

Understanding Postsecondary Enrollment Trends in Washington and How the COVID-19 Crisis Continues to Impact Students' Postsecondary Opportunities

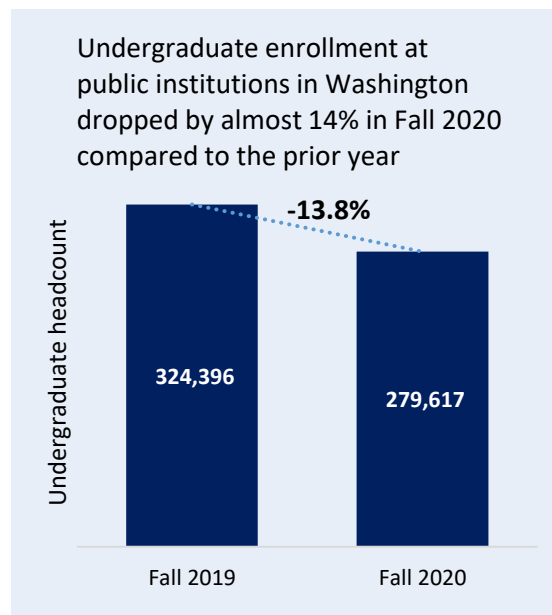
August 2021, By Isaac Kwakye, Emma Kibort-Crocker, and Mark Lundgren

Executive Summary

Higher education is increasingly important for individual wellbeing, the economic competitiveness of the state, and the state's recovery from the COVID-19 crisis. However, postsecondary enrollment trends have not kept pace with the state's changing economic needs and expanded financial aid programs. Many students are not transitioning directly from high school to postsecondary opportunities, and the direct enrollment rate has been nearly stagnant for years. Issues with stagnant direct enrollment rates in Washington are being further compounded by the pandemic. Evidence suggests that the pandemic has affected postsecondary enrollment and may continue to have an impact on college-going culture in the state.

Postsecondary enrollment has continued to decline during the COVID-19 pandemic. Both Fall 2020 and Spring 2021 enrollment declined compared to the prior year, and some high school students are either delaying enrollment or not planning to attend postsecondary programs after graduation.

- In Washington, overall undergraduate enrollment at public institutions declined by almost 14 percent in Fall 2020 compared to Fall 2019
- Nationally, Spring 2021 enrollment was also down compared to Spring 2020. Undergraduate enrollment declined by almost 5 percent, and enrollment at public 2-year institutions declined by almost 10 percent
- National direct postsecondary enrollment in Fall 2020 among high school graduates fell by 7 percent for the class of 2020 compared to the class of 2019
- Similar to the declining enrollment pattern in Fall 2020, persistence rates for first-time students also declined. For example, national persistence rates for first-time students in Fall 2020 fell by two percentage points compared to the prior cohort, and persistence rates were even lower for students of color, older students, and students attending public community colleges
- Surveys suggest that the pandemic has impacted post-high school plans for the majority of high school juniors and seniors—including delaying enrollment or not attending at all
- Other evidence, such as FAFSA completion data, helps provide additional insight about postsecondary enrollment during the pandemic and for the future academic year

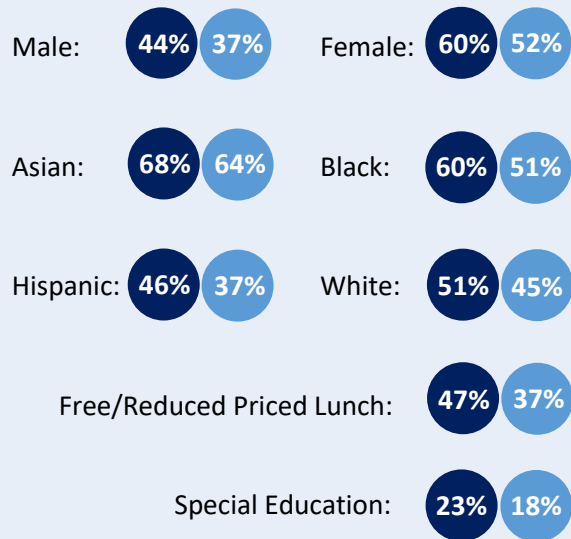


FAFSA completion is an important predictor of postsecondary enrollment. But the COVID-19 pandemic has negatively affected FAFSA completion for high school seniors and postsecondary students. FAFSA completion declines were greatest for students of color and students with lower incomes.

- Washington monthly FAFSA completion rates declined for high school seniors during the pandemic. For high school students expected to graduate in the class of 2021, just 45 percent had completed FAFSA by mid-June, compared to almost 50 percent for the class of 2019 and 2020 at the same point in time
- Washington data reveals disparities in FAFSA completion rates by gender, race, and other student characteristics such as free and reduced priced lunch status and special education participation. Even though the class of 2021 still has several months to complete FAFSA before the data is finalized, current patterns suggest that rates may be lower for the class of 2021 than they were for the class of 2020
- Washington FAFSA completion counts for undergraduate students shows a marginal decline relative to prior years. This decline in FAFSA completion follows the pattern of enrollment decline in recent years
- The number of Pell eligible undergraduate students who completed FAFSA in Washington declined by almost 90,000 between the 2012-2013 and 2020-2021 academic years. Especially as the COVID-19 pandemic has caused increased financial hardship for many students, it is important to consider ways to support lower-income students to complete FAFSA so that they can receive the financial aid they need to enroll and persist in postsecondary education

As of mid-June 2021, many Washington high school seniors in the class of 2021 still had not completed a FAFSA, and there were substantial disparities by gender, race, and other characteristics, as shown below.

FAFSA COMPLETION RATES FOR SELECT GROUPS OF HIGH SCHOOL SENIORS:



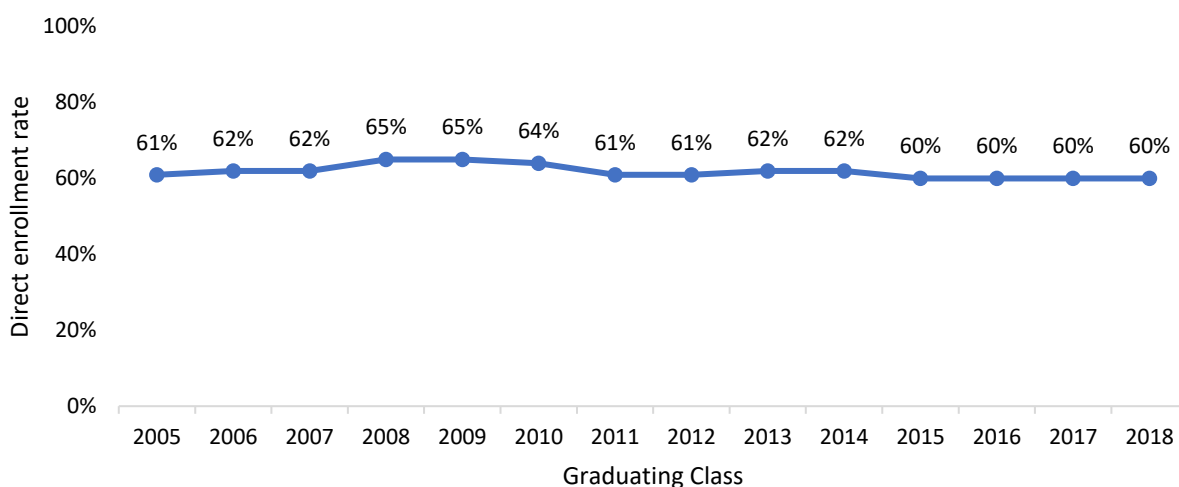
Class of 2020 **Class of 2021** *Class of 2020 data is final, but 2021 FAFSA completion rates are not yet final. Class of 2021 FAFSA completion rate data as of mid-June 2021

Evidence in Washington and the national context suggests that postsecondary enrollment trends have been impacted profoundly by the COVID-19 pandemic, and it is highly possible that we will continue to see the effects of the pandemic in future academic years as well. Students are still struggling to make decisions around what they want to do after high school. More first-time students than prior years are failing to persist beyond their first year. And FAFSA completion trends, especially for students of color and lower-income students, have declined, suggesting that fewer students are making plans to enroll or access financial aid. Implementing policies and programs to help students overcome the barriers they face in enrolling in postsecondary programs, and helping current postsecondary students stay enrolled, should continue to be an important priority for educational leaders even as the COVID-19 crisis improves.

