

NOTHING IN THE PIPES: EDUCATOR CRISIS IN MISSISSIPPI

By
Toren Ballard
Rachel Canter



MISSISSIPPI
FIRST

December 2020

ACKNOWLEDGMENTS

ACKNOWLEDGMENTS

Mississippi First extends special thanks to the teachers we interviewed as part of this report, including Chevonne Dixon, Veronica Dykes, Caroline Greene, Stacey Jules, Alexandra Melnick, Monica Meredith, Sadie Sherrill, and Dr. Tina Snell. We also thank our Teacher Advisory Group (TAG), who provided feedback on our research. Finally, we would like to thank the following experts who provided feedback: Krystal Cormack, Cindy Melton, Phelton Cortez Moss, David Rock, and Jennifer Rogers.

This report was made possible by the generous support of the W. K. Kellogg Foundation. The views expressed in this report are those of the authors alone.

AUTHORS & DESIGNER

Toren Ballard is the Director of K-12 Policy at Mississippi First. He is the co-author of the 2020 report, *Public Perception of Charter Schools in Mississippi*. This is the first report he has published with Mississippi First as lead author.

toren@mississippifirst.org

Rachel Canter is the Executive Director of Mississippi First and author of additional Mississippi First reports, including *Leaving Last in Line* and *The Title I Pre-Kindergarten Preliminary Report*. Rachel founded Mississippi First in 2008.

rachel@mississippifirst.org

MacKenzie Stroh Hines is the Chief of Staff for Mississippi First. MacKenzie designs a variety of materials to assist the strategic direction and positioning of Mississippi First and its advocacy agenda.

mackenzie@mississippifirst.org

ABOUT MISSISSIPPI FIRST

Mississippi First is a 501c3 public policy non-profit that champions transformative policy solutions ensuring educational excellence for every Mississippi child. Mississippi First is a leading voice for state-funded pre-K, high-quality public charter schools, and rigorous state learning standards.



© Copyright 2020 Mississippi First

Mississippi First encourages the non-commercial use, reproduction, and distribution of our ideas, perspectives, and analyses. We require attribution for all use. Commercial use is not allowed.

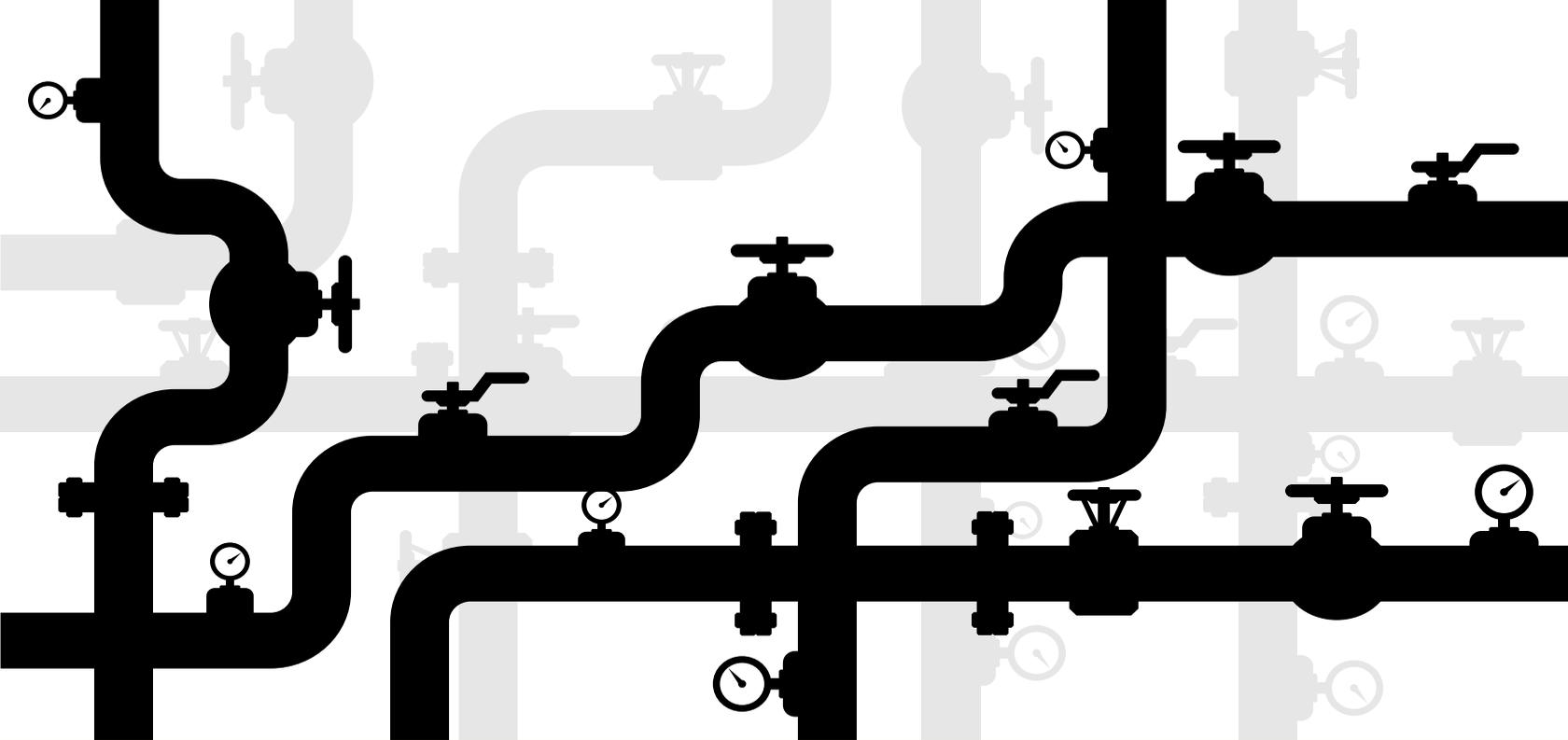
125 S. Congress Street, Suite 1510, Jackson, MS 39201

601.398.9008 • www.mississippifirst.org



TABLE OF CONTENTS

<u>EXECUTIVE SUMMARY</u>	Page 01
<u>INTRODUCTION</u>	Page 06
<u>PART I</u> : THE STATE OF THE PRE-SERVICE EDUCATOR PIPELINE	Page 08
<u>PART II</u> : THE NEW TEACHER FINANCIAL SQUEEZE OUT	Page 18
<u>PART III</u> : POLICY RECOMMENDATIONS	Page 40
<u>CONCLUSION</u>	Page 50
<u>APPENDIX A</u> : DATA SOURCES & DEFINITIONS	Page 52
<u>APPENDIX B</u> : ADDITIONAL TABLES	Page 56
<u>APPENDIX C</u> : REAL TEACHERS. REAL STORIES.	Page 59
<u>ENDNOTES</u>	Page 68



EXECUTIVE SUMMARY



A SHARP DECLINE

In recent years, a new problem in a decades-old challenge has emerged: the number of new Mississippi teachers has sharply declined, exacerbating the teacher shortage and threatening the success of public education in Mississippi.

Over two decades after the legislature took historic action to pass the Mississippi Critical Teacher Shortage Act of 1998, access to highly effective educators remains an unfulfilled promise for many students across the state as **over one-third of Mississippi school districts are currently classified as critical shortage areas.** In recent years, though, a new problem in a decades-old challenge has emerged: **the number of new Mississippi teachers has sharply declined, exacerbating the teacher shortage** and threatening the success of public education in Mississippi.

“The rising cost of college attendance and the declining value of teacher salaries may be squeezing aspiring new teachers out of the profession.”

In this investigation, Mississippi First examines the state of Mississippi’s educator pipeline, specifically how the number and diversity of candidates completing educator preparation programs has changed. We then present evidence showing how **the rising cost of college attendance and the declining value of teacher salaries may be squeezing aspiring new teachers out of the profession.** Finally, we offer a menu of recommendations for policymakers to address these interrelated financial barriers and reverse the alarming downturn in new teachers.

POLICY RECOMMENDATIONS

Failing to address the financial viability of the teaching profession for new teachers could further deplete Mississippi’s pre-service educator pipeline in a moment when teachers are desperately needed. Thankfully, there are clear opportunities for policymakers to take decisive action. Mississippi First recommends the following:

one

Raise teachers’ standards of living and the overall prestige of the teaching profession in Mississippi by providing for **an across-the-board raise** in teacher salaries of **at least \$3,000.**

two

Incentivize current and aspiring teachers to teach where they are most needed by establishing a **\$3,000 stipend for all teachers in critical shortage areas.**

three

Attract undergraduates into the educator pipeline by establishing an **undergraduate grant program** for juniors and seniors in educator preparation programs. Incentivize these individuals to teach in critical shortage areas by offering **loan repayment assistance.**

RESEARCH

To better understand Mississippi's educator pipeline, this investigation draws on a variety of data spanning K-12 education, colleges and universities, and the economy at large:



Teacher salaries in Mississippi and neighboring states



Salary trends across all professions in Mississippi



Student borrowing trends at Mississippi colleges and universities



The **cost of living** in Mississippi



The **cost of attendance and net price** at Mississippi colleges and universities



Student financial aid at Mississippi colleges and universities



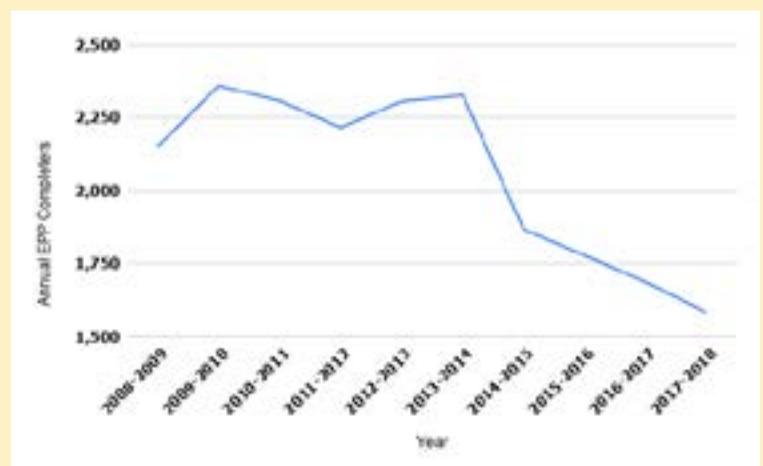
Enrollment and completion trends at Mississippi educator preparation programs and, more generally, at Mississippi colleges and universities

GENERAL FINDING #1

After years of relative stability, Mississippi's pre-service educator pipeline is suddenly drying up—fast.

- Mississippi educator preparation programs—our state's primary source of new teachers—have experienced **a 32% decline in graduates** from 2013-2014 to 2017-2018, the most recent year for which data is available, and the out-of-state pipeline of teachers has almost entirely vanished, with a **96% drop in four years**.
- Teacher preparation in Mississippi is also becoming considerably less diverse, with **57% fewer Black teacher candidates enrolled** in 2017-2018 than in 2010-2011.
- At the same time, Mississippi is producing more college graduates than ever, which begs the question: ***With more and more Mississippians graduating college, why are fewer and fewer striving to become teachers?***

Figure 1. Annual EPP Completion in Mississippi, 2008-2009 to 2017-2018



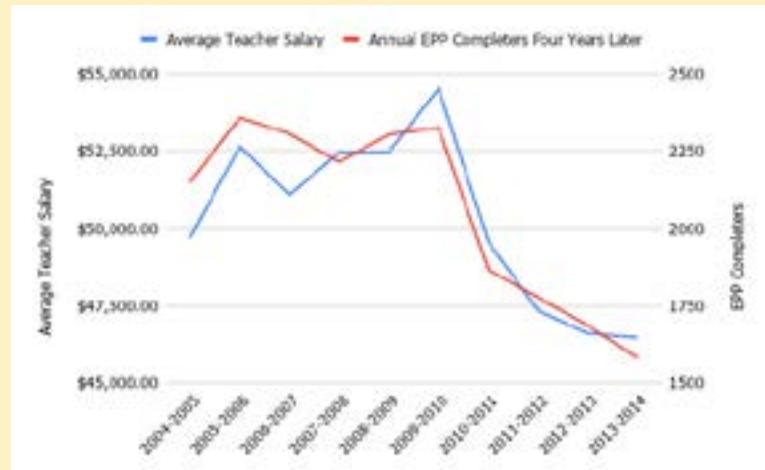
Source: T. Ballard's calculations based on U.S. Department of Education, "Title II Reports," available at <https://title2.ed.gov/Public/Home.aspx> (last accessed September 2020).

GENERAL FINDING #2

The growing “pay penalty” for Mississippi teachers—the result of stagnant salaries—may be forcing would-be teachers to move out of state or choose a new profession entirely.

- Since the Great Recession, the inflation-adjusted value of the average teacher salary in Mississippi has **fallen almost \$10,000 to just \$45,105** in 2018-2019.
- Mississippi teachers now earn an average salary at least **\$6,000 less** than teachers in any neighboring state and over **\$20,000 less** than the average Mississippian with a bachelor’s degree.
- Since the early 2000s, the **average teacher salary in a given year is strongly correlated** with the **number of teacher candidates graduating educator preparation programs four years later**, suggesting that compensation plays a key role in young peoples’ decisions to enter teacher preparation.

