 71 percent of state grant recipients receive 23 percent of the systems’ funds through MTAG (OSFA 2021).

TABLE 1
Mississippi State Grant Programs

	Share of dollars in program	Share of recipients in program	Average award
Mississippi Eminent Scholars Grant	17%	12%	\$2,240
Mississippi Tuition Assistance Grant	23%	71%	\$556
Mississippi Higher Education Legislative Plan	60%	16%	\$6,172
Total			\$1,689

Source: National Association of State Student Grant and Aid Programs, Annual Survey 2020–21.

Students can receive funding from only one grant program (the one that provides the largest amount of aid). The HELP grant is the most generous, covering a student’s full tuition for up to four years. The MESG program provides up to \$2,500 toward tuition and fees, and the MTAG program provides up to \$500 per year for freshman and sophomores and up to \$1,000 for juniors and seniors. As a result, students who meet the requirements for HELP in addition to another program would receive aid only under HELP.

State Grant Aid Is Less Generous in Mississippi Than in Other States

In 2019–20, when the average state awarded \$980 in grant aid per full-time equivalent undergraduate student, Mississippi awarded \$358 (37 percent of the national average). Average need-based aid nationwide was \$721 per full-time equivalent student. In Mississippi, it was \$215 (30 percent of the national average). Even with lower-than-average public college tuition, this leaves low-income students struggling to cover their expenses.¹

The low levels of grant aid and the relatively high share of dollars (40 percent) allocated without regard to students’ financial circumstances make it difficult for Mississippi’s grant system to effectively increase educational attainment in the state.

Much of Mississippi’s State Grant Aid Goes to Relatively Affluent Students

In Mississippi, where median family income is \$58,500, 20 percent of state grant funds go to students from families with incomes above \$100,000.² Twenty-one percent of state grant recipients are Black, and 70 percent are white (OSFA 2021). In the state, 38 percent of the population and 36 percent of college students are Black, and 59 percent of the population and 57 percent of college students are white.³ This skewed distribution results from the emphasis on non-need-based aid.

TABLE 2

Distribution of Mississippi State Grant Funds

	MESG	MTAG	HELP	Total
Share of dollars (income \$0–19,999)	2%	0%	37%	23%
Share of dollars (income \$20,000–39,999)	3%	6%	44%	29%
Share of dollars (income \$40,000–49,999)	3%	7%	7%	6%
Share of dollars (income \$50,000–59,999)	5%	7%	0%	3%
Share of dollars (income \$60,000–79,999)	9%	13%	0%	5%
Share of dollars (income \$80,000–99,999)	10%	13%	0%	5%
Share of dollars (income at least \$100,000)	60%	42%	0%	20%
Share of dollars to independent students	8%	11%	11%	11%
Share of recipients (income \$0–19,999)	2%	1%	38%	7%
Share of recipients (income \$20,000–39,999)	3%	8%	44%	14%
Share of recipients (income \$40,000–49,999)	4%	8%	7%	7%
Share of recipients (income \$50,000–59,999)	5%	8%	1%	6%
Share of recipients (income \$60,000–79,999)	9%	14%	0%	11%
Share of recipients (income \$80,000–99,999)	10%	13%	0%	10%
Share of recipients (income at least \$100,000)	59%	40%	0%	36%
Share of recipients who are independent students	8%	9%	11%	9%

Source: National Association of State Student Grant and Aid Programs, Annual Survey 2020–21.

Note: HELP = Mississippi Higher Education Legislative Plan; MESG = Mississippi Eminent Scholars Grant; MTAG = Mississippi Tuition Assistance Grant.

In part because of the different program goals, the distribution of funding among dependent students from different income levels varies sharply across programs. Almost all the HELP funding goes to students from families with annual incomes below \$40,000, who make up more than 90 percent of

HELP recipients. Few low-income students benefit from the other grant programs, in part because so many low-income students are eligible for the larger HELP grants but also because the lowest-income students are excluded from MTAG and because low-income students, who face systemic barriers such as underresourced high schools and instability associated with household poverty,⁴ are least likely to qualify for MESH. Only 7 percent of MTAG funding and 5 percent of MESH funding goes to students from these families, who constitute 10 percent and 7 percent, respectively, of program recipients. Two-thirds of MESH funding, and 22 percent of state grant funding overall, goes to students from families with incomes above \$100,000. (About 40 percent of dependent state grant recipients are from these high-income families.)

