Did Young Men Struggle More with the 2024 FAFSA?

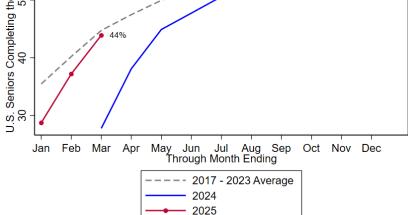
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Applying for financial aid was supposed to be easier in 2024 than it had been in previous years. The FAFSA Simplification Act led to a revised application with fewer than half as many questions as before, and it was supposed to take only 15 - 20 minutes to complete. But students encountered a process that was far from simple. The application window was delayed by months, there were dozens of technical glitches, most of the 5.4 million calls for assistance went unanswered, and first-time applicants typically needed 5 days to complete the form rather than 15 – 20 minutes.

The short-term result of difficulties with the 2024 FAFSA was a much lower number of completed applications. In June 2024, an estimated 47.7% of high school seniors had filed a FAFSA, compared with an average of 52.2% at the same point in time over the prior three years (Figure 1). The completion rate rose to 56.5% by the end of 2024, which was still 4 percentage points lower than the post-pandemic normal. FAFSA submission rates remained below normal in January 2025 but climbed back to par by March.

60% Seniors Completing the FAFSA (%) 40 50 60 44%

Figure 1. High school seniors were 4% less likely to apply for financial aid in 2024.



Source: Authors' calculations replicating the National College Attainment Network's FAFSA Tracker. Data sources include FAFSA completion counts from Federal Student Aid and state-level estimates of total 12th-grade enrollment (public and non-public) from the Western Interstate Commission for Higher Education.

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Problems with the 2023-24 FAFSA cycle may have had the biggest effect on low-income students with the most need for financial aid. <u>The Century Foundation</u> showed that FAFSA completions fell by much more in places with higher poverty rates. Analysis by the <u>Government Accountability Office</u> found that the biggest drops in FAFSA completions were among households with \$30,000 – 48,000 annual income.

There may have been disproportionate effects by gender as well as income. Growing numbers of young men were already opting out of college, and for some, challenges applying for aid may have been the last straw. Problems with the 2024 FAFSA would have increased the cost of even considering college, in terms of time and attention.

We take a first look at gender differences in navigating the 2024 FAFSA by testing whether high schools with relatively more men as a share of the 12th grade class experienced a larger drop in completed FAFSAs as a share of the 12th grade class. To do so, we merge monthly school-level FAFSA completion data with school-by-year demographic data from the U.S. Department of Education. These data do not include FAFSA-filing at the individual level or by gender, but they allow us to look for patterns in total, schoolwide FAFSA completions that might be related to gender.

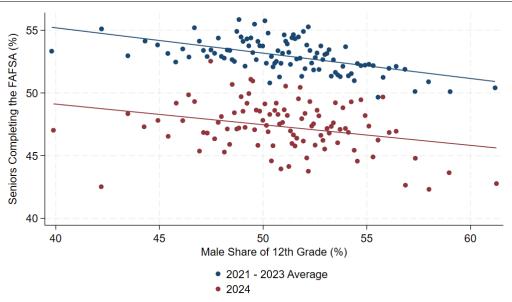
First, we find that schools where men account for a larger proportion of a 12th-grade class tend to file fewer FAFSAs. If young men are less likely to enroll in college, it makes sense that they would also be less interested in applying for financial aid. The slope of the "2021 – 2023" fitted line in Figure 2 is -0.20, meaning that if we compared two schools with 45% and 55% male 12th-grade classes in those years, we would expect 2% fewer seniors to file for financial aid in the school with relatively more young men.

The "2024" fitted line depicts the same relationship, but for the class of 2024. The *level* of this line is significantly lower than it was in 2021 – 2023. Similar to Figure 1, this shows that 12th graders in 2024 were less likely to complete FAFSAs across the board. But the *slope* of the 2024 line is not meaningfully different from the pre-2024 pattern: -0.16. If young men were less likely than young women to file for aid because of the challenges inherent to the 2024 cycle, we would expect to see a steeper, more negative relationship between the percent of a 12th-grade class that was male and the percent who completed FAFSAs.

This simple analysis holds up to additional controls for other factors that may have affected student interest in college and financial aid: state unemployment rates, the percent of graduates who were career and technical education concentrators, and school fixed effects that control for unobserved factors unique to each high school. In these richer statistical models, we continue to find a negative relationship between FAFSA completions and males as a percent of 12th-grade classes, but also that the relationship does not significantly change in 2024. There is more of a difference between pre-pandemic and post-pandemic cohorts, however, which suggests that young males' disengagement with college may have accelerated after 2020.

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Figure 2. More males in a high school class means fewer FAFSA applications, on average, but this relationship did not change in 2024.



Source: Authors' calculations using June FAFSA completion counts from Federal Student Aid and school-by-cohort gender shares from the U.S. Department of Education, National Center for Education Statistics, Common Core of Data (CCD), Elementary/Secondary Information System (ElSi). Scatter points represent mean values for schools with approximately the same gender ratio. Estimated slopes of fitted lines are weighted by school enrollment. Gender breakdowns by grade are available through 2022-23. In order to extend these data through 2023-24, we assume that each 12th-grade class had the same gender ratio as in the same school one year prior, for 11th graders. We omit schools with extreme gender imbalance, i.e., those in the top and bottom 5% in terms of the male share of 12th grade.

This analysis is limited in a number of ways and is not the final word on gender differences in success with the 2024 FAFSA. Most importantly, publicly available data do not report the gender of individual students alongside their FAFSA completion status. We also stop well short of understanding the effect of the 2024 FAFSA on college enrollment, college choices, and success in or beyond college.

Altogether, the number of 18-20 year-olds in college was <u>up 3.1%</u> in fall 2024 over fall 2023. Enrollment increased 4.1% for men of all ages, which was the same rate of growth for women. Even if FAFSA delays, bugs, and other shortcomings reduced the number of completed applications, this did not translate into a lower number of college students. It is possible that unsuccessful applicants were very unlikely to go to college anyway, or that the effects of aid uncertainty were swamped by other factors like a softening labor market, which drove more students to enroll.