Figure 2. Inflation-Adjusted Average Teacher Salary and Annual Educator Preparation Program Completers Four Years Later, 2004-2005 to 2013-2014

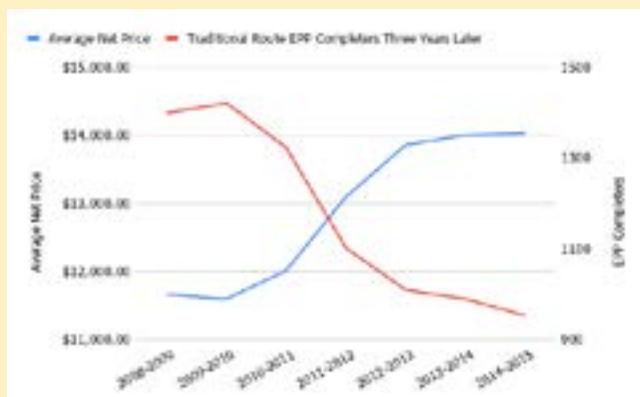


Source: T. Ballard’s calculations based on U.S. Department of Education, “Title II Reports,” available at <https://title2.ed.gov/Public/Home.aspx> (last accessed September 2020); National Center for Education Statistics, “Digest of Education Statistics,” available at <https://nces.ed.gov/pubsearch/getpubcats.asp?sid=091#061> (last accessed September 2020). Unadjusted salaries for each year converted into March 2020 dollars using the Bureau of Labor Statistics’ Consumer Price Index Calculator, available at https://www.bls.gov/data/inflation_calculator.htm.

GENERAL FINDING #3

Not only do aspiring Mississippi teachers have lower salaries to look forward to, they also have to pay more for the privilege, due to the skyrocketing cost of college and disappearing teacher-specific financial aid.

Figure 3. Average Net Price and Annual Educator Preparation Program Completers Three Years Later, 2008-2009 to 2014-2015



Source: T. Ballard’s calculations based on U.S. Department of Education, “Title II Reports,” available at <https://title2.ed.gov/Public/Home.aspx> (last accessed September 2020); U.S. Department of Education, “College Scorecard,” available at <https://collegescorecard.ed.gov/> (last accessed September 2020).

- With a **26% hike in the net price** of Mississippi colleges and universities from 2008-2009 to 2016-2017, becoming a licensed teacher is now more expensive than ever and likely to leave many with **tens of thousands of dollars in debt**.
- Five years ago, Mississippi offered millions of dollars annually in forgivable loans to help teacher candidates pay for college; today, it is virtually impossible to receive teacher-specific financial aid.
- In recent years, the average net price of attending college in Mississippi has predicted the number of graduating teacher candidates three years later with even higher accuracy than teacher salaries, further suggesting the importance of finances in decisions to enter teaching.

GENERAL FINDING #4

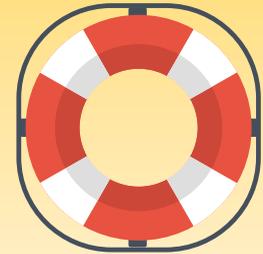
Stagnant salaries and sky-high tuition are forcing teachers to accept a lower standard of living—hardly the conditions necessary to reverse the rapidly worsening teacher shortage.



Monthly student loan payments can eat up already meager monthly paychecks, to the point where some teachers could effectively earn a **take-home salary of less than \$20,000 a year.**



Teachers with student debt or dependents—or both—are at a **severe risk of earning less than a “minimum subsistence wage,”** increasing the likelihood they will either need to rely on government assistance or suffer housing and food insecurity.



Inflation and ongoing increases in the cost of college will **further erode the standard of living for teachers** in the coming years without needed intervention.

Meet Mississippi's Teachers

Real **Teachers.** Real **Stories.**

Mississippi teachers are leaving the classroom to find different jobs.

Mississippi teachers are going to neighboring states to teach.

Mississippi teachers are drowning in education debt that they struggle to pay off.

Meet Veronica Dykes

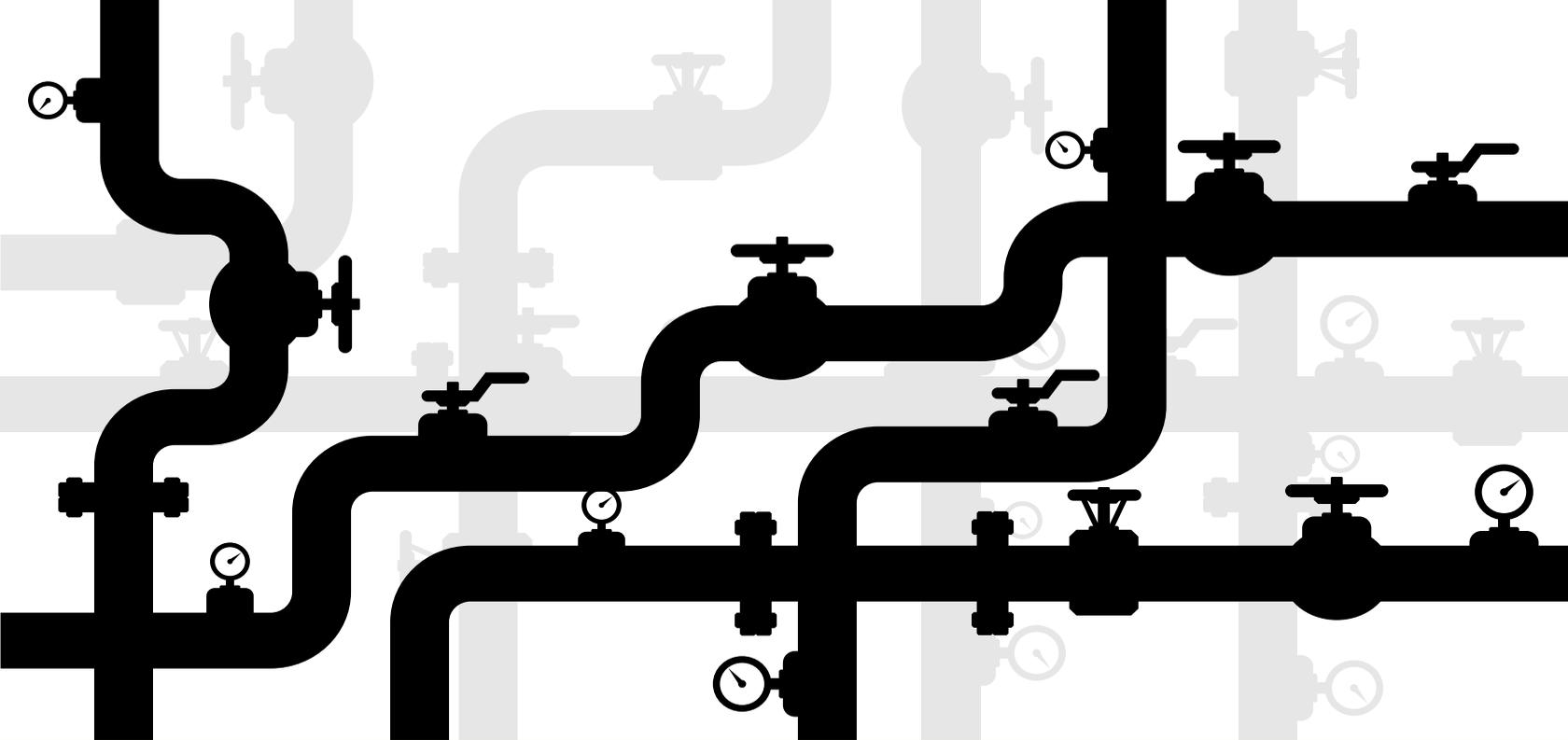
“She was single and tens of thousands of dollars in debt...After three years, she could no longer sustain her education career. **She had to leave the classroom.**”

Meet Dr. Tina Snell

“Dr. Snell came to the sad realization that **she would have to leave the state if she wanted to earn a comfortable living as a classroom teacher**...As a teacher in Georgia, she would make three times as much as she did in Mississippi.”

Meet Chevonne Dixon

“Chevonne had to cover both tuition and living expenses with student loans, and by the time she successfully graduated and earned her license in December 2006, **she had student loan debt in the six figures.**”



INTRODUCTION



INTRODUCTION

In 2019, Mississippi First embarked upon a years-long project to study the state's educator pipeline with one overarching goal: **increase the number of Mississippi children served by highly effective teachers.** Over the last decade, Mississippi school districts have voiced more and more concerns about the difficulty in staffing their classrooms. Of the 142 school districts in Mississippi, 54 were listed as geographic shortage areas for the 2019-2020 school year, meaning that at least 10-15% of their teachers are long-term substitutes, teaching out of their field, teaching with an emergency license, or teaching with no certificate at all. Additionally, the Mississippi Department of Education (MDE) has listed math, science, foreign language, special education, and elementary education as statewide subject shortage areas.¹

The severity of this teacher shortage appears to be accelerating. Since 2011, the number of new standard five-year licenses issued by MDE has dropped by 85%, from 3,626 to just 557 in 2019. Meanwhile, the number of emergency licenses issued has spiked from 885 in 2016-2017 to 1,924 in 2018-2019.²

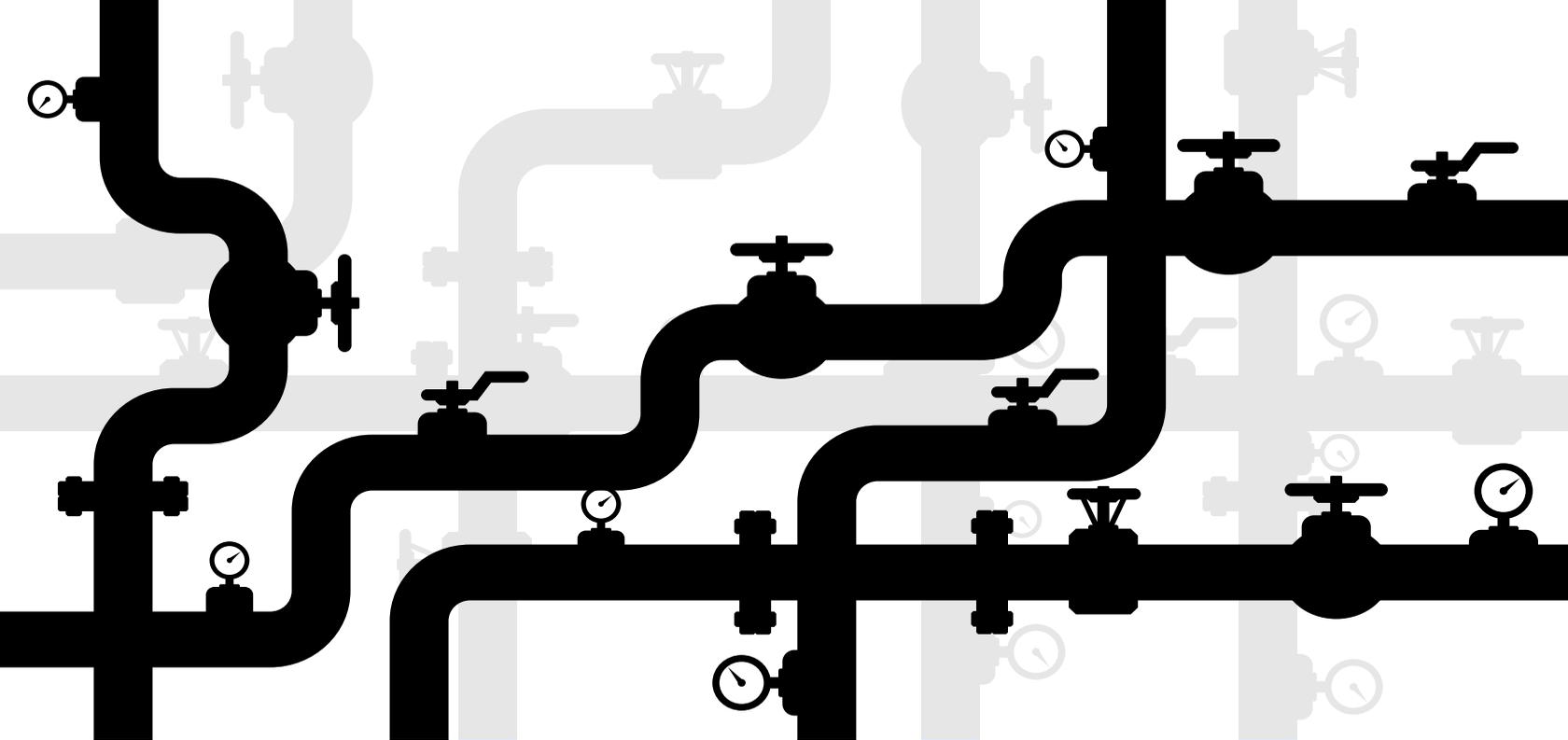
Newly licensed teachers, of course, are not the only people in Mississippi's educator workforce. The overall supply of Mississippi teachers is also dependent on whether veteran teachers—those with greater than three years of experience—choose to retire or exit the profession pre-retirement in any given year. However, the continual influx of

new teachers plays the most prominent role in ensuring that the overall supply of teachers is adequate to fill demand. When the number of new teachers is smaller than the number of retirees or those leaving the classroom, all schools find it harder to fill their vacancies, with rural and high-poverty districts having the greatest challenge. The issue of teacher shortages is particularly acute in the Delta, where school districts are more than a hundred times more likely to experience trouble staffing vacancies than districts elsewhere in the state.³ In addition to retaining veteran educators, Mississippi must ensure the availability of newly licensed teachers in order for Mississippi students to have the best chance of gaining a highly effective teacher.