Mississippi Funds All Eligible Students

Unlike many other states, Mississippi funds all eligible students. Rather than distributing funds until an unpredictable time at which they run out or rather than changing eligibility standards during the program year, the state distributes available funds across all eligible students. Although this strategy may strain the budget, it makes the aid more equitable and predictable. Students know that funding will be there if they fulfill eligibility criteria, and institutions do not have to worry about allocating limited dollars.

Mississippi State Grant Programs Target Recent High School Graduates

HELP and MESH are available only to recent high school graduates, not to older students returning to college. In 2019–20, only about 10 percent of state grant recipients were independent students. In 2017–18, about 31 percent of students at Mississippi two-year public institutions, and 11 percent of students at four-year public institutions, first enrolled at age 20 or older.⁵

Even with the current level of funding, are the state's programs as effective as they could be? What reforms would be most helpful? We first look at the recent MOG proposal and then discuss design elements that could be part of a reform proposal to increase the effectiveness of state grant aid in increasing educational opportunities and attainment.

Mississippi One Grant Proposal

Criticism of the MOG proposal has focused on the diminished aid it would offer low-income students and its disproportionate harm to Black students.⁶

The MOG proposal is designed as a matrix, where students are eligible for aid based on both need and merit. Students are eligible for aid only if they have an ACT score of at least 18 (the average score for the state) and an EFC of \$99,999 or less. Aid amounts increase with ACT score improvements and increases in need (lower EFCs), with the highest award for students with ACT scores of 29 or higher and \$0 EFCs. This maximum aid amount is \$4,500 for students enrolled at four-year institutions and \$1,800 for community college students.

A Common September Application Deadline Facilitates Access

The HELP program requires that students apply by March 31, completing all necessary supporting paperwork by the end of April. Applications for MTAG and MSEG are due September 15. HELP requires completion of the Free Application for Federal Student Aid (FAFSA) as part of the application, while MTAG and MSEG do not (but the FAFSA can be used to validate need or residency requirements). The proposed MOG would use the September 15 deadline.

Using a common later deadline will ensure that more students who are eligible for the grant program can access it. Because low-income students and students of color may disproportionately lack access to resources (e.g., high school counselors) that facilitate timely FAFSA completion, early deadlines may systemically exclude these students (Cannon and Goldrick-Rab 2016). Early deadlines disadvantage students who are still considering their college decisions and students without assistance from family or counselors who may require more time to complete the application.

In Mississippi, students who file later in the year (after the current HELP deadline) are more likely to attend high schools that have high shares of Black students and high shares of students from low-income households.⁷

Imposing a later deadline would likely make Mississippi state grant aid more accessible to the low-income students most dependent on it.

Requiring FAFSA Will Likely Increase Aid Filing at All Income Levels

HELP is the only current state grant program requiring the FAFSA. The consolidation proposed under MOG would require all aid recipients to apply for federal financial aid.

Dependent students from the upper half of the family income distribution (above \$80,000 in 2017–18) are much less likely than those from lower-income families to file the FAFSA.⁸ Requiring completion of the FAFSA for state grant aid would likely induce higher levels of FAFSA completion for nonfilers at all income levels. For low-income students who do not now apply for aid because they think they do not qualify, this requirement may help garner additional aid.⁹

Some Students Will Experience Large Changes in Aid under MOG

It is difficult to estimate the impact of the MOG proposal on individual students, as roughly 10 percent of current state grant recipients have not filed a FAFSA. To simulate the effects of a new grant program, we estimate that half of current nonfiling state grant recipients do file. We conservatively estimate that these students have EFCs between \$9,001 and \$99,999, making them eligible for the merit portion of the MOG but not the need-based portion. Of course, this is only an estimate, and the changes to filing requirements introduce additional uncertainty about who will be eligible for, and take up, the program.

Some students would see large funding losses under the MOG program. For example, around 2,900 students would expect to receive at least \$3,000 less under MOG than under previous programs. Most

of these students have full tuition and fees funding at four-year schools under the HELP grant program. The drop-off in funding is driven largely by the lower maximum grant levels and the proposed staggered grant levels by ACT score, with students with relatively lower ACT scores seeing the largest declines in their awards.