Introduction

Higher education is increasingly important for individual wellbeing, the economic competitiveness of the state, and the state’s recovery from the COVID-19 crisis. Those with higher levels of educational attainment tend to fare better in the labor market—including higher earnings and a lower risk of unemployment (Kwakye and Kibort-Crocker, 2020). Washington State has made substantial investments in state financial aid programs to increase the affordability of postsecondary programs and make higher education more accessible. For instance, the Washington College Grant covers up to full tuition at public institutions in the state for students from lower-income families. However, postsecondary enrollment trends have not kept pace with the state’s changing economic needs and expanded financial aid programs. Many students are not transitioning directly from high school to postsecondary opportunities, and the direct enrollment rate has been nearly stagnant since 2005 (figure 1).

Figure 1. The proportion of Washington students who enrolled in postsecondary programs within one year of high school graduation has been stagnant for years



Source: Education Research and Data Center (ERDC) High School Graduate Outcomes Dashboard

Note: First year enrollment is defined as having an enrollment record at a postsecondary institution at some point in academic year following graduation, which is defined as the summer term immediately following graduation through spring term of the next calendar year. If a student enrolled at a 2-year and a 4-year institution in the year, they are categorized as a 4-year enrollee

Issues with stagnant direct enrollment rates in Washington are being further compounded by the COVID-19 pandemic. Evidence suggests that the pandemic has affected postsecondary enrollment and may continue to impact the college-going culture in the state. This research brief presents evidence around postsecondary enrollment trends, including enrollment data leading up to and during the pandemic, as well as trends in financial aid applications that are associated with postsecondary enrollment. The aim of this brief is to help institutional leaders and higher education stakeholders in Washington understand current trends and address challenges in postsecondary enrollment to help more students complete postsecondary programs and gain a meaningful credential.

What do we know about postsecondary enrollment during the COVID-19 pandemic?

National high school to postsecondary transitions declined in the fall of 2020

Fewer recent high school graduates enrolled directly in postsecondary programs during the pandemic. National data shows that the direct postsecondary enrollment rate for the class of 2020 was almost 7 percent lower than the class of 2019. In other words, nearly 7 percent fewer high school students who graduated in the class of 2020 enrolled in postsecondary education in the fall of 2020, compared to the number who enrolled directly in college in the fall of 2019. National data also indicate that low-income schools¹ had more significant direct enrollment declines in the fall of 2020 (down by 10.7 percent) than higher income schools (down by 4.6 percent). Additionally, high minority schools² had more significant direct enrollment declines (down by 9.4 percent) than low minority schools (down by 4.8 percent) (National Student Clearinghouse, 2021a).³

At 4-year institutions, students with the strongest high school GPAs experienced more significant enrollment declines than students with lower GPAs. This national evidence is aligned with survey findings from the summer of 2020 indicating that more students than previous years were planning to take a gap year and defer enrollment to the fall of 2021 (Howell et al., 2021). Additionally, research has demonstrated that students who delay entry into college or do not persist after their first year have a lower likelihood of completing college and have lower lifetime earnings (Witteveen and Attewell, 2021). Therefore, negative trends in direct postsecondary enrollment during the COVID-19 pandemic may have future implications for enrollment and completion outcomes as well as economic consequences for individuals and the state.

Findings from a survey of Washington high school graduates in June and July of 2020 indicated that more than half were reconsidering if or where they would attend higher education because of the COVID-19 pandemic.⁴ Of those who were reconsidering their plans, more than two-thirds indicated that they were considering revising their plans to attend an institution closer to home. Almost half responded that they were considering attending a 2-year institution instead of a 4-year institution. And 43 percent responded that they were considering not attending higher education at all. These responses suggest that many Washington students may have altered their post-high school plans during the early stages of the pandemic and are possibly still altering their plans as the effects of the pandemic continue. These students may need additional support in postsecondary enrollment now and in the future.

¹ Low income schools are defined as schools where at least 50 percent of the student population is eligible for free or reduced-priced lunch

² High minority schools are defined as those schools where at least 40 percent of the students are Black or Hispanic

³ This national data covers a total of 859,449 graduates from 3,498 high schools and their immediate fall enrollments in 87 percent of colleges that participate in the National Student Clearinghouse as of November 16, 2020. Participating high schools represent no more than 14 percent of the nation's high schools, and results are not intended to be national estimates of immediate college going rates.

⁴ Survey of Washington high school students and recent graduates conducted by the Washington Student Achievement Council between June 5th and July 13, 2020. COVID-19 Impacts on Current High School Students section included 288 students who had completed FAFSA and is not representative of the state population

Emerging survey evidence about high school to postsecondary transitions indicates that many students are changing their post-high school plans for the 2021-2022 academic year

Like we saw in the fall of 2020, findings from a national survey conducted in Spring 2021 indicate that the impact of the pandemic is continuing to affect high school students' plans for postsecondary education.⁵ Almost four out of five high school juniors and seniors surveyed reported that the COVID-19 pandemic impacted their plans after high school in some way. Of those who said their plans had changed, 34 percent said they planned to attend a college that was closer to home, and 24 percent said they plan to attend a 2-year institution rather than a 4-year institution. Some students reported that they no longer planned to attend at all (7 percent), while others reported that they would delay enrollment (16 percent). Almost half of the students reported that their change in plans was due to financial reasons (47 percent) or family reasons (45 percent) (Flanagan et al., 2021). These survey findings are similar to sentiments from Washington and national surveys at the onset of the COVID-19 pandemic in the spring of 2020. The findings suggest serious challenges for transitions from high school to postsecondary education.

In trying to understand why students are changing their postsecondary plans, another national survey of high school students from Spring 2021 delved deeper into the reasons behind their decisions.⁶ The primary causes for changing plans were stress, anxiety, and uncertainty (39 percent) and financial pressure (26 percent). The survey also found differences in reported reasons for shifting plans by students' race—White students were more likely to report stress, anxiety, and uncertainty as a primary cause for changing their postsecondary plans than Hispanic and Black students. Hispanic students were more like to report financial pressure as extremely or very influential on their decision to change plans. And Black students were more likely to report health concerns or the need to take care of a family member as a key cause of changing their plans (Torpey-Saboe and Leavitt, 2021). These findings suggest that students may be facing different barriers that are impacting their plans to enroll in postsecondary programs, and solutions to help them overcome these barriers may look different depending on their needs. More qualitative research is needed to better understand the challenges that students in Washington are facing and how to help support them in their post-high school plans.

Emerging evidence about undergraduate students' experiences indicates that students faced major disruptions during the COVID-19 crisis and may continue to need significant support to overcome challenges

Barriers to postsecondary enrollment are not only affecting high school seniors. Current postsecondary students have also reported immense challenges during the COVID-19 pandemic that are likely impacting their ability to stay enrolled in postsecondary education. Findings from a national study about students' experiences at the onset of the COVID-19 pandemic show that the vast majority of undergraduate students—almost 88 percent—experienced enrollment disruption or change in Spring

⁵ The Where Do We Go Next study was conducted in March and April 2021 and survey sample includes 2,439 high school students enrolled in the 2020-2021 academic year. Survey responses were weighted to form a nationally representative sample (Flanagan et al., 2021)

⁶ The survey in the Reconnecting Recent High School Graduates with their Educational Aspirations study was conducted from April 30 through May 16, 2021 and sample includes 1,212 students from the high school graduating class of 2020 and 2021 (Torpey-Saboe and Leavitt, 2021)

2020.⁷ Many students had their in-person classes moved to a completely online setting (84 percent) or had a school break extended (35 percent). Some students had more serious disruptions—including having some or all of their classes canceled (10 percent), taking a leave of absence (4 percent), or withdrawing entirely (4 percent) (Cameron et al., 2021).