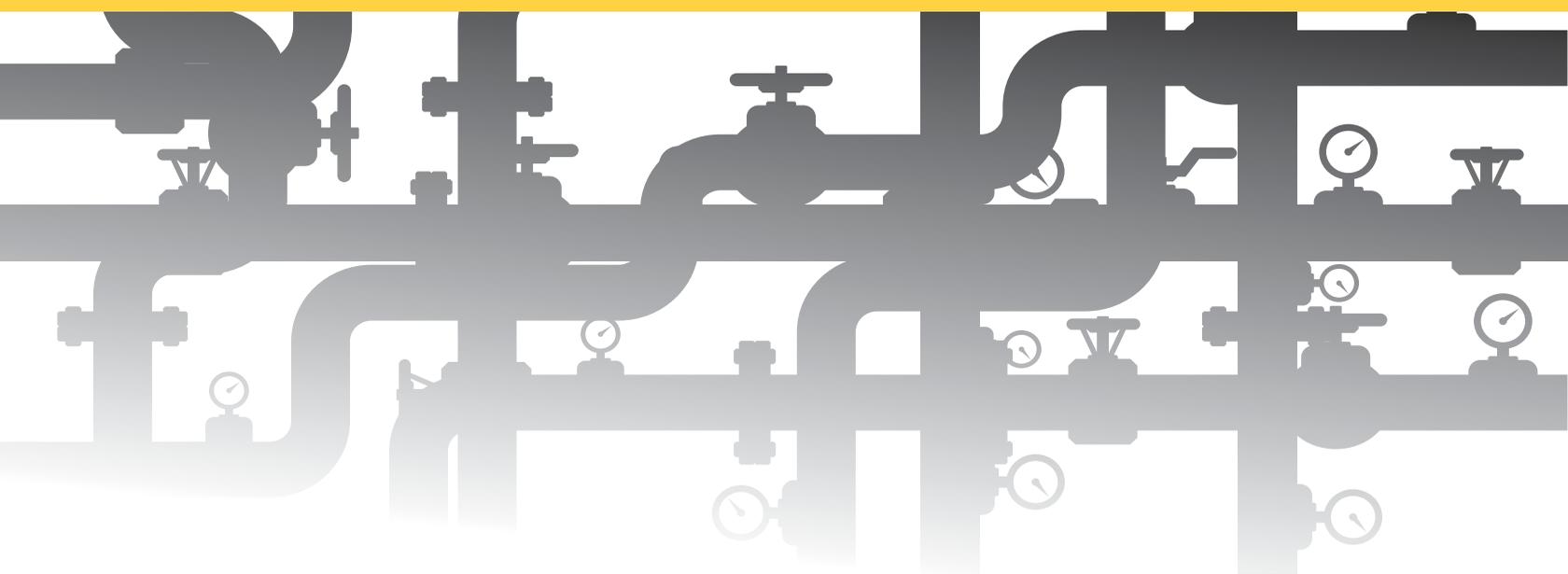
In this brief, we present **the case for how the rising cost of college attendance and the declining value of teacher salaries may be squeezing aspiring new teachers out of the profession.** In Part I, we define two important terms—the pre-service educator pipeline and educator preparation programs—and then look at how the pre-service educator pipeline has changed in size and composition. In Part II, we look at the financial costs and benefits of becoming a teacher and how both have evolved. Finally, in Part III, we make recommendations for how policymakers can improve the calculus for young people who want to become teachers.

A FINAL NOTE

A final note to readers about the value and limits of this investigation: the purpose of this analysis is not to argue that the financial explanation is the only factor contributing to the decline in the new teacher pipeline in Mississippi. We recognize that other barriers for new teachers—in particular, stringent testing requirements implemented in late 2015 for new license seekers—likely play some role in the broader picture. However, our analyses demonstrate that the initial drop in teacher preparation graduates predates the expected drop for 2015-2016 graduates, signaling that other, longer-term factors, such as teachers' finances, play a significant role.



PART I:
THE STATE OF THE
PRE-SERVICE EDUCATOR
PIPELINE



I. WHAT IS THE PRE-SERVICE EDUCATOR PIPELINE?

The “educator pipeline” is the universe of pathways that aspiring and active educators navigate as they **enter**, **experience**, and **exit** the education profession. Typically, researchers separate the educator pipeline into two distinct parts—“pre-service” and “in-service.” The term “pre-service” encompasses all of the activities a teacher must complete to “enter” the profession, starting with being recruited and ending with getting their first license before they take their first job.*

Pre-service activities include the following:

RECRUITMENT	EDUCATOR PREPARATION	LICENSURE
<ul style="list-style-type: none"> Any activities by a person or program resulting in a candidate’s expressed intention to pursue education as a profession (i.e., declaration of a major or other application to an educator preparation program) 	<ul style="list-style-type: none"> Any activities associated with a candidate completing required training to become a teacher, most importantly 1) admission to an educator preparation program, 2) completion of coursework or other requirements, such as student teaching, and 3) successful exit as demonstrated by conferral of a degree or credential 	<ul style="list-style-type: none"> Any activities resulting in a candidate receiving a standard educator license in Mississippi, including taking and passing licensure examinations, completing licensure paperwork, earning reciprocity based on licensure in another state, or supporting a teacher candidate through this process

In this report, we focus on one aspect of the pre-service educator pipeline—Mississippi educator preparation programs (EPPs), specifically *how and why the number of teachers graduating from Mississippi EPPs has changed over the last ten years.*

II. WHAT IS AN EPP?

Educator preparation programs, or EPPs, are formal teacher training programs approved by the state. EPPs are often categorized in one of two pathways: “traditional route” and “alternate route.”[†]

In the **traditional route** pathway, students earn a bachelor’s degree in education, which makes them eligible to obtain a teaching license after passing certification exams. As a result, all traditional route programs are located within a college or university. Most of Mississippi’s teachers follow the traditional route.

The other pathway is the **alternate route**, which allows persons already holding a bachelor’s degree in any field to earn their teaching license while teaching, often through a combination of coursework and mentoring. Some alternate route programs are located outside of a college or university, such as the national Teach For America program. Many alternate route programs located within a college or university lead to a master’s degree in education.

*We recognize that some teachers do not earn standard licensure before they begin teaching. These teachers may have provisional licenses, which require them to make progress toward and earn standard licenses within three years in order to remain in the classroom.

[†]Mississippi has recently started a “grow-your-own” pathway, the Mississippi Teacher Residency, which is performance based rather than the typical structure of coursework, field experience, and certification exams. Since this pathway is still being piloted, this issue brief does not examine it.

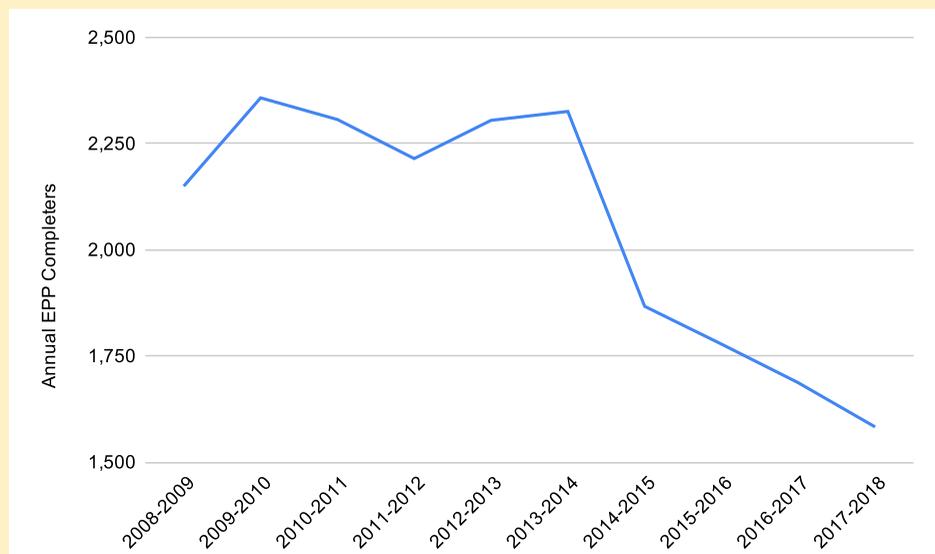
III. HOW IS THE PRE-SERVICE EDUCATOR PIPELINE CHANGING IN TERMS OF SIZE?

FINDING #1:

The pipeline of new teachers is rapidly dwindling, shrinking by almost a third since 2013-2014.

After years of producing over 2,000 teachers annually, Mississippi EPPs began experiencing a sharp decline in the number of teacher candidates successfully completing these programs following the 2013-2014 school year. In the subsequent four years, the number of EPP completers across the state fell 32%, from 2,326 in 2013-2014 to only 1,583 in 2017-2018, the most recent year for which data is available.

Figure 1. Annual EPP Completion in Mississippi, 2008-2009 to 2017-2018



Source: T. Ballard's calculations based on U.S. Department of Education, "Title II Reports," available at <https://title2.ed.gov/Public/Home.aspx> (last accessed September 2020).

FINDING #2:

A majority of the overall completer decline can be attributed to declines in traditional route EPPs, which produce most of the state's teachers.

In 2017-2018, there were 19 approved in-state providers of educator preparation across both the traditional and alternate routes, including 15 colleges and universities. The completion trends for these programs, broken down by pathway, are described in Table 1.

Table 1. Completion Trends at Mississippi EPPs, 2010-2011 to 2017-2018

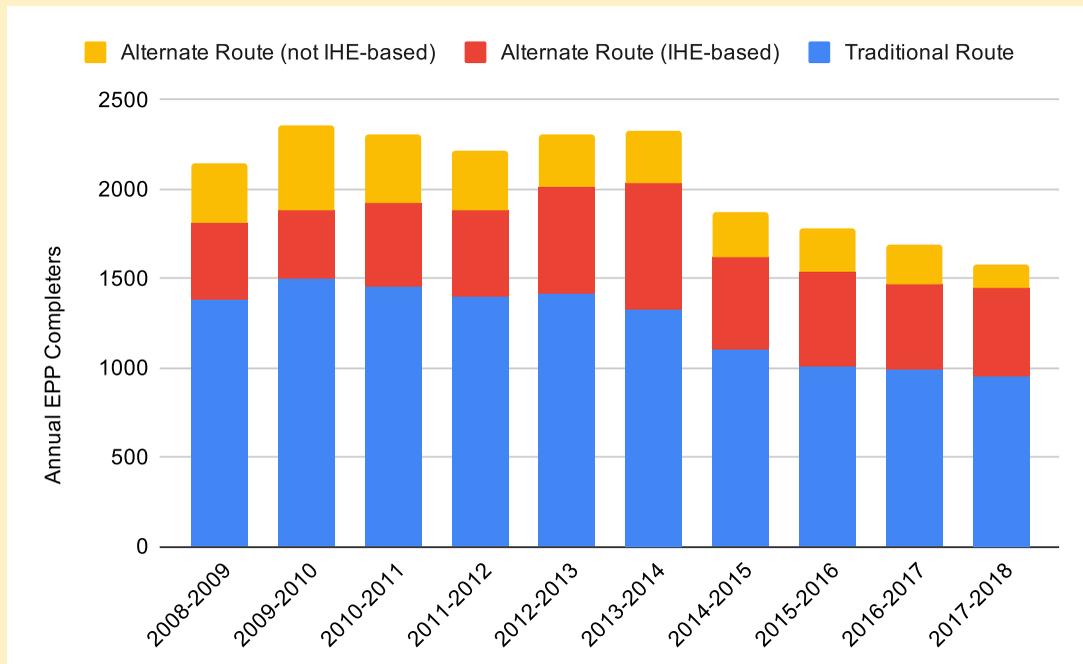
Program	2010-2011 Completers	2017-2018 Completers	% Change
All Traditional Route Programs	1,458	953	-35%
All Institute of Higher Education-Based (IHE-Based) Alternate Route Programs	463	499	8%
All Non-IHE-Based Alternate Route Programs	386	131	-66%
TOTAL	2,307	1,583	-31%

Source: T. Ballard's calculations based on U.S. Department of Education, "Title II Reports," available at <https://title2.ed.gov/Public/Home.aspx> (last accessed September 2020). See Appendix B for individual EPP figures.

Alternate route programs not associated with an institute of higher education (IHE) saw the biggest drop in EPP completers, falling 66% from 386 to 131. This was in large part due to a drastic reduction in Teach For America corps members in Mississippi by the national Teach For America office. But because these programs consistently produce less than one-sixth of Mississippi EPP completers in a given year, this downward shift does not explain the overall trend.

Rather, the overall decline was driven primarily by traditional route EPPs,* which often produce 60% or more of annual completers. Traditional route completers fell from 1,458 to 953, explaining 66% of the total decline in graduates of Mississippi EPPs from 2010-2011 to 2017-2018.