The MOG proposal retains funding for current recipients, but many students in the next cohort of low-income students would receive much less aid than under current programs. According to our estimates, 63 percent of new students who would lose more than \$3,000 of aid under the new plan relative to the old plan have \$0 EFCs, and 28 percent of those who would lose this much have ACT scores of 20 or 21 (academically eligible for aid but ineligible for larger amounts of merit-based aid). Within this grant-loss group, 46 percent are Black and 42 percent are Hispanic.

A larger share of students—around 17,900—would receive MOG aid that is the same or higher than what they receive under the current system. But just 27 percent of these students have \$0 EFCs, and just 25 percent of these students are Black, and 2 percent are Hispanic.

Meeting the State’s Goals and Priorities

Policies should be consistent with the goals they are intended to achieve. Mississippi aims to reduce financial barriers to college enrollment. But the state appears to have a particularly strong commitment to providing extra assistance to students with high academic achievement—who come disproportionately from affluent families. Both current programs and the recent proposal indicate a reluctance to provide funding to students with below-average ACT scores, regardless of their financial need. The state may wish to question this approach.

Redirecting Aid toward More Affluent, Higher-Scoring Students Is Likely to Reduce Access and Attainment

Changing state grant award levels may affect students’ decisions about college. Those who will lose out on much or all of their HELP grant funding under the new proposal are particularly vulnerable because low-income students are more sensitive to changes in net prices than higher-income students are (Deming and Dynarski 2010). All HELP recipients are eligible for a Pell award, which they can now put toward room and board and other expenses. Without a state grant to cover tuition and fees, these students may steer toward less expensive options or might look at staying closer to home to save on living expenses. Some may skip college altogether in response to the decline in grant aid. To keep these students enrolled, colleges may have to find funding to extend additional institutional aid.

One Program Is Unlikely to Achieve the State’s Multiple Goals

One of the committee’s tasks was to simplify the state grant system by consolidating the three existing programs. This effort is consistent with evidence that simple programs are more effective than complicated programs that generate confusion (Dynarski and Wiederspan 2012).

Although simplification is commendable, attempting to design a single state grant program that both meets the needs of low-income students and rewards high school achievement with one award schedule violates the long-established tenet of economic policy design that the number of policy instruments must match the number of policy targets (Hughes Hallett 1989). A distribution of awards that rewards high achievement will inevitably be inadequate for low-income students.

In other words, although single programs have advantages, combining need and merit into one program will not fully accomplish either goal. Grant levels for high-need students must be higher to make college affordable. A base amount of \$2,500—with the neediest students receiving no more than this unless their ACT scores are 21 or higher (considerably higher than the state average score of 18¹⁰) as in the MOG proposal—would make the need-based program significantly less effective than the current HELP program in increasing enrollment and attainment of low-income students.

Excluding students with high levels of need from receiving adequate grant aid because they do not meet the high academic standards of merit-based awards, even when they meet institutional admissions standards, will create barriers to their enrollment and success. Admissions requirements, not financial aid programs, should sort students into postsecondary pursuits.

Need-based grants through the HELP program are significantly larger than the current non-need-based awards. This difference is important because the low-income recipients of HELP grants cannot enroll and persist in college without significant outside support. In contrast, the merit-based awards, which go to more affluent students, act more as signals to students (encouraging them to attend Mississippi institutions), than as necessary funding.

The state would be well advised to consolidate the system into two grant programs, one directed toward meeting financial need for low-income students and the other toward achieving the goals the state sets for awarding aid to high-achieving students regardless of their financial need.

Merit-Based Aid Has a Small Marginal Effect on Keeping Students in State

Many states have implemented merit-based programs to encourage talented students to enroll at in-state institutions with the hope that they will stay in the state after college. Nationwide, 81 percent of beginning students are enrolled in their home state, but in Mississippi, that share is now 89 percent. Only Utah has a larger share of students (91 percent) remaining in state.¹¹

In other words, merit aid can do little to increase the share of students staying in state for college. Empirical evidence suggests that broad-based merit programs, which generally offer significantly more aid than MESHG, do induce a significant number of a state's high school graduates to attend in-state institutions, but there is significant variation among states. And the impact on the share of students becoming part of the state's labor force long term is modest. Because most of the funds go to students who enroll in college in the state without this aid, postcollege employment incentives may be more cost-effective (Groen 2011).