In addition to academic challenges, students reported significant financial challenges in Spring 2020. Nearly 40 percent of undergraduates nationwide reported experiencing financial disruption or change. Many students lost a job or lost income because of reduced hours (29 percent), and some had difficulty accessing or paying for food (9 percent). Also, more than one in five undergraduate students with dependents had difficulty accessing stable childcare. Overall, almost 15 percent of undergraduate students received emergency financial assistance from their institution (Cameron et al., 2021). These results highlight the academic and financial disruptions during Spring 2020 at the onset of the crisis. As many students continued to experience hardships caused by the COVID-19 pandemic in the 2020-2021 academic year, it is likely that many of these challenges may have carried over into the following school year and may continue to impact students in the coming academic year as well.

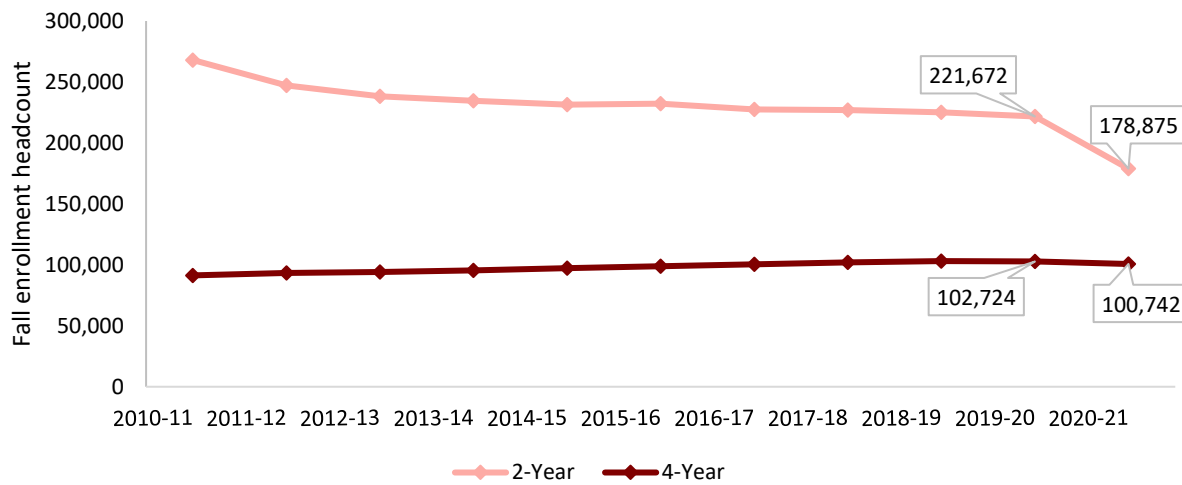
Enrollment at public institutions in Washington declined in Fall 2020

In addition to evidence from national student surveys, postsecondary enrollment data from Fall 2020 demonstrated the significant impact that the COVID-19 pandemic had on public institutions in Washington. Compared to the prior fall, undergraduate enrollment at public institutions in Washington declined by almost 14 percent overall (Kwakye et al., 2021). The drop at public 2-year institutions was much more substantial (down by more than 19 percent) than the drop at public 4-year institutions (down by approximately 2 percent). These changes in Fall 2020 were a break with historical patterns shown in figure 2. Over the past decade, enrollment at public 2-year institutions in Washington has experienced a gradual decline, whereas undergraduate enrollment at public 4-year institutions has increased gradually during the same period. Washington data also suggest that there were some racial disparities in Fall 2020 enrollment decline for undergraduates. For example, fall enrollment decline was more significant for American Indian students (down 21 percent) and Hispanic students (down 14 percent) than White students (down 12 percent).⁸

⁷ The 2019–20 National Postsecondary Student Aid Study was conducted between January and June 2020 and includes data for 145,490 undergraduate students (80,760 survey respondents). Data were weighted to represent all undergraduate students in the US (Cameron et al., 2021)

⁸ See *Fall Enrollment Report: Exploring the Impact of COVID-19 on Postsecondary Enrollment in Washington*: <https://wsac.wa.gov/sites/default/files/2021-01-12-Fall-Enrollment-Report.pdf>

Figure 2. Postsecondary enrollment declined slightly at public 2-year institutions and increased slightly at public 4-year institutions in the decade before the COVID-19 pandemic, but enrollment fell in both sectors in Fall 2020

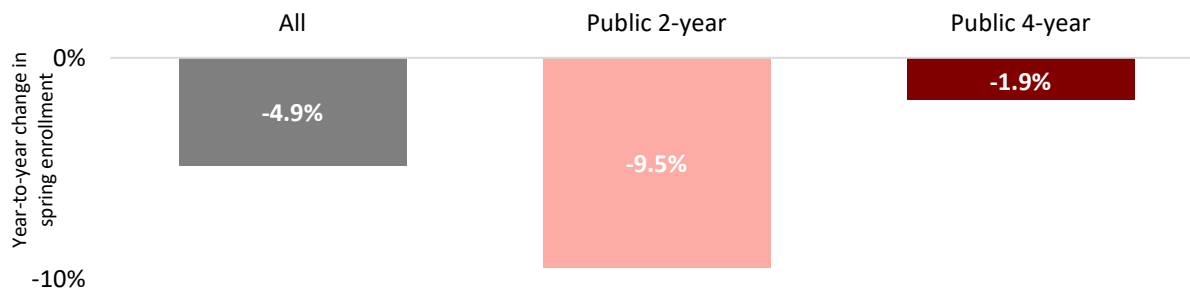


Source: State Board of Community and Technical Colleges (SBCTC), Washington public 2-year institutions unduplicated fall headcount and Education Research Data Center (ERDC), Washington public 4-year institutions unduplicated undergraduate fall headcount
 Note: Fall 2019-20 headcount uses Day 10 enrollment data for Central Washington University and The Evergreen State College, all other institutions reported final data. Fall 2020-21 headcount uses Day 10 enrollment data for all 4-year public institutions

Postsecondary enrollment continued to decline nationally in Spring 2021

Washington data for Spring 2021 enrollment is not yet available. However, national data shows that postsecondary enrollment declines during the COVID-19 pandemic persisted into Spring 2021. Overall undergraduate postsecondary enrollment in the US dropped by 4.9 percent in Spring 2021 compared to Spring 2020. Public 2-year institutions were hit hardest, with nearly 10% fewer students enrolled in Spring 2021 than in Spring 2020 (figure 3). Students ages 18 to 24 also saw steeper enrollment declines than older students, primarily due to significant decreases at community colleges (down by 13.2 percent) (National Student Clearinghouse, 2021c). These data suggest that postsecondary enrollment declines have continued throughout the COVID-19 pandemic, with the most significant declines among younger students and those attending community colleges.