Figure 2. Annual EPP Completers in Mississippi by Pathway, 2008-2009 to 2017-2018



Source: T. Ballard's calculations based on U.S. Department of Education, "Title II Reports," available at <https://title2.ed.gov/Public/Home.aspx> (last accessed September 2020).

FINDING #3:

The number of completers at all traditional route EPPs has dropped, with historically Black colleges and universities experiencing the sharpest declines.

Because traditional route EPPs produce the majority of Mississippi EPP completers—and because these programs are responsible for two-thirds of the decline in statewide completers—we have grouped these programs into four broad, sometimes overlapping, categories to better understand the undergraduate educator preparation landscape.

The first two categories differentiate between the state's public and private schools that host traditional route EPPs. The third, historically Black colleges and universities (HBCUs), specifically examines a group of both public and private institutions that were founded to serve the African American community. We also analyzed Mississippi's three largest traditional route EPPs, all public, in a fourth category that we call the "Big 3." These categories and their associated schools are described in Table 2. Their completion trends are illustrated in Figure 3.

*Only three programs, all IHE-based alternate route programs, grew in this time period. These three programs were at Mississippi State, William Carey, and the Teach Mississippi Online Institute. However, because of the size of each of these alternate route programs—both Mississippi State and William Carey graduated fewer than 100 students from their alternate route programs in 2017-2018—this growth was not enough to offset declines in all other programs.

Table 2. Categories of Traditional Route Mississippi EPPs

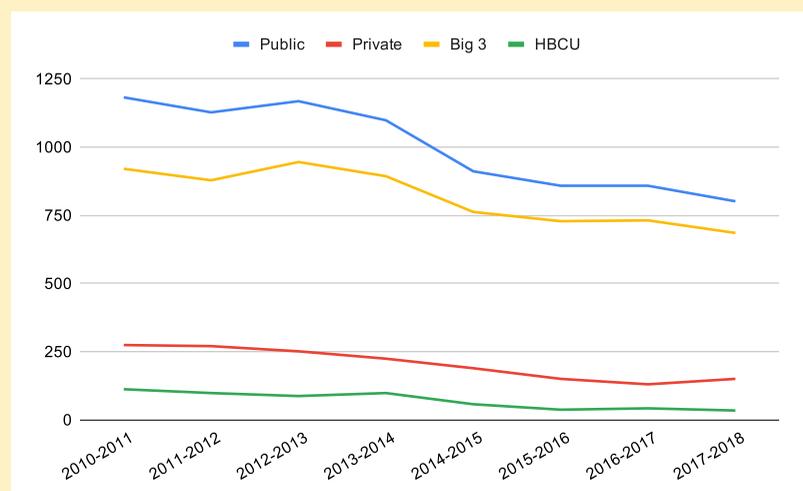
	Public	Private	HBCU	Big 3
Schools	Alcorn State University, Delta State University, Jackson State University, Mississippi State University, Mississippi University for Women, University of Mississippi, University of Southern Mississippi, Mississippi Valley State University	Belhaven University, Blue Mountain College, Millsaps College, Mississippi College, Rust College, Tougaloo College, William Carey University	Alcorn State University, Jackson State University, Mississippi Valley State University, Rust College, Tougaloo College	Mississippi State University, University of Mississippi, University of Southern Mississippi
Total Completers in 2017-2018	802	151	35	686
(Percentage Change From 2010-2011)	(-32%)	(-45%)	(-69%)	(-26%)
Share of Overall Mississippi Educator Pipeline in 2017-2018	50.7%	9.5%	2.2%	43.3%
(Percentage Point Change From 2010-2011)	(-0.6)	(-2.4)	(-2.7)	(+3.4)

Source: T. Ballard’s calculations based on U.S. Department of Education, “Title II Reports,” available at <https://title2.ed.gov/Public/Home.aspx> (last accessed September 2020). **Note:** Percentages for “Share of Overall Mississippi Educator Pipeline in 2017-2018” do not add up to 100% because some categories overlap (e.g., Big 3 and Public schools). Also, Alternate Route EPPs, which collectively produced 36.8% of EPP completers in 2017-2018, are not included here.

Public traditional route EPPs, which consistently account for about half of all statewide completers, witnessed a decline (-32%) almost identical to the overall declining trend in completers (-31%), with the “Big 3” schools’ traditional route programs experiencing a slightly smaller drop (-26%). Alternately, private traditional route EPPs shrank by almost half (-45%), though these programs make up a relatively small portion of the statewide pipeline.

HBCU traditional route programs experienced the sharpest decline in EPP completers, falling by 69%. Though these traditional route EPPs at HBCUs consistently produce less than 5% of statewide EPP completers annually, this substantial drop is nonetheless troubling, as these programs enroll high percentages of Black students. Importantly, as we outline later in this report, Black teacher candidates are not simply shifting enrollment to other institutions; they are disappearing from the pre-service educator pipeline.

Figure 3. Annual Completion Trends by Traditional Route EPP Category, 2010-2011 to 2017-2018



Source: T. Ballard’s calculations based on U.S. Department of Education, “Title II Reports,” available at <https://title2.ed.gov/Public/Home.aspx> (last accessed September 2020).

FINDING #4:

The decline in EPP completers is fueled by falling enrollment in EPPs.

There are two potential explanations for a decline in EPP completers: either more enrolled teacher candidates are failing to successfully graduate from EPPs or fewer individuals are entering them to begin with. Enrollment* in Mississippi EPPs is falling at a faster rate than the number of teacher candidates completing these programs annually, indicating that the drop in EPP completers is primarily a function of fewer students enrolling in the first place. According to state Title II reports published by the U.S. Department of Education (ED), Mississippi EPP enrollment fell by 49% from 2010-2011 to 2017-2018; in that same time, the number of completers fell by 31%. These figures suggest that the EPP graduation rate may have even risen during this time (i.e., there are fewer overall students but more of them may be finishing).

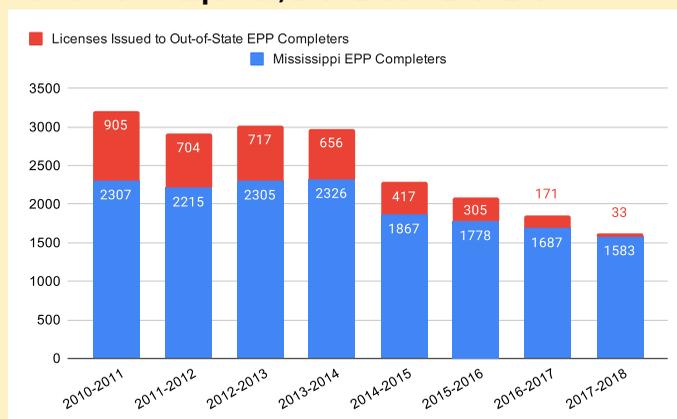
We should note that there are questions about the year-to-year accuracy of enrollment figures in state Title II reports published by ED, primarily around whether some EPPs used different definitions of “enrolled” students at times, leading to overcounting in some years.¹ For this reason, we focus much of our analysis on completer figures, which are more reliable. However, even after receiving unofficially updated enrollment figures for the years in question, statewide enrollment still drops 38% from 2010-2011 to 2017-2018—less than reported by Title II but consistent with our conclusion that enrollment appears to be the underlying culprit in the falling number of EPP completers. Remember, if the drastic decline in completers beginning in 2014-2015 is most likely caused by enrollment declines in the preceding years, then the problem in the educator pipeline predates the implementation of new test-based entrance requirements first affecting 2015-2016 teacher graduates.

FINDING #5:

At the same time that in-state EPP completers have declined, out-of-state EPP completers receiving licenses have virtually disappeared, putting more pressure on the number of in-state EPP completers.

In addition to the annual number of Mississippi EPP completers who become licensed and employed in schools across the state, Mississippi has historically been able to depend on a secondary source of EPP completers: out-of-state EPP completers who choose to teach in Mississippi. But while 905 out-of-state EPP completers received in-state licenses in 2010-2011, this figure had fallen 96% to just 33 by 2017-2018 (see Figure 4.). The devastation of this additional source of new teachers further exacerbates the problem of declining in-state EPP completers: in-state EPPs became more important than ever to the health of the overall pre-service pipeline right at the moment that their number of completers has faltered.

Figure 4. Mississippi EPP Completers and Licenses Received by Out-of-State Completers, 2010-2011 to 2017-2018



Source: T. Ballard’s calculations based on U.S. Department of Education, “Title II Reports,” available at <https://title2.ed.gov/Public/Home.aspx> (last accessed September 2020).

*“Enrollment” includes students formally admitted to an EPP—typically in their junior year—who have not yet completed their course of study. “Completers”—those who have exited successfully—are reported separately by Title II. For total teacher candidates in a year, one must add “enrollment” and “completers.”

¹Specifically, the issue seems to be that in 2010-2011 and 2011-2012, the traditional route program at the University of Mississippi included freshman and sophomores in their enrollment counts, even though students are not typically formally admitted to EPPs until their junior year. After consulting with the Dean of the University of Mississippi School of Education, we received updated figures for these two years.

IV. HOW IS THE PRE-SERVICE EDUCATOR PIPELINE CHANGING IN TERMS OF DIVERSITY?

FINDING #6:

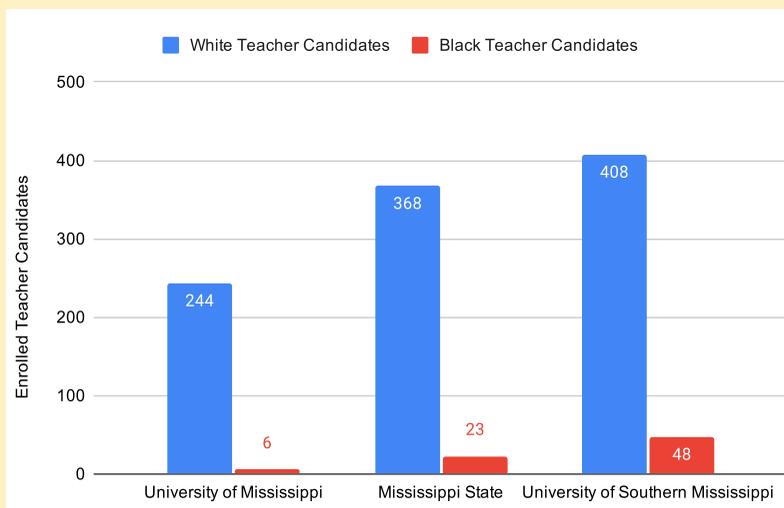
The current in-state EPP pool of future teachers is not diverse, with some of the largest programs being overwhelmingly white.

As we discussed previously, we have chosen to focus on EPP completer figures rather than general enrollment, in part due to concerns over potential instances of overcounting. However, because Title II reports do not disaggregate completer figures by race, we must rely on enrollment data to determine the racial composition of Mississippi's pre-service educator pipeline. Thankfully, because any enrollment overcounts involved students who were not yet formally admitted to an EPP—but presumably were admitted in subsequent years—the year-to-year demographic breakdowns of EPP enrollment are reliable snapshots of program diversity that can serve as indicators of EPP diversity over time.*

From these demographic data, it is clear that Mississippi's pre-service educator pipeline is not only dwindling, it is also becoming less representative of Mississippi K-12 students in terms of race.¹ In 2017-2018, white teacher candidates made up 76% of overall enrollment in Mississippi EPPs, including 89% of enrollment at Big 3 traditional and alternate route programs. By comparison, Mississippi's K-12 student population is 48% Black.⁴ HBCU EPPs remain the only traditional route programs in which the share of Black teacher candidates exceeds, or even remotely approaches, a percentage comparable to the state's K-12 students (and recall that HBCU traditional route programs produce less than 5% of statewide EPP completers).

Institution-level demographics reveal even more troubling realities. Numerous individual EPPs throughout the state, particularly traditional route programs, enroll 10% or fewer Black teacher candidates. Figure 5. shows the racial composition of the Big 3 traditional route EPPs, all of whom fall into this category. To put this disparity into perspective, consider that in 2017-2018 white teacher candidates made up a higher percentage of enrollment at HBCUs (7.5%) than Black teacher candidates did at either the University of Mississippi (2.4%) or Mississippi State University (5.7%). Exactly 10% of EPP students at the University of Southern Mississippi were Black.