Although state merit aid programs may influence in-state college enrollment for some students, these programs can be costly and cause unintended responses. For example, state merit aid programs discourage students from science, technology, engineering, and math majors, moving them toward majors where they can more easily earn the grade point averages required to maintain eligibility for their grant aid (Winters 2020). These programs may also induce students to forgo the opportunity to attend higher-quality colleges, lowering overall college completion rates (Cohodes and Goodman 2014).

The MESH program is far less generous than many of the state merit programs researchers have found to change students' choices. The proposed MOG program does not significantly increase the merit grant size for the state's highest-achieving students at four-year institutions unless they also demonstrate substantial need. It is worth examining the program's impact and determining whether these funds might better serve the state's goals if they were directed toward students of more limited financial means.

Academic Requirements in Need-Based Aid Should Support Academic Progress

Students who are admitted to an institution have already shown that they meet academic requirements for admission, and denying sufficient aid to certain students based on test score cutoffs interferes with educational attainment. But separating programs aimed at the state's need- and merit-based goals does not require abandoning academic requirements for need-based aid, particularly once students matriculate at a given institution. Incorporating standards for academic progress can provide constructive incentives. For example, requiring that students complete a minimum number of credit hours each semester so that they are on track to graduate improves outcomes (Brookings 2012). Such a standard also avoids continuous funding of students who have little chance of earning credentials.

Critical Program Design Elements for a Revised Grant Program

Both the current set of state grant programs and the proposed MOG have structural strengths and weaknesses. Smoothing cliff effects, decoupling the grant aid amount from published tuition prices, and reducing the number of programs for which students might be eligible can make programs more effective. Other constructive strategies include targeting students facing significant financial barriers, incorporating incentives for timely completion, and serving part-time and older students.

Avoid Cliff Effects

An important aspect of sound policy design is avoiding "cliff effects," which set thresholds that create large gaps in the benefits available to individuals with similar characteristics and in similar circumstances. The committee charge included developing a simpler system that would eliminate the eligibility cliffs in the HELP and MESH programs.

Under the current system, students with \$0 EFCs receive significantly less state grant aid, on average, than those with slightly higher EFCs. This cliff is likely the result of the lowest-EFC students being ineligible for MTAG. The MOG proposal would eliminate this large cliff: \$0 EFC students currently excluded from MTAG would receive \$2,500 under MOG if they score at least 18 on the ACT. But average grant aid would still rise at the highest EFC levels.

In addition, students with ACT scores of 20 or higher are eligible for HELP and receive significantly larger grants than students with similar need who score between 15 and 19 and are eligible only for MTAG.

Another bright line is between students enrolled for 15 credit hours and those enrolled for only 14 credit hours who are not currently eligible for any state grant aid.

Allowing one point on the ACT or one additional dollar of income to lead to a major change in the award level is a violation of the concept of horizontal equity, treating people in similar circumstances similarly.

Gradual schedules eliminate cliff effects. The federal income tax uses graduated rates, taxing the first dollars of everyone's income at the same rate and applying higher marginal tax rates only to the income above the level of the lower category. Taxing, for example, all income of a household with an income of \$50,000 at 20 percent while taxing a household with an income of \$49,999 at 15 percent would create a cliff, which is avoided by taxing only the income above \$50,000 at the higher rate. The Pell grant formula is based on EFC, with grants rising dollar for dollar as EFC declines, not based on EFC brackets. If brackets are necessary, smaller brackets create less severe cliffs.

Despite the envisioned changes, the MOG proposal includes significant cliffs. With ACT categories of 21 to 24, 25 to 28, and 29 or higher, four-year college students scoring 21 would receive \$800 more than similar students scoring 20, increasing their awards by at least one-third and, in some cases, more than doubling them. A score of 29 adds \$1,000 beyond a score of 28. Using smaller increments, even adjusting aid for each additional ACT point up to a given threshold, would reduce horizontal inequities.

The EFC categories in the MOG create a similar problem. A \$1 increase in EFC can cut the grant by \$500 for four-year college students (20 percent of the total). Policymakers could consider a design similar to the Pell grant, where the amount of aid is reduced by \$1 for every \$1 increase in the EFC or could implement more granular EFC categories.

Implement Different Award Levels for Two- and Four-Year Institutions

HELP grants are based on the actual tuition charged at individual institutions, attempting to cover the full price with grant aid. MTAG and MESH awards are linked to student characteristics, not to the institutions they attend. The MOG proposal would eliminate the idea of covering full tuition and would award less aid to students at (lower-price) two-year institutions than to similar students at four-year institutions. Decoupling grant levels from actual tuition charged may eliminate incentives for institutions to raise their tuition to make their students eligible for more state grant aid. But that change

could be accomplished without giving up on the idea of providing enough grant aid for low-income students to bring four-year college prices into reach.