Figure 3. National undergraduate enrollment was almost 5 percent lower in Spring 2021 than in Spring 2020



Source: National Student Clearinghouse, Spring 2021 Current Term Enrollment Estimates

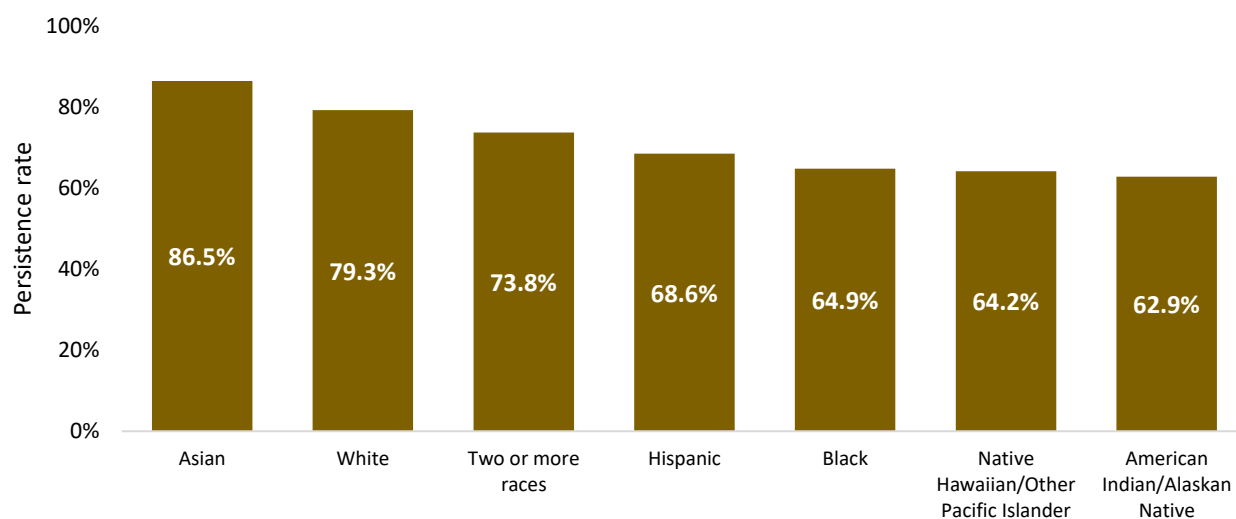
Nationally, fewer students persisted beyond their first year in Fall 2020

Persistence rates provide insight into whether students are re-enrolling in postsecondary education after their first year.⁹ However, during the COVID-19 pandemic, there was an unprecedented decline in the overall persistence rate for first-time freshmen students. Nationally, 74 percent of first-time freshmen who enrolled in Fall 2019 were enrolled again in Fall 2020. This persistence rate is two percentage points lower than the persistence rate in Fall 2019 for students who first enrolled in Fall 2018 (76 percent). The 2-percentage point drop was the largest decline since reporting on persistence rates began in 2009 (National Student Clearinghouse, 2021b).

Persistence rates in Fall 2020 were even lower for some students. For example, students who were enrolled part-time had much lower persistence rates (42 percent) than students who were enrolled full time (81 percent). Students age 20 or under were more likely to persist (79 percent) than students age 25 or older (45 percent). And persistence rates at public 4-year institutions (84 percent) was significantly higher than at public 2-year institutions (59 percent) (National Student Clearinghouse, 2021b).

Some racial groups also had significantly lower persistence rates in Fall 2020. For example, approximately 63 percent of American Indian/Alaskan Native students, 65 percent of Black students, and 69 percent of Hispanic students who were first-time freshmen in Fall 2019 were enrolled again in Fall 2020. Persistence rates for these groups were significantly lower than for White (79 percent) and Asian students (87 percent) (figure 4).

Figure 4. National persistence rates in Fall 2020 were lowest for some students of color



Source: National Student Clearinghouse, Persistence and Retention for Fall 2019 Beginning Cohort

⁹ Persistence rates are measured by the percentage of beginning postsecondary students who are enrolled at any institution for their second year

What insights can we gain about postsecondary enrollment from FAFSA data?

In the previous section, we presented postsecondary enrollment data to try to understand what is happening with postsecondary enrollment in our state. In addition to enrollment data, there are other factors that can help provide further insight into postsecondary enrollment in Washington. For instance, applying for financial aid by completing the Free Application for Federal Student Aid (FAFSA) is an important indicator to provide insight about enrollment. Evidence suggests that FAFSA completion is highly correlated with postsecondary enrollment and persistence (DeBaun, 2019). Students must complete FAFSA to receive financial aid, such as the Washington College Grant and the federal Pell grant, that can help reduce the cost burden of postsecondary education on students and families.

The following section examines FAFSA completion data for high school seniors and postsecondary students in Washington, presenting data on historical FAFSA completion trends and exploring differences in FAFSA completion for student subgroups. Looking at FAFSA completion patterns can help us make predictions about potential enrollment patterns for the upcoming academic year. At the time this report was written, the FAFSA cycle was still ongoing for the 2021-2022 academic year, so data should be interpreted as preliminary. Despite this limitation, the FAFSA completion data can help provide insight into postsecondary enrollment in the state.

What do we know about FAFSA completion trends during the COVID-19 pandemic?

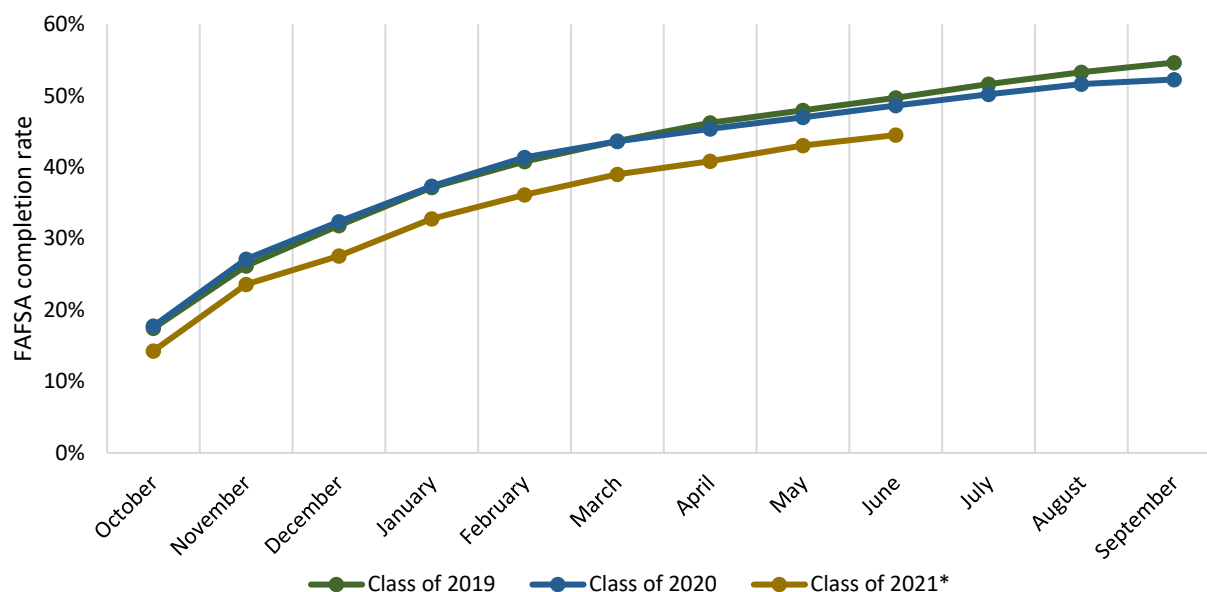
FAFSA completion rates declined for high school seniors in Washington

Using available data to calculate the FAFSA completion rate for Washington students who are expected to graduate in a given class, the data show that FAFSA completion has declined during the COVID-19 crisis.¹⁰ FAFSA completion rate data is not yet final for the class of 2021. The final FAFSA completion rate for seniors expected to graduate in the class of 2020 was approximately 52 percent, compared to almost 55 percent for the class of 2019 (figure 5).

Additionally, examining FAFSA completion trends by month shows that as of June, the class of 2021 had a substantially lower FAFSA completion rate than prior classes. For example, for seniors expected to graduate high school in the class of 2021, just 45 percent had completed FAFSA as of mid-June 2021, compared to 49 percent of seniors expected to graduate in the class of 2020 and 50 percent of seniors expected to graduate in the class of 2019 at the same point in time (table 1).