Figure 5. Black and White Teacher Candidate Counts at Big 3 Traditional Route EPPs, 2017-2018



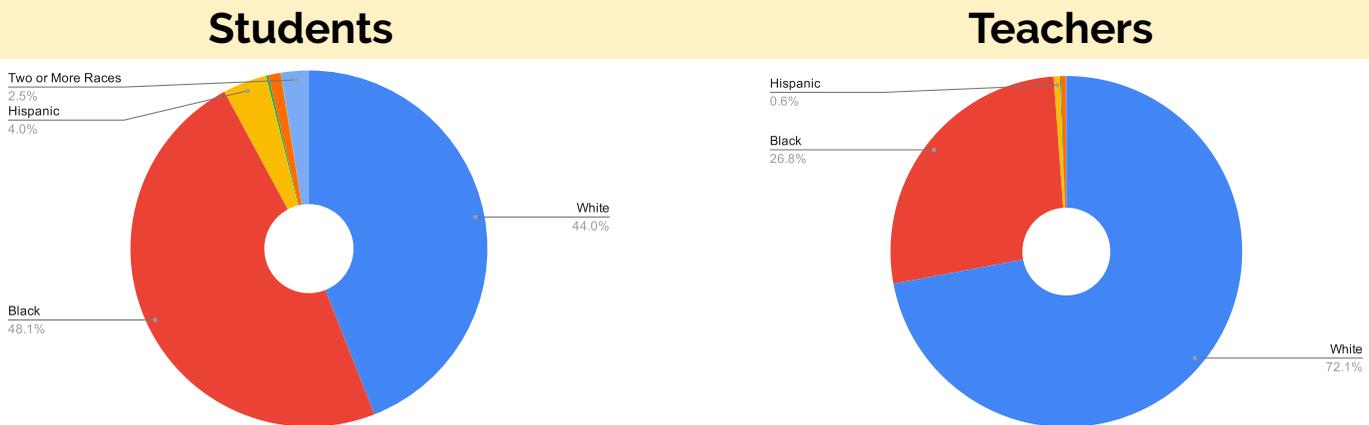
Source: T. Ballard's calculations based on U.S. Department of Education, "Title II Reports," available at <https://title2.ed.gov/Public/Home.aspx> (last accessed September 2020).

*One shortcoming of Title II "enrollment" data is that graduating students are not counted in that figure (i.e., they are classed as "completers"), which means that "enrollment" consists primarily of college juniors. Still, because we have no reason to believe that the demographics of students in their junior year differ significantly from the demographics of students overall, we consider this a reliable indicator of program diversity over time.

¹In this section, we compare the demographics of current teachers and teacher candidates with the demographics of K-12 students to measure diversity among public school teachers; however, there are alternative measures of teacher diversity, namely the Student-Teacher Parity Index, which uses ratios of the percentages of minority students to minority teachers to allow for better comparisons across demographic contexts. The Student-Teacher Parity Index in Mississippi is roughly 2 to 1, which, according to researchers from the Brookings Institute is considered a "small ratio," higher than the ideal "parity" of 1.5 or less, but lower than a more troubling "moderate ratio" of 2.5-4 or a "large ratio" of 4 or greater.

The bottom line is this: fewer and fewer racially diverse teacher candidates now feed into a teacher workforce that is already unreflective of the students they serve. Seventy-two percent (72%) of Mississippi teachers today are white, while only 44% of students are, as demonstrated in Figure 6. This disparity is important because longitudinal research has consistently identified short- and long-term benefits when students of color have even one teacher of color, especially in the elementary grades.⁵ Given Mississippi’s commitment to closing the substantial achievement gaps between students of color and their white peers, expanding the number of teachers of color should remain a priority.

Figure 6. Demographics of Mississippi Students and Teachers, 2018-2019



Source: T. Ballard’s calculations based on Mississippi Today, “Who’s teaching Mississippi’s children? A deep dive into race, gender of state’s educators,” available at <https://mississippitoday.org/2019/09/06/whos-teaching-mississippis-children-a-deep-dive-into-teacher-demographics/> (last accessed September 2020). **Note:** Some demographic groups, including Native American, Asian, Pacific Islander, and Two or More Races do not appear clearly on the chart because the population percentage is so small.

FINDING #7:

Lack of diversity at EPPs is not a new problem, but it has gotten significantly worse over the past decade, suggesting an even less diverse teaching workforce going forward.

As the current population of teachers in Mississippi reflects, a lack of diversity in EPP enrollment is not a new problem. Black Mississippians have historically been underrepresented in EPPs (and were outright barred from many institutions prior to the 1960s), but this trend has markedly accelerated in recent years as Black teacher candidates make up a smaller and smaller percentage of EPP enrollment. Table 3. describes this trend at public and private EPPs as well as in the traditional and alternate route pathways since 2010-2011, the first year in which enrollment figures were reported by race.

Table 3. Change in Black and White Teacher Candidate Enrollment, 2010-2011 to 2017-2018

	Public EPPs		Private EPPs		Traditional Route EPPs		Alternate Route EPPs	
	% Black	% White	% Black	% White	% Black	% White	% Black	% White
2010-2011 Enrollment	23.7%	73.0%	27.4%	69.5%	17.9%	79.0%	41.5%	50.8%
2017-2018 Enrollment	15.8%	81.4%	26.0%	72.0%	15.0%	82.5%	34.3%	61.8%
Percentage Point Change	-7.9%	+8.4%	-1.3%	+2.5%	-2.9%	+3.4%	-7.2%	+11.1%

Source: T. Ballard’s calculations based on U.S. Department of Education, “Title II Reports,” available at <https://title2.ed.gov/Public/Home.aspx> (last accessed September 2020).

The growing lack of diversity in the pre-service educator pipeline raises serious questions. Why have Black Mississippians overwhelmingly stopped enrolling in public EPPs? In a diverse state like Mississippi, why are more than 4 in 5 teacher candidates in the traditional route pathway white? Will the alternate route pathway—which is far more representative of Mississippi’s population than the traditional route—soon become similarly lopsided in its racial makeup?

EPP enrollment and racial demographic data make clear that Mississippi’s pre-service educator pipeline is not currently producing a pool of future teachers that is sizable and diverse enough to meet the needs of children in this state.

V. HOW DO MISSISSIPPI'S EPPs COMPARE NATIONALLY AND TO HIGHER EDUCATION MORE BROADLY?

FINDING #8:

The changing size of Mississippi's pre-service educator pipeline mirrors national trends.

The overall Mississippi trends in EPP enrollment and completion are mirrored nationwide. A 2019 report by the Center for American Progress (CAP) conducted a similar analysis to this one and found that, at the national level, the combined annual number of teacher candidates enrolled in and completing EPPs dropped by 35% from 2010-2011 to 2017-2018.⁶ Five states did manage to increase their output of trained and licensed teachers, but the vast majority of states witnessed a similar pattern to Mississippi’s, including nine with drops of over 50%. If we count the combination of enrollment and completer figures, as is done in the CAP report—and if we adjust for overcounted enrollment in 2010-2011 and 2011-2012—Mississippi has witnessed a decrease of 36% during this time, which is almost identical to the nation’s.

The main distinction between trends at the national level and in Mississippi lies in the performance of alternate route programs not associated with IHEs. Nationwide, the combined number of enrollment and completers in these programs shot up by an impressive 42%. In sharp contrast, Mississippi witnessed a decline of 71%. Though the national 42% increase is due, in part, to the introduction of non-IHE alternate route programs in states where they previously did not exist, the 113 percentage point disparity is striking.

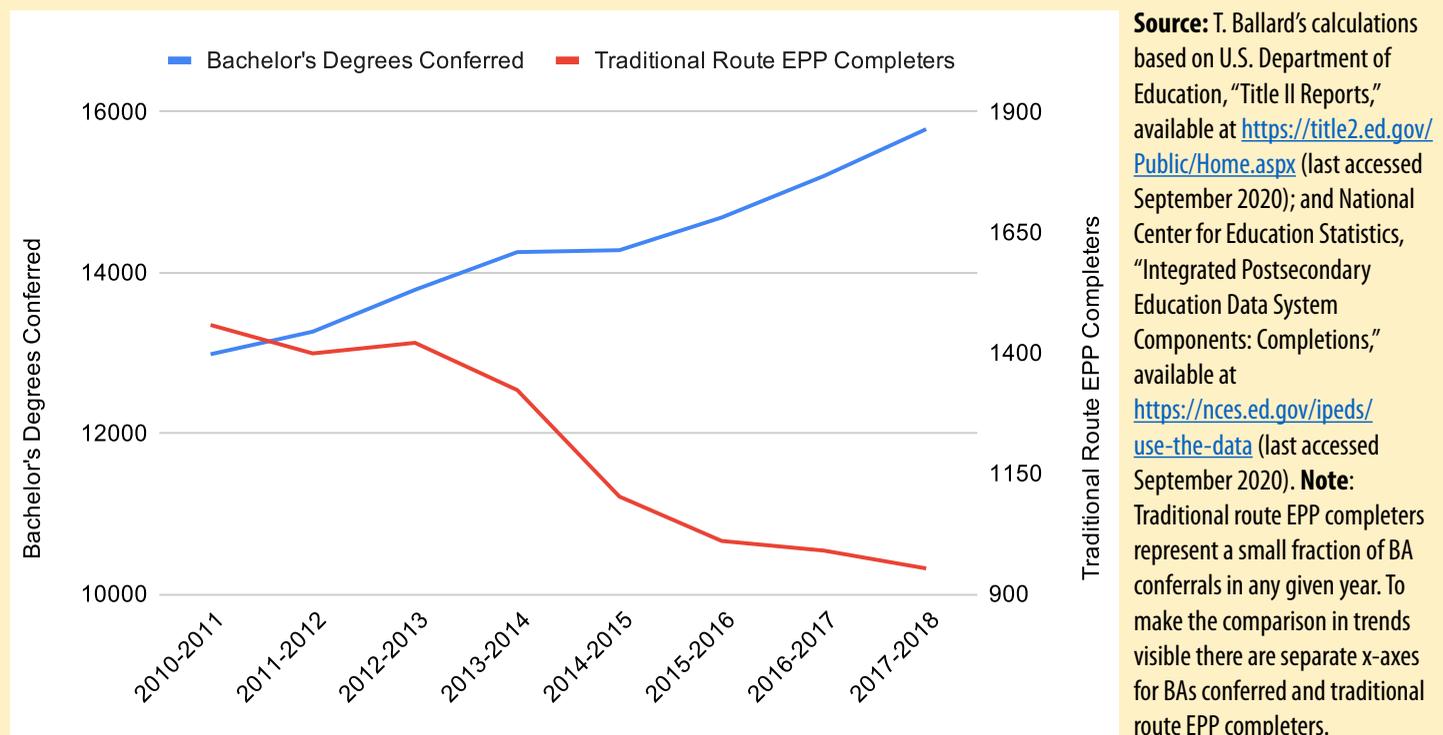
FINDING #9:

Overall graduation trends at the undergraduate level do not explain the decline in traditional EPP completers, indicating that college students are increasingly avoiding teacher preparation.

Despite the bad news for EPP completion in Mississippi, the number of bachelor’s degrees conferred by the state’s colleges and universities has *risen* by 22% since 2010-2011. At the same time, the annual number of traditional route EPP completers—college graduates who are now eligible to become licensed teachers—has *fallen* by 35%. In other words, more Mississippians than ever are attending and graduating college, but fewer and fewer are seeking and finishing teaching degrees.* This remarkable divergence points to an unfortunate reality: *fewer of today’s undergraduates demonstrate a desire to become teachers.*

*As we allude to in the introduction, one prominent theory holds that the problem is not that students are not *seeking* a teaching degree but that they are *unable to pursue* a teaching degree due to stringent entrance requirements at EPPs, which were mandated statewide beginning with aspiring 2015-2016 graduates. However, as we describe in Finding 4, trends in EPP completion, such as those illustrated in Figure 7., as well as trends in enrollment demonstrate that the annual number of EPP completers and enrollees began to fall well before these entrance requirements were implemented. We believe it bears repeating that this timeline calls into question whether the testing explanation is the most salient factor diminishing the pre-service educator pipeline.

Figure 7. Statewide Conferral of Bachelor's Degrees and Traditional Route EPP Completers, 2010-2011 to 2017-2018