Ensure the Program Serves Older Students

TABLE 3

State Grant Aid to Independent Students, 2019–20

	Share of dollars to independent students	Share of recipients who are independent students
Mississippi Eminent Scholars Grant	8%	8%
Mississippi Tuition Assistance Grant	11%	9%
Mississippi Higher Education Legislative Plan	11%	11%
Total	11%	9%

Source: National Association of State Student Grant and Aid Programs, Annual Survey 2020–21.

The existing state grant system serves primarily recent high school graduates. Currently, 16 percent of US undergraduate students are 25 or older, making them independent for purposes of the federal financial aid system.¹² Increasing educational attainment in the state’s population requires making it possible for older students to enroll and succeed in college.

Lower the ACT Score Threshold for Need-Based Aid

The recent MOG proposal envisioned a program that would exclude more than half the state’s high school graduates because of their ACT scores. Given the strong correlation between socioeconomic background and test scores, the program would serve far less than half of low-income students taking the ACT. Low-income students with EFCs between \$1 and \$1,500 (income between about \$50,000 and \$60,000) with ACT scores between 18 and 20 (at or above the state average) would receive the same grant aid as those with EFCs of \$9,000 (income of about \$90,000 or higher) scoring at least 29. In other words, students for whom state aid dollars could make the difference between being able to enroll and persist in college and being forced to work for pay instead receive no more support than those from more affluent families, who likely benefited from a stronger high school experience and whose backgrounds contributed to their higher test scores.

Maintain Purchasing Power

The MOG proposal recommended automatic annual increases in award levels to keep up with price increases. Without such a provision, state grant aid would become less and less adequate even absent college prices that rise more rapidly than the Consumer Price Index.

Encourage Completion with Summer Enrollment

Mississippi state grant aid does not cover summer study, and the MOG proposal did not alter this restriction. Particularly if they enroll for only 12 credit hours per semester, many students depend on

summer enrollment to graduate on time. The Federal Pell Grant Program does provide additional funding for summer study, and state grant programs should also aspire to let students use their funding whenever they fulfill their requirements.

Requiring continuous enrollment, as the current system does, may discourage some students from leaving school, increasing their odds of completing their programs. But continuous enrollment is also likely to prevent some high-need students from receiving the funding they require. Students facing financial hardship or family responsibilities may not be able to avoid leaving school temporarily. Excluding them from grant aid if they return to school could significantly interfere with their chances of completing college.

Increase Aid for Those Taking 15 Credit Hours

Under the current system, students are eligible for state grant aid only if they are enrolled for 15 credit hours each semester (or 9 credit hours each trimester). Mississippi's definition of full time as 15 credit hours is constructive, in that it encourages students to take enough courses each semester to earn a bachelor's degree in four years or an associate degree in two years. But this enrollment intensity is not feasible for everyone.

The MOG proposal lowered the threshold to 12 credit hours, consistent with the Pell grant definition of full-time enrollment. Funding students enrolled for fewer than 15 credit hours will make additional high-need students eligible for aid. But a change in the credit hours required for state grant eligibility could also generate behavioral change. Requiring only 12 credits per semester, with no difference in awards for students who take 15 credits, might lead some students to cut back on their credit hours, particularly because the Pell grant program defines 12 hours as full time.

It is unclear how many students might reduce their credit hours in response to this requirement change. Roughly 2,700 students currently take 12 to 14 credits per semester and might become eligible absent changes in enrollment patterns.

Providing higher levels of grant aid to students taking more credits, but funding those who are enrolled at least half time, would provide an incentive for on-time completion without excluding students for whom part-time enrollment is the only option. Excluding part-time students makes many students in difficult financial circumstances and with family and work responsibilities ineligible for aid.

Conclusion

Mississippi's state grant system would benefit from program consolidation and simplification. Greater emphasis on aiding students with the most limited financial resources is likely to have the most impact on educational opportunity and attainment in the state.

Given the value the state appears to place on rewarding academic achievement through its grant programs, it would benefit from maintaining two separate programs: one for this purpose and one for

increasing access and success for low- and moderate-income students. Denying aid to students who are admitted to and enroll in college only because their standardized test scores are below average is counterproductive. College admissions requirements sort students into educational opportunities. The state should do its best to support the success of all enrolling students.