¹⁰ Students who are not eligible to file FAFSA may complete the Washington Application for State Financial Aid (WASFA), however data is limited to protect privacy of sensitive student populations

Figure 5. Monthly FAFSA completion rates for high school seniors declined during the COVID-19 crisis



**Class of 2021 FAFSA completion rate is not yet final. The 2020-2021 FAFSA completion rate cycle for high school seniors expected to graduate in the class of 2021 runs from October 1, 2020 through September 30, 2021. FAFSA completion rate data for the class of 2021 will not be finalized until approximately December 2021*

Source: WSAC Research analysis of Washington FAFSA Completion Portal data, FAFSA completion rates for seniors expected to graduate in the class of 2019, class of 2020, and class of 2021

Note: FAFSA completion rates of 12th grade students are calculated using FAFSA completions between October 1 of students’ 12th grade year and September 30 following their high school graduation

Table 1. Monthly FAFSA completion rates were lower for seniors expected to graduate in the class of 2021

Class of	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept
2019	17.4%	26.2%	31.8%	37.1%	40.8%	43.7%	46.2%	48.0%	49.7%	51.6%	53.3%	54.6%
2020	17.8%	27.1%	32.4%	37.3%	41.4%	43.6%	45.3%	47.0%	48.7%	50.2%	51.6%	52.3%
2021*	14.3%	23.6%	27.6%	32.8%	36.1%	39.0%	40.8%	43.0%	44.5%	--	--	--

**Class of 2021 FAFSA completion rate is not yet final. The 2020-2021 FAFSA completion rate cycle for high school seniors expected to graduate in the class of 2021 runs from October 1, 2020 through September 30, 2021. FAFSA completion rate data for the class of 2021 will not be finalized until approximately December 2021*

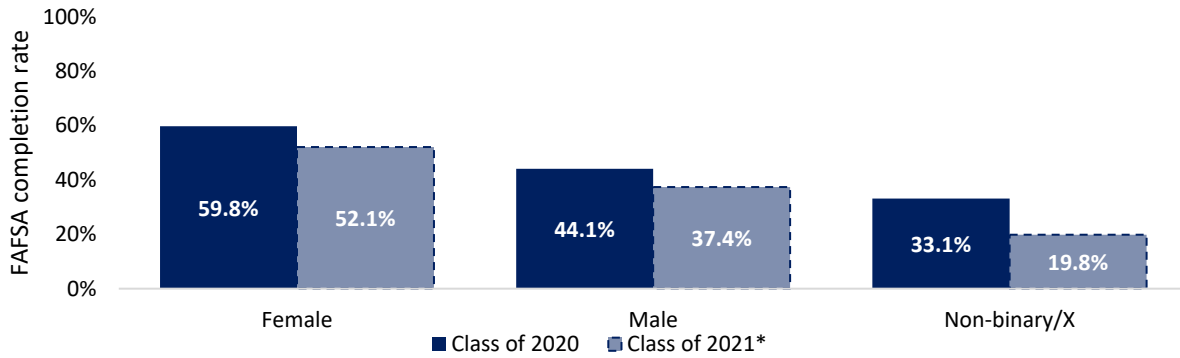
Source: WSAC Research analysis of Washington FAFSA Completion Portal data, FAFSA completion rates for seniors expected to graduate in the class of 2019, class of 2020, and class of 2021

Note: FAFSA completion rates of 12th grade students are calculated using FAFSA completions between October 1 of students’ 12th grade year and September 30 following their high school graduation

Demographic data reveals significant differences in FAFSA completion rates for seniors by student subgroup. Final FAFSA completion rates are not yet available for the class of 2021, but preliminary data as of June 25, 2021 shows that FAFSA completion was lower across all subgroups than in the class of 2020. Even though the class of 2021 still has several months to complete FAFSA before the data is finalized, current patterns suggest that rates may be lower for the class of 2021 than they were for the

class of 2020. In addition, the decline in FAFSA completion may disproportionately impact some student groups more than others. For example, female students had considerably higher FAFSA completion rates than their male and non-binary/X classmates (figure 6a). American Indian/Alaskan Native students had the lowest FAFSA completion rates, and Asian students had the highest FAFSA completion rates (figure 6b). Students in special education, English learners, homeless students, migrant students, and students who receive free or reduced priced meals all had FAFSA completion rates below 50 percent for the class of 2020 and below 40 percent for the class of 2021 (figure 6c).

Figure 6a. Female students had higher FAFSA completion rates than male and non-binary/X students

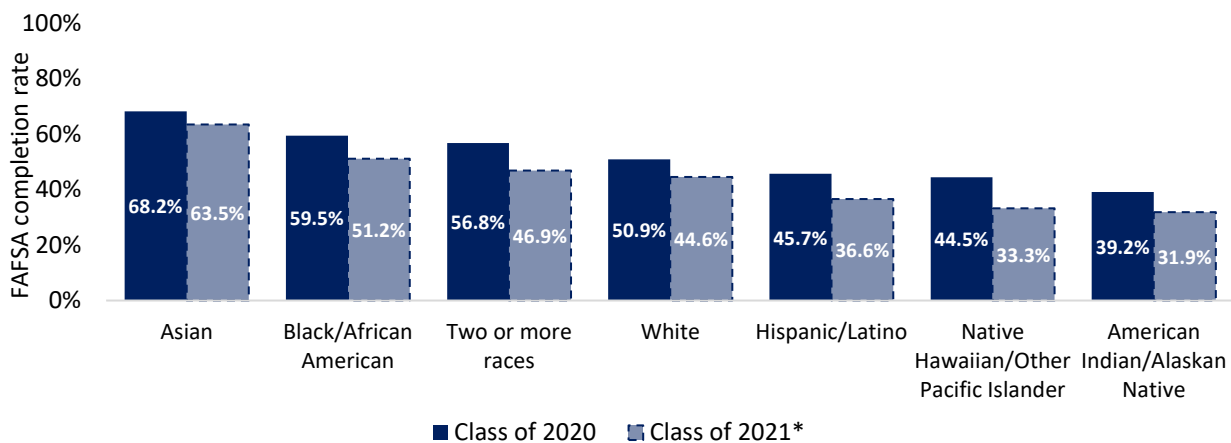


*Class of 2021 FAFSA completion rate is not yet final. The 2020-2021 FAFSA completion rate cycle for high school seniors expected to graduate in the class of 2021 runs from October 1, 2020 through September 30, 2021. FAFSA completion rate data for the class of 2021 will not be finalized until approximately December 2021

Source: WSAC Research analysis of Washington FAFSA Completion Portal data, FAFSA completion rates for seniors expected to graduate in the class of 2020 and class of 2021

Note: FAFSA completion rates of 12th grade students are calculated using FAFSA completions between October 1 of students' 12th grade year and September 30 following their high school graduation. Data was pulled on 6/25/2021 and may change slightly over time due to identity matching of OSPI seniors

Figure 6b. FAFSA completion rates varied substantially by race

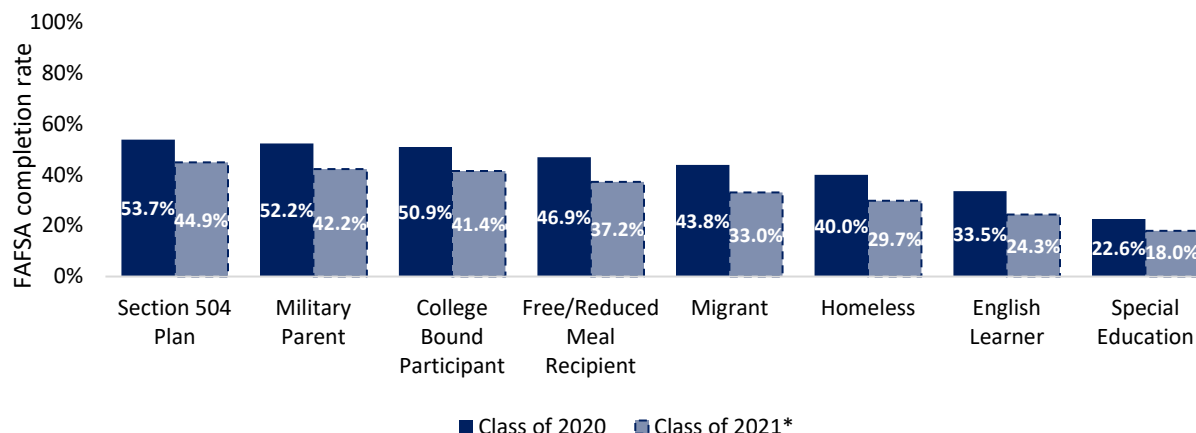


*Class of 2021 FAFSA completion rate is not yet final. The 2020-2021 FAFSA completion rate cycle for high school seniors expected to graduate in the class of 2021 runs from October 1, 2020 through September 30, 2021. FAFSA completion rate data for the class of 2021 will not be finalized until approximately December 2021