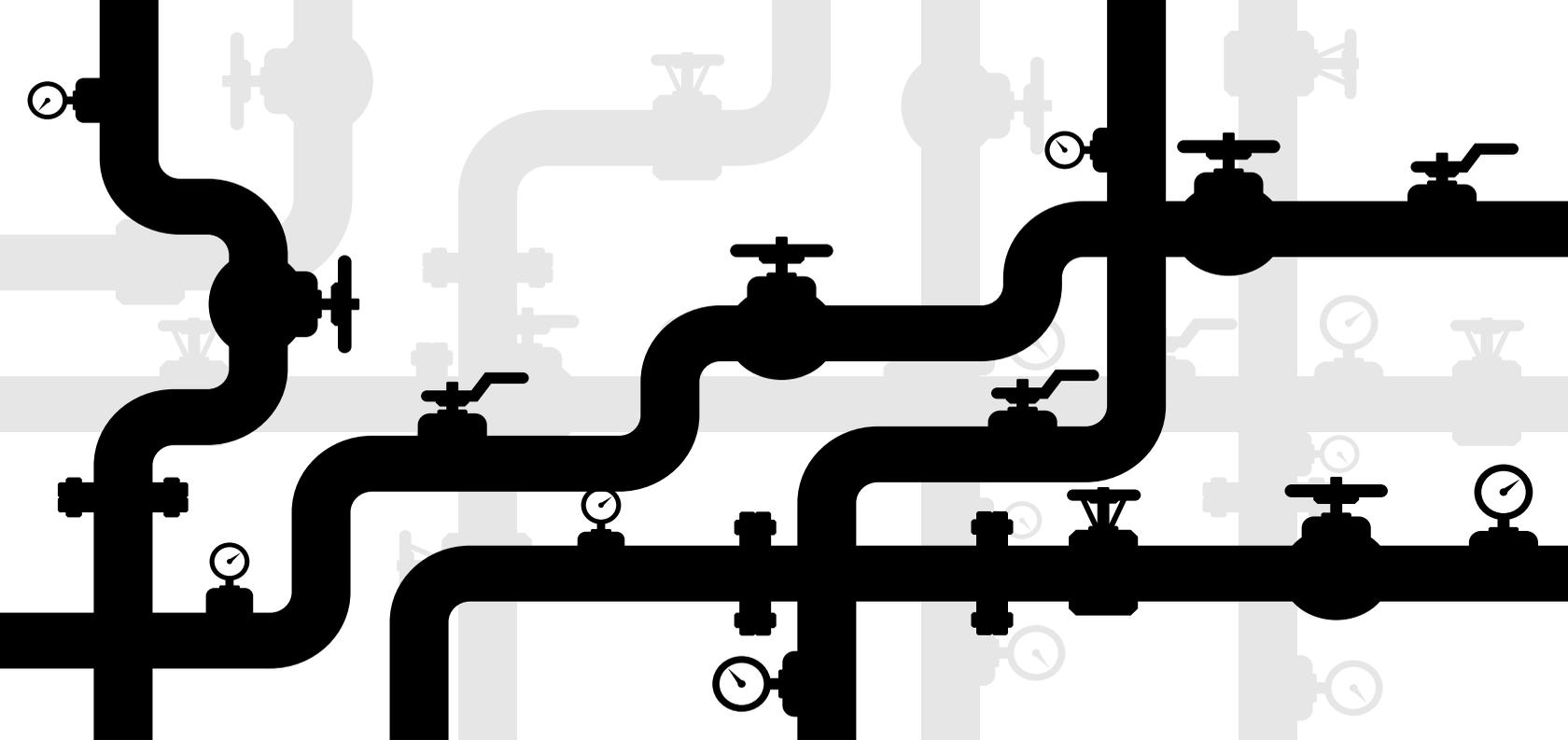
This pattern is magnified at some of Mississippi's largest institutions, which have grown the ranks of first-time college graduates by thousands of students while at the same time seeing teacher preparation become more unpopular than ever. Consider the University of Mississippi, which conferred 4,214 bachelor's degrees in 2017-2018, 47% more than the 2,866 conferred in 2010-2011. In that same period, the number of traditional route EPP completers *dropped* 32%, from 325 to 221. That is a disparity of 79 percentage points. Mississippi State similarly witnessed a 35% bump in bachelor's degree conferrals coinciding with a 28% drop in EPP completers. The state's largest HBCU, Jackson State, graduated 57% fewer EPP completers despite a modest 7% increase in bachelor's degrees conferred.

Not every individual institution conferred more bachelor's degrees in 2017-2018 than 2010-2011, but in these cases, the fates of EPPs were even more disastrous. While smaller colleges such as Millsaps (-21%), Tougaloo (-18%), and Mississippi Valley State (-1%) conferred fewer degrees over time, they

saw their traditional route EPPs quite literally decimated. In 2017-2018, Tougaloo and Mississippi Valley State had no EPP completers. Though Millsaps had six completers in 2017-2018, vanishing demand for teacher preparation has since led to the announcement that the college no longer offers a pathway to licensure.⁷

These data suggest that overall enrollment and graduation trends at Mississippi colleges and universities do not explain the precipitous decline in teacher candidates enrolling in and graduating from EPPs. We repeat: more students than ever are graduating from college in Mississippi, but these students are avoiding teacher preparation. Most alarmingly, this trend is accelerating at the same time as a virtual shutdown of the out-of-state educator pipeline.

Mississippi is in a dire predicament that deserves prompt attention. We must ask a simple, yet consequential question: ***Why are fewer and fewer Mississippians striving to become teachers?***



PART II:

THE NEW TEACHER FINANCIAL SQUEEZE OUT



A DEVASTATING FINANCIAL REALITY

Politicians, school officials, and others have posited a variety of reasons as to why the pre-service educator pipeline is shrinking. One of the most popular explanations is that stringent standardized test requirements for aspiring teachers present such an overwhelming obstacle that too many would-be teachers are driven away from the profession. For decades, teachers have been required to pass various standardized tests, tailored for different subjects and grade levels, in order to receive a license at the *end* of their preparation program. But a relatively new requirement for *entry* into traditional route EPPs has become the primary suspect in the mystery of Mississippi's vanishing educator pipeline. Senate Bill 2188, passed by the Mississippi Legislature in 2013, stipulated that college students entering a traditional route EPP must have a 2.75 GPA on pre-major coursework as well as either a 21 on the ACT or a "nationally recommended passing score" on the Praxis Core Academic Skills for Educators (CASE) examination.*

As critics suggest, the creation of statewide entrance requirements for EPPs has surely prevented at least some aspiring teachers from entering the pre-service educator pipeline, though the exact number is far from clear. For this reason, we are also investigating the role that standardized tests play as a gateway in the educator pipeline through an ongoing research partnership we are attempting with MDE. However, the timing of the testing policy change (SB 2188 passed in 2013 but did not go into effect for *entrants* until spring 2014 at the earliest) does not explain the precipitous decline in EPP *completers* that we see a full year before we would expect it. Recall that annual EPP completers are relatively stable until the 2014-2015 school year, at which point we see a

massive 20% single-year decline, followed by additional drops of about 100 EPP completers each year. As we demonstrated in Part I, these completion declines are attributable to declines in enrollment before the earliest implementation of new entrance requirements. This timeline suggests the existence of other deterrents to educator preparation, perhaps more impactful

than any standardized test requirement.

Chief among other potential explanations for Mississippi's dwindling educator pipeline is one that has been publicly hypothesized but largely overlooked in empirical

"...teaching is no longer a financially affordable profession for Mississippi's young people."

research at the state level—that ***teaching is no longer a financially affordable profession for Mississippi's young people.***

It is certainly true that if you ask any teacher why they are in the profession, you will find many reasons other than the paychecks they receive. But like any person choosing a career, aspiring teachers have to consider the financial aspects of their choice in addition to the less-tangible ones, such as whether the career will be fulfilling and whether the person is a good fit for the work. All aspiring teachers must consider the financial trade-offs between the salary they can expect to receive and the cost of becoming a teacher. Since most aspiring teachers are new college graduates, the salary most must consider is that of a new teacher with a bachelor's degree while the cost is that of obtaining a bachelor's degree.

Across the nation, these financial trade-offs weigh against most individuals' desires to become teachers. Inflation-adjusted teacher salaries are lower than they were before the Great Recession,⁸ and the "pay penalty" associated with

*SB 2188 created the same entrance requirements for alternate route EPPs; however, this was not a significant departure from the previous requirement that alternate route applicants pass the Praxis CASE and hold a 2.75 GPA. In contrast, there were no state-mandated entrance requirements for traditional route EPPs prior to SB2188, though individual schools may have chosen to implement their own criteria. Regardless of the merits of SB 2188, it was superseded in 2020 by SB 2511, which only requires applicants to meet one of the ACT, Praxis, or GPA criteria. Additionally, due to the novel coronavirus, all testing requirements have been waived for the 2020-2021 and 2021-2022 school years.

teaching—the extent to which teachers are paid less than comparable professions requiring a similar amount of education—has grown dramatically, with one estimate putting the national figure at -23.8% for wages from 2013 to 2017.⁹ Meanwhile, the cost of attending college has skyrocketed, with estimates for the increasing cost of tuition ranging from 183.8%¹⁰ (1998 to 2018) to 699%¹¹ (1982 to 2016).

Importantly, researchers can tie these financial realities to the supply of teachers. Research has found that both competitive wages and lower levels of student debt are associated with an increased likelihood that individuals will enter the teaching profession.¹² With this in mind, it appears that falling salaries, the rising cost of college, and a growing pay penalty do more than lower the standard of living for teachers; they are potentially preventing many from entering the classroom in the first place.

In this section, we examine the financial realities of the teaching profession in the Mississippi context, and whether these realities may be at risk of jeopardizing the statewide supply of teachers. We first take a close look at teacher salaries, including how they have changed over time, as well as how they compare to those of neighboring states and comparable professions. We then examine the cost of becoming a teacher in Mississippi and how much debt students take on to pay for it. Finally, we weigh these costs against eventual compensation to calculate what standard of living teachers can expect to have.

VI. HOW DOES TEACHER PAY IN MISSISSIPPI COMPARE TO PREVIOUS YEARS, OTHER STATES, AND OTHER PROFESSIONS?

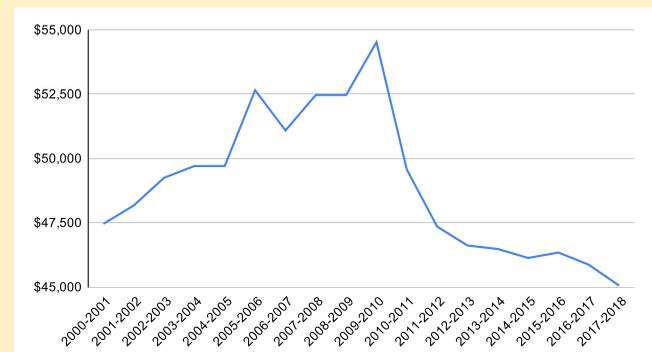
FINDING #10:

The value of a teacher's salary in Mississippi has plunged since the Great Recession.

The salary of a licensed educator represents the clearest economic incentive for entering and remaining in the profession. Unfortunately for Mississippi teachers—and ultimately their students—despite modest intermittent pay raises by the legislature, inflation-adjusted average teacher salaries lost almost \$10,000 in value from their peak in 2009-2010 to 2017-2018, the most recent year for which this data is available.

There are multiple possible explanations for the massive decline in value of average teacher salaries, including, for example, if the teacher workforce trends younger due to rising retirement rates of veteran educators (because more experience means higher pay). But chief among these explanations is simply that Mississippi's salary schedule has not kept pace with inflation. If we look at base pay on the salary schedule—teachers' minimum guaranteed salary in their first three years, regardless of location—we see that in 2007-2008, prior to the 2008 financial collapse, a first-year teacher would have earned a minimum of \$30,500, worth about \$38,234 in 2020 dollars. In the

Figure 8. Average Salary for Mississippi Teachers in March 2020 Dollars, 2001-2002 to 2017-2018

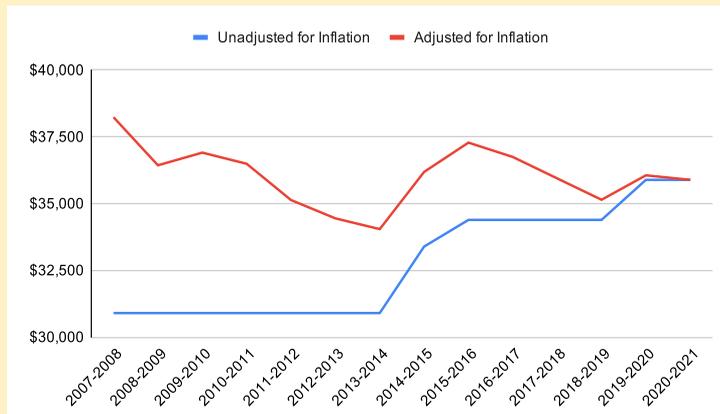


Source: T. Ballard's calculations based on National Center for Education Statistics, "Digest of Education Statistics," available at <https://nces.ed.gov/pubsearch/getpubcats.asp?sid=091#061> (last accessed September 2020). Unadjusted salaries for each year converted into March 2020 dollars using the Bureau of Labor Statistics' Consumer Price Index Calculator, available at https://www.bls.gov/data/inflation_calculator.htm.

wake of the Great Recession, the legislature did not increase this minimum salary for six years, and rising inflation meant that by 2013-2014, first-year teachers were effectively earning over \$4,000 less, or about \$34,063 in 2020 dollars.

By the time the legislature raised base pay for beginner teachers by \$3,000 in 2014-2015, the ultimate impact was merely a slight correction in the free-falling value of a Mississippi teacher salary. As demonstrated in Figure 9., subsequent increases in first-year base pay in the years since have similarly served more to maintain than improve the relatively low salary associated with the teaching profession. A proposed increase to \$37,000 in the 2020 legislative session would have raised base pay to its second-highest inflation-adjusted level in over a decade (in 2015-2016 base pay was worth \$37,284). But with the bill's demise after the pandemic crisis, base pay will remain the same numerically while losing value going into the 2020-2021 school year.

Figure 9. Base Salary for Mississippi Teachers in Years 1-3, Unadjusted and Adjusted for Inflation, 2007-2008 to 2020-2021



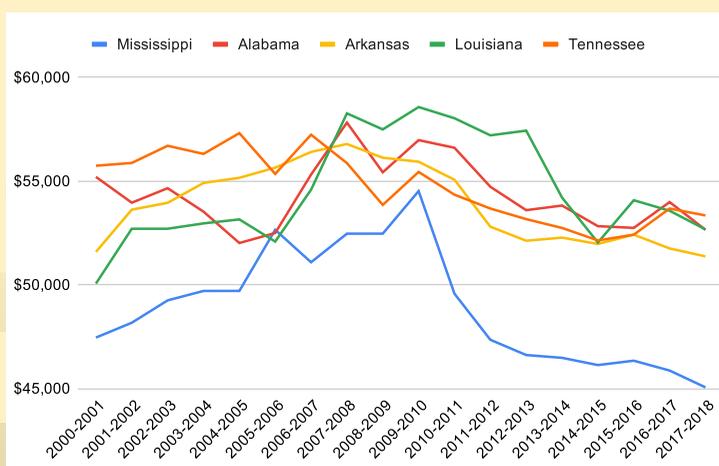
Source: T. Ballard's calculations based on National Center for Education Statistics, "Digest of Education Statistics," available at <https://nces.ed.gov/pubsearch/getpubcats.asp?sid=091#061> (last accessed September 2020); and Mississippi Department of Education, "FY 2019-2020 MAEP Salary Schedule," available at https://www.mdek12.org/sites/default/files/documents/salary_schedule_2019-2020.pdf. Unadjusted salaries for each year converted into March 2020 dollars using the Bureau of Labor Statistics' Consumer Price Index Calculator, available at https://www.bls.gov/data/inflation_calculator.htm.