In addition to adequate funding, program design contributes to grant program effectiveness. Avoiding sharp differences in the aid students with similar characteristics in similar circumstances receive increases equity. Encouraging full-time enrollment without excluding students unable to take 15 credit hours per semester and by allowing summer study can increase timely completion. The state will always face trade-offs between controlling the budget and providing the support on which so many students depend. But designing programs that allow students who cannot afford college on their own is the most promising strategy for ensuring a high return on the state's investment.

Notes

- ¹ Average tuition at fees at public two-year colleges in Mississippi are \$3,579 in 2021–22, or \$221 below the national average of \$3,800. Public four-year tuition and fees average \$8,870, or \$1,870 below the national average of \$10,740 (Ma and Pender 2021).
- ² “Median Income in the Past 12 Months (in 2019 Inflation-Adjusted Dollars),” US Census Bureau, accessed March 14, 2022, <https://data.census.gov/cedsci/table?q=family%20income&g=0400000US28&tid=ACSST1Y2019.S1903>.
- ³ “QuickFacts: Mississippi; United States,” US Census Bureau, accessed March 14, 2022, <https://www.census.gov/quickfacts/fact/table/MS,US/PST045221>; and Digest of Education Statistics 2020, table 306.60.
- ⁴ Matt Barnum, “Want to Boost Test Scores and Increase Grad Rates? One Strategy: Look outside Schools and Help Low-Income Families,” Chalkbeat, September 26, 2018, <https://www.chalkbeat.org/2018/9/26/21105783/want-to-boost-test-scores-and-increase-grad-rates-one-strategy-look-outside-schools-and-help-low-inc>.
- ⁵ National Postsecondary Student Aid Study 2018, DataLab, PowerStats, table lifukm.
- ⁶ See, for example, Molly Minta, “Black, Low-Income Students Will Lose Thousands in College Aid under Proposed Program,” Mississippi Today, October 14, 2021, <https://mississippitoday.org/2021/10/14/students-will-lose-thousands-in-financial-aid/>; and Bill Crawford, “Opinion: Legislature Should Keep Helping Students,” PineBelt News, December 3, 2021, <https://www.hubcityspokes.com/columns-editorials-local-news-opinion-state/opinion-legislature-should-keep-helping-students#sthash.kBxUYUcl.VPPj1Vzb.dpbs>.
- ⁷ To understand more about students who might not complete their aid applications in time for the current HELP or proposed MOG deadline, we looked at Mississippi FAFSA completion rates for the 2019–20 school year (i.e., the FAFSA cycle that opened in October 2018). We looked at the total number of FAFSA applications completed by March 31, 2019, and the total number completed by September 31, 2019 (when most students are enrolled in their first fall semester). We linked these data to directory data and enrollment data from the US Department of Education’s Common Core of Data, using a fuzzy match based on city and school name. (Around 71 percent of listed high schools could be linked using this method.)

Within this sample, Mississippi students at high schools that had high shares of Black students were more likely than those with lower shares of Black students to submit applications after the March deadline. A 10 percentage-point increase in the share of 11th- and 12th-grade students who are Black is associated with about a 2 percentage-point increase in the share of students from the high school filing their FAFSA forms after March 31.

Similarly, poverty rates in high schools are associated with an increase in later FAFSA filers in Mississippi. To examine this issue, we looked at high schools with schoolwide Title I programs, funding aimed at helping students from low-income households. In these Title I schools, the share of students filing their FAFSA forms after March 31 is 8 to 9 percentage points higher than in non–Title I schools.

- ⁸ Authors' calculations using 2018 National Postsecondary Student Aid Study data.
- ⁹ Brett Schraeder, "Survey Findings: How COVID-19 Is Impacting FAFSA Filings," EAB, April 5, 2021, https://eab.com/insights/blogs/enrollment/fasfa-fillings-2021/?utm_source=EABStudentSurvey_IHE&utm_medium=PR.
- ¹⁰ Halle Edwards, "Average ACT Scores by State (Most Recent)," Prep Scholar, November 24, 2021, <https://blog.prepscholar.com/act-scores-by-state-averages-highs-and-lows>.
- ¹¹ Digest of Education Statistics 2020, table 309.10.
- ¹² Digest of Education Statistics 2020, table 303.45.

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