Source: WSAC Research analysis of Washington FAFSA Completion Portal data, FAFSA completion rates for seniors expected to graduate in the class of 2020 and class of 2021

Note: FAFSA completion rates of 12th grade students are calculated using FAFSA completions between October 1 of students' 12th grade year and September 30 following their high school graduation. Data was pulled on 6/25/2021 and may change slightly over time due to identity matching of OSPI seniors

Figure 6c. FAFSA completion rates were lower for students in some special programs



**Class of 2021 FAFSA completion rate is not yet final. The 2020-2021 FAFSA completion rate cycle for high school seniors expected to graduate in the class of 2021 runs from October 1, 2020 through September 30, 2021. FAFSA completion rate data for the class of 2021 will not be finalized until approximately December 2021*

Source: WSAC Research analysis of Washington FAFSA Completion Portal data, FAFSA completion rates for seniors expected to graduate in the class of 2020 and class of 2021

Note: FAFSA completion rates of 12th grade students are calculated using FAFSA completions between October 1 of students’ 12th grade year and September 30 following their high school graduation. Data was pulled on 6/25/2021 and may change slightly over time due to identity matching of OSPI seniors

To complement the data presented above, it is also important to hear directly from students and families to better understand some of the causes and context around the FAFSA completion data. The Washington Student Achievement Council held focus groups with high school students, recent graduates, and parents to learn some of the barriers that students and families may face in completing FAFSA. Observations from the focus groups suggest that there are numerous challenges that students and families face that may deter them from completing FAFSA, such as confusion about the process and hesitancy to share private information. Box 1 provides further insight about the barriers to FAFSA completion that Washington students and families shared.

Box 1. What do we know about why Washington students aren't completing FAFSA?

Qualitative evidence from Washington students and families

A focus group study conducted in December 2020 by the Washington Student Achievement Council sought to understand more about college-going culture and barriers to FAFSA completion for Washington students and their families. The study primarily included high school students and recent graduates, and parents and guardians of students from throughout Washington. Through these focus groups, several themes emerged as barriers to FAFSA (and WASFA) completion.

Reported barriers to FAFSA/WASFA completion:

- **Confusion** about the need to complete FAFSA/WASFA and misconceptions about which students were able to apply
- **Negative perceptions** about the applications—including that they were too complicated, time-consuming, or irritating to complete
- **Parental distrust of the process**, such as hesitancy to share private information about themselves or their family on the form
- **Lack of necessary documents**, such as legal and tax documents, that can make the process frustrating

“I know that there are things that I don't know much about, especially relating to the adult world which includes money and loans and stuff. It's really discouraging to try to fill out something you know nothing about.”

- Student speaking about difficulties with FAFSA/WASFA (quote edited for clarity)

“Yeah, the FAFSA application was asking what kind of income tax my family filed for in 2019. I thought that my parents would have that information, because I know that we did file for income tax and stuff. But as soon as I went to go ask them, they said they didn't have the information. And so, I wasn't able to complete it.”

- Student speaking about difficulties with FAFSA/WASFA (quote edited for clarity)

“Well, our high school does a High School and Beyond curriculum, and even does some educational nights. But it would be helpful if they had a group where you went through just the FAFSA, they explained it, and all of that, instead of just doing it with the kids. Involved the parents in it as well. Because ultimately, in most cases, the parents are going to be extremely involved in financially supporting the kids. Anyways, we should be involved in that discussion and knowing what's going on, and parents should be invited when they're talking about it in school.”

- Parent speaking about FAFSA/WASFA supports (quote edited for clarity)

To help increase FAFSA completion rates and ultimately improve the college-going culture in the state, the state needs to address the challenges and barriers that students and families report. Community-based organizations that work closely with students and families can provide additional insights about the challenges and barriers that impede FAFSA completion. Focus group findings from community-based organization staff who are involved in FAFSA completion efforts in Washington underline some of the challenges that students and families face and offer insight into some of the activities that may help boost FAFSA completion (box 2).

Box 2. What do we know about factors leading to success in completing FAFSA?

Qualitative evidence from community-based organizations in Washington

The December 2020 focus group study by the Washington Student Achievement Council also collected input from representatives from community-based organizations (CBOs) that support college access in the state. CBO staff identified several potential challenges that may hinder students and families from completing FAFSA/WASFA. Challenges described by CBO staff aligned with those reported by students and families.

Reported challenges in FAFSA/WASFA completion:

- Students avoid FAFSA/WASFA because they have heard the form is too complicated
- Students feel they do not need the form, or they will not be eligible for financial aid due to parental income
- It is challenging to complete FAFSA/WASFA for students whose families do not file taxes together
- Bureaucratic language used in the FAFSA/WASFA is difficult to understand, especially for those who speak other languages

“I think there's a frustration at the complexity of the form and the complexity of the paperwork process. There's that sort of trying to fit into a box kind of issue.”

– CBO staff representative (quote edited for clarity)

CBO staff identified factors that contribute to success in FAFSA/WASFA completion for students. These factors could help inform action for policymakers and school leaders to improve supports for students and families in applying for financial aid.

“We help guide students to the process. We partner with the Washington Student Achievement Council and work with the College Bound Scholarship program. So, we have access to that data and are able to connect with students who are on those lists. And so they are our focus starting in like seventh and eighth grade.”

– CBO staff representative (quote edited for clarity)

Factors identified by CBOs that lead to successful FAFSA/WASFA completion:

- **Coordinated support networks** that provide a channel for communication between students, families, schools, and CBOs
- **Early engagement** with students, families, schools, and CBOs around FAFSA/WASFA completion and college-going culture
- **Reputable information sources**, including online and in-person
- **Workshops** for students and families before and during the FAFSA/WASFA application process

The decline in FAFSA completion that is apparent in the Washington data, and the challenges that Washington students report in focus groups, are mirrored in the national FAFSA completion data.

The national FAFSA completion rate declined for high school seniors in 2021, and Washington ranked poorly in comparison to other states

As of July 2, 2021, the national FAFSA completion rate for the class of 2021 was 4.8 percent lower than it was at the same time last year. And, FAFSA completion has declined more significantly for some subgroups of high school seniors. For example, FAFSA completion for high school seniors who attend Title I-eligible schools fell by 6.5 percent, compared to a 3.7 percent decline for high school seniors who do not attend Title I-eligible schools.¹¹ Students who attend high minority schools had an 8.1 percent drop in FAFSA completion, compared to a 2.2 percent drop for students who attend low minority schools (National College Attainment Network, 2021). These patterns suggest that students from lower-income backgrounds and students of color are completing FAFSA at significantly lower rates than their peers. The national FAFSA completion patterns for students from lower-income backgrounds and students of color are consistent with the national direct enrollment trends for the class of 2020, and it is likely that direct enrollment rates for these groups may be lower in the 2021-2022 academic year.

Compared to other states, Washington ranks 48th in the proportion of seniors who had completed FAFSA as of July 2, 2021. Washington also ranked poorly among other states in the change in FAFSA completion compared to the prior year. All but four states saw declines in FAFSA completion for seniors in 2021 compared to 2020, and Washington ranked 36th in the size of the decline (National College Attainment Network, 2021). These low rankings suggest that Washington high school seniors tend to complete FAFSA at lower rates than their peers in other states, which may signify a lower likelihood of postsecondary enrollment and potentially worse enrollment patterns in the 2021-2022 academic year.