FINDING #11:

Teachers in Mississippi are paid far less than in any neighboring state.

We are situated within a region of the United States notorious for low teacher pay, but make no mistake about it: Mississippi lags far behind its neighbors in compensation for licensed educators. Neighboring states (i.e., Alabama, Arkansas, Louisiana, and

Figure 10. Average Salary for Teachers in Neighboring States in March 2020 Dollars, 2000-2001 to 2017-2018



Source: T. Ballard's calculations based on National Center for Education Statistics, "Digest of Education Statistics," available at <https://nces.ed.gov/pubsearch/getpubcats.asp?sid=091#061> (last accessed September 2020). Unadjusted salaries for each year converted into March 2020 dollars using the Bureau of Labor Statistics' Consumer Price Index Calculator, available at https://www.bls.gov/data/inflation_calculator.htm.

Tennessee) vary in how they offer higher pay—some offer higher starting salaries while others provide more generous pay raises for veteran teachers—but average salaries in each state dwarf Mississippi's in comparison. Figure 10. demonstrates how this gap has widened in the last decade.

Mississippi has historically offered lower salaries to teachers than neighboring states, but we did begin to make meaningful progress toward closing this gap in the years leading up to the Great Recession. After the 2009-2010 school year, inflation-adjusted salaries fell across the board in Alabama, Arkansas, Louisiana, and Tennessee, but they plummeted at an alarmingly high rate in Mississippi. Whereas Mississippi offered salaries just a couple thousand dollars lower than neighboring states in 2009-2010, the closest state now, Arkansas, offers an average salary of over \$6,000 more than is available in Mississippi.

Even if the Mississippi pre-service educator pipeline is able to boost its output of trained teachers, there is a growing incentive for these educators to cross state lines and find employment in the public schools of any neighboring state. Likewise, relying on out-of-state educators remains something akin to fantasy, as evidenced by the 96% decline in licenses granted to out-of-state EPP completers from 2010-2011 to 2017-2018 (see Part 1).

Meet Dr. Tina Snell



“Dr. Snell came to the sad realization that **she would have to leave the state if she wanted to earn a comfortable living as a classroom teacher**...Finally she found a way to make the numbers add up: Georgia offered reciprocity for her Mississippi teaching license as well as a salary that would fit her needs. As a teacher in Georgia, she would make three times as much as she did in Mississippi.”

Real **Teachers**. Real **Stories**.
To read the full profile, go to **Appendix C**.

FINDING #12:

Other popular professions in Mississippi, even those that do not require a college degree, now offer more competitive pay than teaching.

Careers that require a similar amount of education to teaching offer increasingly enticing alternatives in terms of pay. According to an analysis by the Fordham Institute, Mississippians with bachelor’s degrees earn an average salary of \$66,225.¹³ This is over \$20,000 more than the 2018-2019 average teacher salary of \$45,105. Even the average salaries of those with just “some college” (\$46,049) or an associate’s degree (\$49,041) outpace teachers’ average. Mississippians with a job but only a high school diploma earn pay that is almost comparable to a teacher’s—\$43,735 on average.

Meet Veronica Dykes



“She had not realized that, while her mother was a teacher, their family had a second income from her father to make ends meet. This was not the case for Veronica. She was single and tens of thousands of dollars in debt...After three years, she could no longer sustain her education career. **She had to leave the classroom.**”

Real **Teachers**. Real **Stories**.
To read the full profile, go to **Appendix C**.

Using data from the Bureau of Labor Statistics, Table 7. lists the statewide median salary available in some common careers. As a comparison, we have listed how many years of experience a teacher with a Class A license would need in order to earn an equivalent amount, assuming no district supplement.

The economic prospects of these careers bode well for the state at large, but they complicate efforts to attract talented Mississippians into the pre-service educator pipeline. When

viewed in comparison to these salaries, compensation for licensed educators simply is not competitive, particularly when you consider the cost of education required to become a teacher—a cost not incurred by workers in many of these alternative fields. It is difficult to determine exactly how many individuals have made the choice to forgo teaching for a higher-wage job, but a dwindling number of EPP completers in Mississippi suggests this number is growing.

Table 7. Median Salaries for Comparable Professions in Mississippi

	Financial Manager	Registered Nurse	Postal Service Worker	Insurance Agent	Truck Driver	Retail Supervisor
College Education Required?	Yes	Yes	No	No	No	No
Median Salary	\$82,370.00	\$58,590.00	\$47,690.00	\$45,880.00	\$43,510.00	\$36,060.00
Number of Years of Experience Needed for a Teacher to Reach Pay Comparability (Class A License)	Never Attainable	Never Attainable	25 Years	23 Years	18 Years	3 Years

Source: T. Ballard's calculations based on Bureau of Labor Statistics, "Occupational Employment Statistics," available at https://www.bls.gov/oes/current/oes_ms.htm; and Mississippi Department of Education, "FY 2019-2020 MAEP Salary Schedule," available at https://www.mdek12.org/sites/default/files/documents/salary_schedule_2019-2020.pdf.

VII. HOW HAS THE COST OF BECOMING A TEACHER CHANGED OVER TIME?

A teacher's salary may offer the clearest economic incentive to becoming an educator, but salary must also be weighed against the cost of entering the profession in the first place. At a minimum, teachers must hold a bachelor's degree to become licensed, and the price of obtaining this credential has ballooned in recent years. In any discussion about the economics of the teaching profession, understanding barriers holds equal importance to understanding incentives, and these barriers appear to be growing rapidly.

FINDING #13:

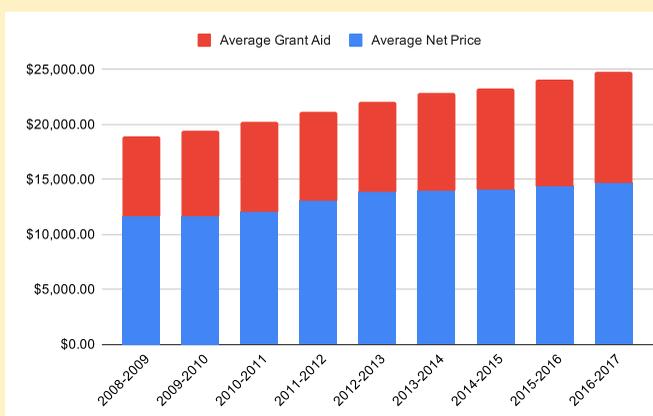
College students in Mississippi—and by extension, prospective teachers—are paying thousands of dollars more to earn a bachelor's degree than they were even 10 years ago.

Despite our reputation for affordable higher education, Mississippi has not been immune to the rising cost of college. News articles often track tuition increases at Mississippi's universities, but students face a total cost of attendance (COA) that includes not just tuition but fees, room and board, and other related expenses, and all of it is growing fast. According to data from the U.S. Department of Education's College Scorecard, from 2008-2009 to 2016-2017, the average annual COA at Mississippi four-year colleges and universities rose 31%, from \$18,884 to \$24,760 a year. For comparison, the inflation rate during this period was only 10%.

Luckily, the average college student does not pay the full COA each year, thanks to a mixture of scholarships and grants from the federal government, state, and colleges and universities themselves. A student's net price—or the actual amount paid after scholarships and grants—is often much lower than the COA, as demonstrated in

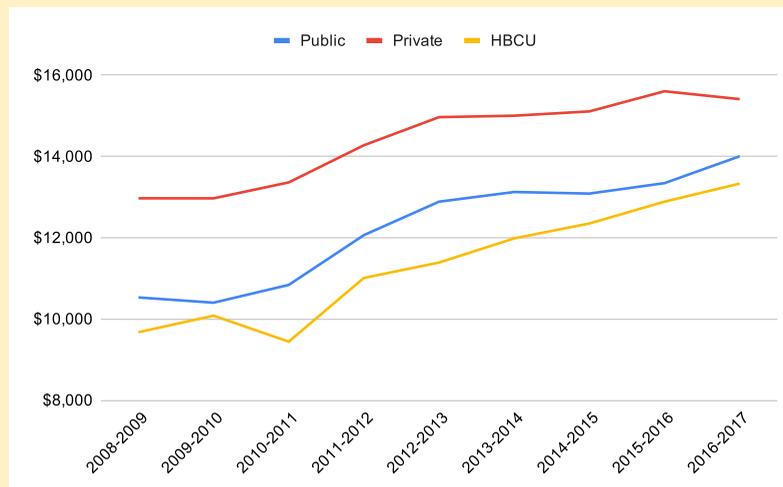
Figure 11. Nonetheless, the average net price has grown almost as much as the COA in percentage terms, or by 26%, from \$11,669 to \$14,662. Assuming that net price has continued to increase at a constant rate, a student entering college in 2016 would have paid \$62,033 over four years compared to \$48,382 for a student matriculating in 2008, a cumulative hike in net price of \$13,651.

Figure 11. Average Annual Cost of Attendance at Mississippi Four-Year Colleges and Universities, 2008-2009 to 2016-2017



Source: T. Ballard's calculations based on U.S. Department of Education, "College Scorecard," available at <https://collegescorecard.ed.gov/> (last accessed September 2020). **Note:** "Average Grant Aid" is not a specific figure included in College Scorecard data; here, this figure is a calculation of the difference between average COA and average net price for each year.

Figure 12. Average Net Price at Mississippi Four-Year Colleges and Universities, 2008-2009 to 2016-2017



Source: T. Ballard's calculations based on U.S. Department of Education, "College Scorecard," available at <https://collegescorecard.ed.gov/> (last accessed September 2020).

With the exceptions of Belhaven University and University of Southern Mississippi, the average net price has risen at every IHE in Mississippi. Public IHEs, which graduate a majority of EPP completers in Mississippi, have seen an increase in net price of 33% in this period, slightly higher than the overall rate. The net price at HBCUs has grown even faster, with a 38% increase. Though net price at private IHEs has grown at a slower rate (19%), the 2016-2017 average private school net price of \$15,412 is by far the highest of any IHE category.

FINDING #14:

Low-income students, on average, pay almost the same net price as everyone else despite having far fewer resources.

In theory, low-income students should receive greater amounts of grant aid to cover the COA and lower their overall net price, but College Scorecard data suggest that they pay net prices not far below the average. As Table 8. shows, the out-of-pocket costs for low-income students—defined here as students from families making \$30,000 or less a year in income—are only \$1,500 to \$2,000 less annually than for students in general, meaning that low-income students only receive a 10% discount at public schools and a 13% discount at private schools. At public universities, the net price for low-income students has also increased slightly faster than for all students. Strangely enough, there were three schools in 2016-2017 (Alcorn State, Mississippi Valley State, and William Carey) where low-income students paid more than the all-students average. It is unclear from publicly available data why this is the case.

Table 8. Net Price for All Students and Low-Income Students at Public and Private Institutions, 2016-2017

	Public		Private	
	Average Annual Net Price (All Students)	Average Annual Net Price (Low-Income Students)	Average Annual Net Price (All Students)	Average Annual Net Price (Low-Income Students)
2016-2017 Net Price	\$14,006	\$12,694	\$15,412	\$13,494
Percent Change Since 2008-2009	33.0%	35.8%	18.8%	16.6%

Source: T. Ballard's calculations based on U.S. Department of Education, "College Scorecard," available at <https://collegescorecard.ed.gov/> (last accessed September 2020). **Note:** Here we define "low-income" as the College Scorecard category of students from families making \$30,000 or less a year in income.

A 10-13% discount for low-income students hardly makes up for the comparative disparity in family resources between low-income students and their wealthier counterparts. According to the Southern Regional Education Board, in 2016, the net price for low-income students at public universities represented between 75-78% of their family income, while for all students this figure was between 32-33%, and for the highest income category (>\$110k) just 10%.¹⁴ College is becoming more expensive for everyone, but the impact is clearly hitting low-income students the hardest.

VIII. HOW ARE PROSPECTIVE TEACHERS PAYING FOR COLLEGE?

Having established that Mississippi college students—and, by extension, traditional route teacher candidates—are paying increasingly high net prices, we now turn to how this is reflected in students' debt burdens. Here we explore variation in student debt as well as how these costs accumulate over time.