In addition to FAFSA completion data for high school seniors, we also examined FAFSA completion counts for all postsecondary students to build a more comprehensive understanding of patterns of postsecondary enrollment and persistence. *This undergraduate FAFSA completion analysis includes all first-time and continuing postsecondary students in Washington.*

FAFSA completion counts for undergraduate students in Washington have declined gradually over time and the decline has continued during the COVID-19 pandemic

FAFSA completion count data shows that as postsecondary enrollment has declined in recent years, so has the number of undergraduate students in Washington who completed FAFSA.¹² Nearly 380,000 undergraduate students completed FAFSA in the 2012-2013 aid year, compared to approximately 310,000 in 2019-2020 (figure 6). The current 2020-2021 aid year is not yet complete, but preliminary data shows that about 301,000 students have completed FAFSA as of June 25, 2021.¹³ *Aid year refers to the academic year in which students will receive aid at a postsecondary institution. This includes FAFSA completions from October 1 in the year preceding the aid year through June 30 of the aid year.*

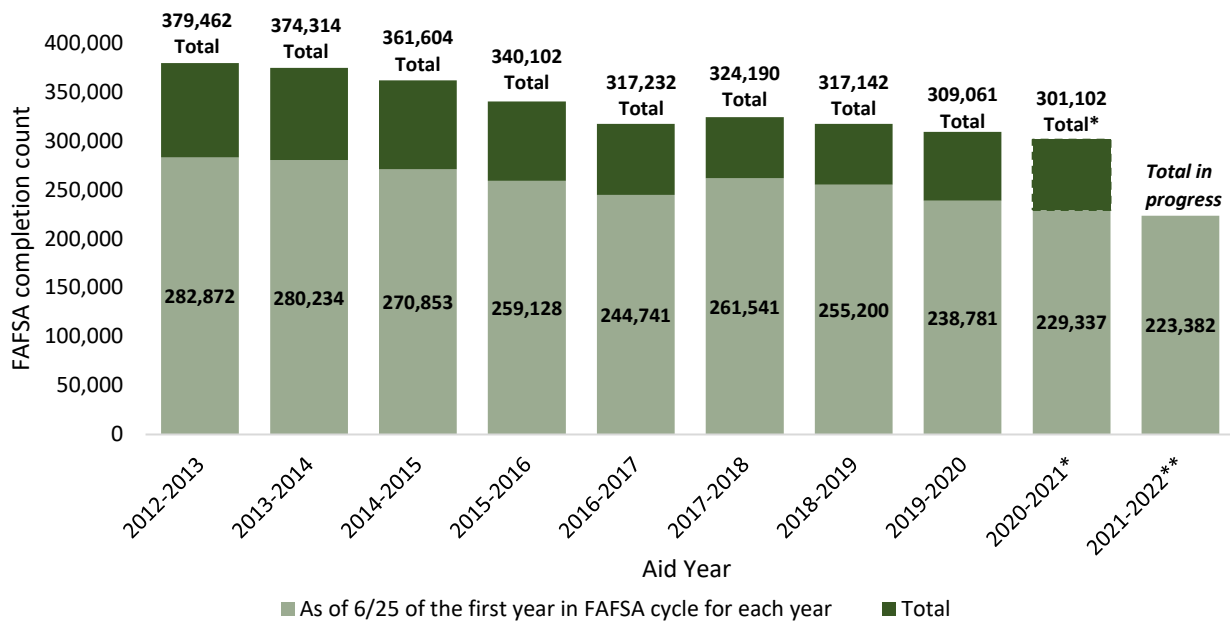
¹¹ Title I-eligible schools are those with at least 40 percent of students coming from low-income families

¹² Undergraduate FAFSA completion counts include first-time in college and continuing postsecondary students whose state of legal residence is Washington

¹³ The 2020-2021 aid year runs through June 30, 2021, and FAFSA completion data will not be finalized until approximately December 2021

We can also gain insight into FAFSA completion for the upcoming 2021-2022 academic year by comparing FAFSA completion counts at a point in time with previous years. As of June 25, 2021, approximately 6,000 fewer undergraduate students had completed FAFSA compared to the same point in time in 2020. This decline in FAFSA completion counts for undergraduates follows the trends we have observed over the last several years (figure 7).

Figure 7. The total number of undergraduate students who completed FAFSA has declined in recent years



*2020-2021 FAFSA completion is a preliminary count as of June 25, 2021. The 2020-2021 FAFSA completion cycle runs from October 1, 2019 through June 30, 2021. FAFSA completion data for the 2020-2021 aid year will not be finalized until approximately December 2021

**2021-2022 FAFSA completion is a preliminary count as of June 25, 2021. The 2021-2022 FAFSA completion cycle runs from October 1, 2020 through June 30, 2022. FAFSA completion data for the 2021-2022 aid year will not be finalized until approximately December 2022

Source: WSAC Research analysis of Washington FAFSA completion data, FAFSA completion count for undergraduate students whose legal state of residence is Washington, aid years 2012-2013 through 2019-2020 and preliminary data for 2020-2021 and 2021-2022

Note: Aid year refers to the academic year in which students will receive aid at a postsecondary institution. This includes FAFSA completions from October 1 in the year preceding the aid year through June 30 of the aid year

Among all undergraduate students in Washington who completed FAFSA in the most recent complete aid cycle (2019-2020), more FAFSA applicants were female (60.3 percent) than male (39.6 percent). The majority were under age 25 (61.6 percent). And more than half had incomes below 55 percent of the median family income level, making them eligible for a full Washington College Grant (WCG) award. FAFSA completion data for the 2020-2021 and 2021-2022 aid years are not complete but show similar demographic distributions, however the increased median family income level eligibility threshold has resulted in more students being eligible for a partial WCG award (table 2).

Table 2. Profiles of undergraduate students who completed FAFSA show similar demographic distributions over time

Aid Year 2019-2020		Aid Year 2020-2021*		Aid Year 2021-2022**	
Gender		Gender		Gender	
Male	39.6%	Male	38.6%	Male	37.8%
Female	60.3%	Female	61.4%	Female	62.2%
Unknown	0.1%	Unknown	0.0%	Unknown	0.0%
<i>Total</i>	<i>100%</i>	<i>Total</i>	<i>100%</i>	<i>Total</i>	<i>100%</i>
Age		Age		Age	
Under 25	61.6%	Under 25	61.1%	Under 25	65.0%
Age 25+	38.4%	Age 25+	38.9%	Age 25+	35.0%
<i>Total</i>	<i>100%</i>	<i>Total</i>	<i>100%</i>	<i>Total</i>	<i>100%</i>
WCG Eligibility Based on MFI Category		WCG Eligibility Based on MFI Category		WCG Eligibility Based on MFI Category	
Eligible for full WCG award (0-55% MFI)	53.2%	Eligible for full WCG award (0-55% MFI)	51.4%	Eligible for full WCG award (0-55% MFI)	48.6%
Eligible for partial WCG award (56-70% MFI)	9.9%	Eligible for partial WCG award (56-100% MFI)	23.8%	Eligible for partial WCG award (56-100% MFI)	24.3%
Not eligible for WCG award (>70% MFI)	36.3%	Not eligible for WCG award (>100% MFI)	23.6%	Not eligible for WCG award (>100% MFI)	25.9%
MFI Unknown	0.7%	MFI Unknown	1.0%	MFI Unknown	1.3%
<i>Total</i>	<i>100%</i>	<i>Total</i>	<i>100%</i>	<i>Total</i>	<i>100%</i>

*2020-2021 FAFSA completion is a preliminary count as of June 25, 2021. The 2020-2021 FAFSA completion cycle runs from October 1, 2019 through June 30, 2021. FAFSA completion data for the 2020-2021 aid year will not be finalized until approximately December 2021

**2021-2022 FAFSA completion is a preliminary count as of June 25, 2021. The 2021-2022 FAFSA completion cycle runs from October 1, 2020 through June 30, 2022. FAFSA completion data for the 2021-2022 aid year will not be finalized until approximately December 2022

Source: WSAC Research analysis of Washington FAFSA completion data, FAFSA completion count for undergraduate students whose legal state of residence is Washington, aid years 2012-2013 through 2019-2020 and preliminary data for 2020-2021 and 2021-2022

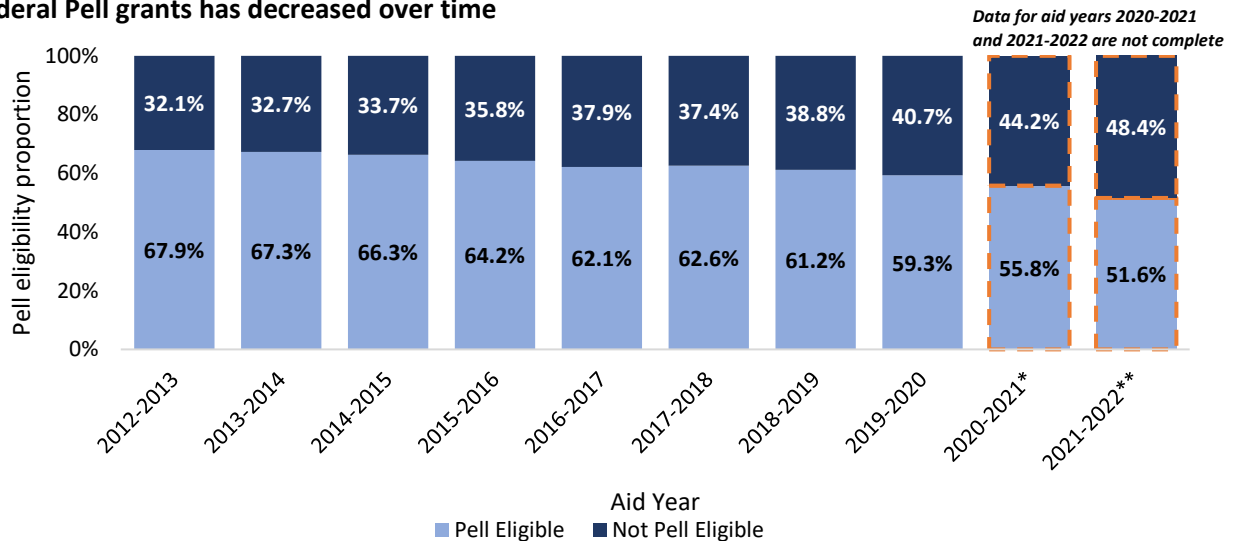
Note: Aid year refers to the academic year in which students will receive aid at a postsecondary institution. This includes FAFSA completions from October 1 in the year preceding the aid year through June 30 of the aid year

The gender and age distribution of FAFSA completers has remained relatively steady over the last few years. However, the data suggest that there has been a shift in the distribution of Pell eligible undergraduate FAFSA completers in Washington over time. For example, in the 2012-2013 aid year, more than two-thirds of undergraduate students who completed FAFSA were eligible for a Pell grant. But, by 2020-2021, that number dropped by more than 12 percentage points (figure 8). Likewise, between the 2012-2013 and 2020-2021 academic years, the number of Pell eligible undergraduate students who completed FAFSA in Washington declined by almost 90,000. In the same time period, the number of non-Pell eligible students grew by more than 11,000 (table 3).

The downward trend in FAFSA completion among Pell eligible students in Washington is significant because there is a strong association between FAFSA completion and postsecondary enrollment, which

may be especially important for these lower-income students who are more likely to rely on financial aid to pay for postsecondary education. These lower-income undergraduate students are also eligible for the Washington College Grant which would cover their tuition and fees. Especially as the COVID-19 pandemic has caused increased financial hardship for many students, it is important to consider ways to support lower-income students to complete FAFSA so that they can enroll and persist in postsecondary education.

Figure 8. The proportion of undergraduate FAFSA completers in Washington who are eligible for federal Pell grants has decreased over time



*2020-2021 FAFSA completion is a preliminary count as of June 25, 2021. The 2020-2021 FAFSA completion cycle runs from October 1, 2019 through June 30, 2021. FAFSA completion data for the 2020-2021 aid year will not be finalized until approximately December 2021
 **2021-2022 FAFSA completion is a preliminary count as of June 25, 2021. The 2021-2022 FAFSA completion cycle runs from October 1, 2020 through June 30, 2022. FAFSA completion data for the 2021-2022 aid year will not be finalized until approximately December 2022
 Source: WSAC Research analysis of Washington FAFSA completion data, FAFSA completion count for undergraduate students whose legal state of residence is Washington, aid years 2012-2013 through 2019-2020 and preliminary data for 2020-2021 and 2021-2022
 Note: Aid year refers to the academic year in which students will receive aid at a postsecondary institution. This includes FAFSA completions from October 1 in the year preceding the aid year through June 30 of the aid year

Table 3. The number of Pell eligible students who completed FAFSA has declined considerably, while the number who are not eligible for Pell has increased

	Pell Eligible		Not Pell Eligible	
	Count	Proportion	Count	Proportion
2012-2013	257,727	67.9%	121,735	32.1%
2013-2014	251,976	67.3%	122,338	32.7%
2014-2015	239,890	66.3%	121,714	33.7%
2015-2016	218,177	64.2%	121,925	35.8%
2016-2017	196,873	62.1%	120,359	37.9%
2017-2018	203,077	62.6%	121,113	37.4%
2018-2019	194,002	61.2%	123,140	38.8%
2019-2020	183,127	59.3%	125,934	40.7%
2020-2021*	167,970	55.8%	133,086	44.2%
2021-2022**	111,209	51.6%	104,115	48.4%

**2020-2021 FAFSA completion is a preliminary count as of June 25, 2021. The 2020-2021 FAFSA completion cycle runs from October 1, 2019 through June 30, 2021. FAFSA completion data for the 2020-2021 aid year will not be finalized until approximately December 2021*

***2021-2022 FAFSA completion is a preliminary count as of June 25, 2021. The 2021-2022 FAFSA completion cycle runs from October 1, 2020 through June 30, 2022. FAFSA completion data for the 2021-2022 aid year will not be finalized until approximately December 2022*

Source: WSAC Research analysis of Washington FAFSA completion data, FAFSA completion count for undergraduate students whose legal state of residence is Washington, aid years 2012-2013 through 2019-2020 and preliminary data for 2020-2021 and 2021-2022

Note: Aid year refers to the academic year in which students will receive aid at a postsecondary institution. This includes FAFSA completions from October 1 in the year preceding the aid year through June 30 of the aid year

In addition to the decline in Pell eligible students completing FAFSA, there is also evidence that many students who complete FAFSA are not returning to complete FAFSA again the next year. Analysis of first-time in college students in Washington who completed FAFSA in the 2018-2019 aid year shows that just 56 percent completed a FAFSA again in 2019-2020. In other words, about 44 percent of first-time students did not complete FAFSA again a year after they first applied for financial aid. This trend has been fairly consistent across time and student subgroups. The data does not explain why many first-time students do not file FAFSA again the following year. It is plausible that students did not return, chose not to pursue financial aid, or did not know they had to re-apply for aid. This analysis examines data before the COVID-19 pandemic, and it is possible that the number may decrease even more for future cohorts as enrollment and persistence have declined during the pandemic. The FAFSA completion drop-off is an important issue for institutional leaders and higher education stakeholders to consider in exploring postsecondary enrollment, persistence, and affordability in Washington.

Conclusion

Evidence in Washington and the national context suggests that postsecondary enrollment trends have been impacted profoundly by the COVID-19 pandemic, and it is highly possible that we will continue to see the effects of the pandemic in future academic years as well. Postsecondary enrollment, persistence, and FAFSA completion for high school seniors experienced significant declines during the pandemic. Findings from data show that some students—including students of color and lower-income students—are facing even more serious threats to postsecondary enrollment than their peers. Many high school seniors may not enroll directly in postsecondary programs in the 2021-2022 academic year, which may cause further postsecondary enrollment declines. Declining enrollment could have long-term implications for our state's economic future.

Direct postsecondary enrollment in Washington has been stagnant for years, and emerging evidence suggests that the pandemic has likely deterred even more students from enrolling in postsecondary programs. Implementing policies and programs to help students overcome the barriers they face in enrolling in postsecondary programs, and helping current postsecondary students stay enrolled, should continue to be an important priority for educational leaders even as the COVID-19 crisis improves.

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