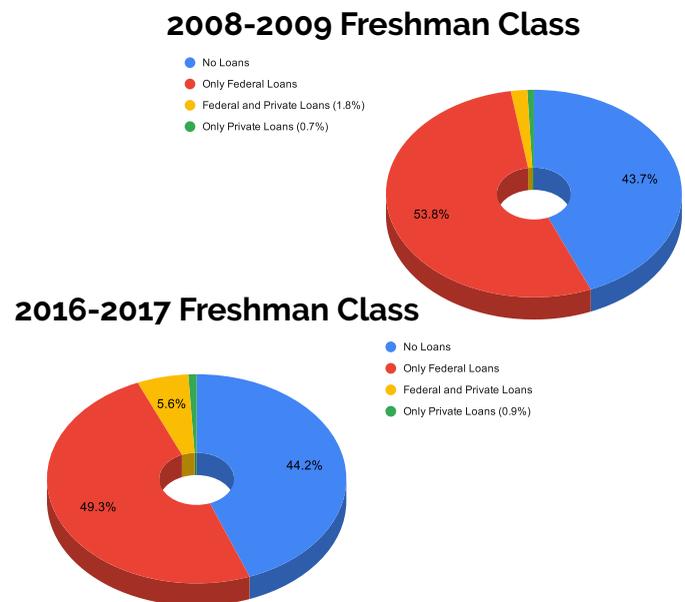
FINDING #15:

Most Mississippi college students finance their education with federal loans, with a small, but growing, number also relying on high-interest private lenders.

Using data from the National Center for Education Statistics (NCES) that track annual borrowing trends for incoming college freshmen, one pattern becomes clear: just over half (typically within a few percentage points of 55%) of college students in Mississippi consistently take out federal loans of about \$6,000 each in their first year of school. Based on the dollar figures, these are likely students taking out the maximum amount* of both subsidized and unsubsidized loans under the Stafford Student Loan program. The use of subsidized loans suggests that many of these students demonstrate at least some financial need. But while the use of federal loans has remained consistent, there appears to be a small uptick in the use of private loans, particularly by students who have also borrowed money through the federal government, though this figure is still relatively low at 5.6% of incoming freshmen.

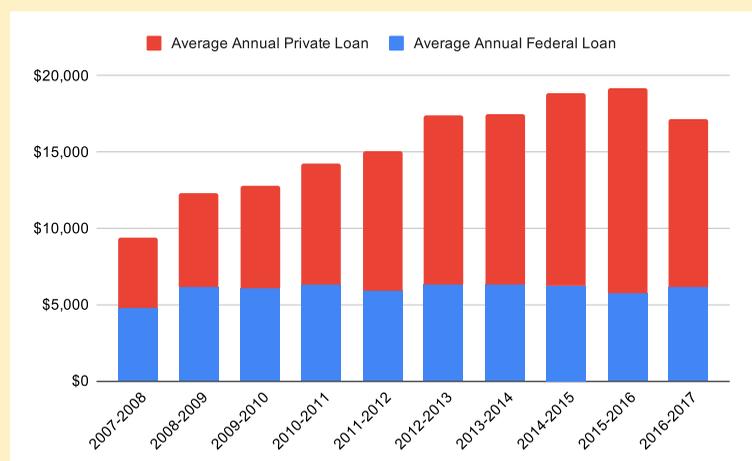
Because the average federal loan (\$6,189 in 2016-2017) makes up less than half of the average net price (\$14,662), students must make up the difference somehow. This can be done in a variety of ways: wealthier families, for example, likely pay the difference in cash while academically-gifted students and students with exceptional financial need might receive higher-than-average grant aid that results in a lower net price. A small, but growing, number of students are supplementing their federal loans with loans from private lenders. In addition to the increased frequency (see Figure 13.) of these loans—which feature both higher interest rates and fewer protections than their federal counterparts—students are borrowing increasingly higher amounts: in 2008-2009, 1 in 40 Mississippi college freshmen took out private loans that averaged \$6,148 per loan. By 2016-2017, 1 in 15 Mississippi freshmen were taking out these loans, and the average was \$11,005, an increase of 79%. Figure 14. demonstrates the increase in private loan amounts relative to the stability of federal loans.

Figure 13. Student Loan Breakdowns of Freshman Class, 2008-2009 and 2016-2017



Source: T. Ballard's calculations based on National Center for Education Statistics, "Integrated Postsecondary Education Data System Components: Financial Aid," available at <https://nces.ed.gov/ipeds/use-the-data> (last accessed September 2020).

Figure 14. Federal and Private Loan Amounts, 2007-2008 to 2016-2017



Source: T. Ballard's calculations based on National Center for Education Statistics, "Integrated Postsecondary Education Data System Components: Financial Aid," available at <https://nces.ed.gov/ipeds/use-the-data> (last accessed September 2020).

*The Stafford loan limit for dependent college freshmen is \$5,500, slightly lower than the average amount of federal loans taken out. The average of \$6,000 is likely explained by borrowing habits of independent college freshmen who, while making up a small minority of undergraduate populations, can borrow up to \$9,500 during their first year of college.

We want to emphasize that students who take out any private loans are a very small portion of Mississippi undergraduates borrowing for school—only 6.5%. However, we found it interesting that students who take out private loans at Big 3 schools, which prepare the bulk of Mississippi teachers, borrow over \$2,000 more than the statewide average. At the University of Mississippi, students with private lenders (8% of freshmen) borrow almost \$5,000 more than the statewide average. This is in contrast to students with private loans at private colleges and universities (4.34% of freshmen), who borrowed almost \$1,000 less than the statewide average. This suggests that while Big 3 schools and other public IHEs offer lower net prices, their students are less likely to be able to cover these expenses through a combination of federal loans and savings, making these populations more reliant on private lenders. As we will see, for students in this small portion of borrowers, this reliance can have disastrous effects on their long-term finances.

Meet Chevonne Dixon



“But even in the early 2000s, earning an **undergraduate degree in education wasn’t cheap**: Chevonne had to cover both tuition and living expenses with student loans, and by the time she successfully graduated and earned her license in December 2006, **she had student loan debt in the six figures.**”

Real **Teachers**. Real **Stories**.
To read the full profile, go to **Appendix C**.

FINDING #16:

Most students graduate college tens of thousands of dollars in debt, likely necessitating monthly payments of hundreds of dollars.

NCES data only cover the borrowing habits of first-year college students, but if we assume these figures to be more or less constant over four years, then we can estimate students’ loan debt upon graduation as well as how much they will ultimately spend paying these loans back. Using this method, we estimate that the average Mississippi college student, matriculating in the fall of 2016 and borrowing an average of \$6,188.97 in federal Stafford loans a year, would owe \$25,631.48 by the time they entered repayment six months after graduation in 2020. If the student then pays back their loan over 10 years with the standard repayment plan—by far the most popular federal repayment plan—they will have a monthly payment of \$265.01. Because interest accrues until the loan is fully paid off, by the end of 10 years they will have spent a total of \$31,801.32 financing their education. This is about equal to a starting teacher’s salary in Mississippi after taxes. Table 9. displays how these costs add up.

Table 9. Cost of Borrowing the Average Federal Loan

Year	Overall Loan Amount	Subsidized Portion (annual limit)	Unsubsidized Portion	Accrued Interest on Unsubsidized Portion (4.53%)
Year 1	\$6,188.97	\$3,500.00	\$3,688.97	\$517.69
Year 2	\$6,188.97	\$4,500.00	\$2,688.97	\$248.66
Year 3	\$6,188.97	\$5,500.00	\$1,688.97	\$70.22
Year 4	\$6,188.97	\$5,500.00	\$1,688.97	\$39.01
Federal Loan Principal Upon Repayment		\$25,631.48		
Monthly Payment		\$265.01		
Total Cost After 10 Years		\$31,801.32		

Source: T. Ballard's calculations based on National Center for Education Statistics, "Integrated Postsecondary Education Data System Components: Financial Aid," available at <https://nces.ed.gov/ipeds/use-the-data> (last accessed September 2020). **Note:** Interest on unsubsidized portion of loan assumes the current interest rate of 4.53% and that the borrower receives the loan in September of each year, graduates in May of Year 4, and defers payments until six months after graduation. Subsidized portion of the loan is the annual limit for students that have been listed as dependents. Technically the unsubsidized portions of the loan in Years 1 and 2 exceed the annual limit of \$2,000 for dependent students; these figures reflect the overall average, which includes independent students with higher annual limits.

There are, of course, countless individual variables that will alter a given student's net price, how much they have to borrow, and the amount they ultimately have to pay back. Everything from the school they attend and what scholarships they receive, to which repayment plan they use and if they rely partially or completely on private lenders, will affect whether a student owes more or less than our estimates here. Regardless, the data suggest that there are generally three tiers of student debt burdens for Mississippi college graduates:

Students with no debt,

approximately 45% of Mississippi undergraduates in a given year, who manage to avoid borrowing money for college altogether by relying on familial wealth, independent income or work, scholarships, or some combination thereof, including the few "full-ride" scholarships.

Federal loan borrowers,

roughly half of the undergraduate population, who graduate solely with the help of federal loans (i.e., without relying on private loans as well), likely supplemented by either above-average grant aid, by their family chipping in, or through work. Depending on their alma mater, they will likely graduate somewhere between \$20,000 and \$30,000 in debt (see Table 9.). Repaying this debt will certainly be a challenge, but with a well-paying job upon graduation, a manageable one.

Private and federal loan

borrowers, perhaps 5% of the class of 2020, who rely on private loans alongside federal ones, and may easily spend over \$100,000 paying off this debt due to increased interest rates and higher loan amounts.* Estimated monthly payments of over \$900 are likely to put severe financial strain on these graduates.

*Using a similar calculation as in Table 9., we estimate that a student borrowing the average federal and private loan for four years would owe \$80,374.93 upon repayment after graduation and would ultimately spend \$113,914.16 paying down the loan principal plus interest. See Appendix B for details.

Our analysis is somewhat limited by data constraints that do not reveal which students fall in each tier of student debt. We do not know, for example, whether teacher candidates fall into these categories in the same proportions as the general population. Because we only have data for incoming freshmen, we also do not know what the breakdown looks like for graduating students. Regardless, these figures highlight the increasingly daunting obstacle that paying for college poses to Mississippi's young people. As we will see, this may have extremely unfortunate implications for Mississippi's pre-service educator pipeline.

IX. TO WHAT EXTENT DO IHEs, THE STATE, AND THE FEDERAL GOVERNMENT MITIGATE THE COST OF HIGHER EDUCATION, PARTICULARLY FOR TEACHERS?

As we discussed earlier, many students are able to pay net prices below the total COA with the help of grants and scholarships awarded by the state government, federal government, and institutions themselves. What does the distribution of aid look like, who receives it, and how has this changed over time?

FINDING #17:

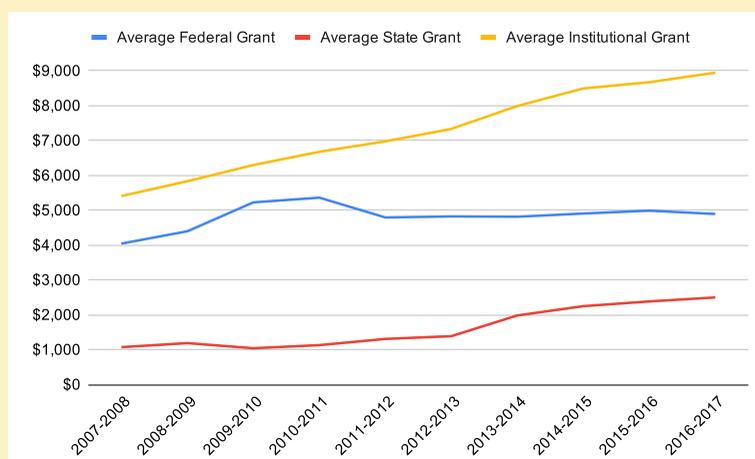
In an era of rising college costs, state and federal grant aid has not kept pace.

As we discussed in Section VII., the average annual COA at Mississippi four-year colleges and universities rose almost \$6,000 from 2008-2009 to 2016-2017. Over the same period, the average state grant grew by \$1,310, while the average federal grant grew by just \$496. Figure 15. demonstrates this relative stagnation over time.

Increasing state financial aid represents a substantial investment, and Mississippi should be applauded for its efforts. But when federal and state investments cannot keep up with the rising price tag for a bachelor's degree, the cost is shifted disproportionately to institutions

and students themselves. During this time period, the average institutional grant did increase substantially by a total of \$3,114 from 2008-2009 to 2016-2017. However, it is entirely unclear to what extent institutional grants are need based. In fact, several analyses over the last few years have pointed to a troubling trend: colleges are giving out more and more "merit" aid to entice students to enroll, many of whom are out-of-state students that do not need the financial support.¹⁵ According to one analysis of financial aid practices at 339 public universities across the country, about 40% of all institutional aid went to students with no demonstrated financial need.¹⁶ Trends such as these may explain why low-income students pay a net price that is comparable to the all-students average.

Figure 15. Average Grant Awards for Incoming Freshmen, 2007-2008 to 2016-2017



Source: T. Ballard's calculations based on

National Center for Education Statistics, "Integrated Postsecondary Education Data System Components: Financial Aid," available at <https://nces.ed.gov/ipeds/use-the-data> (last accessed September 2020).

The ultimate result of need-based grant aid—whether federal, state, or institutional—not keeping up with COA is a heavier financial burden on students, particularly low-income students, as evidenced by the 26% increase in net price discussed in Section VII. As we will see, this can have a disastrous effect on the standard of living that some students experience after graduation.

FINDING #18:

Mississippi spends millions of dollars to send students to college, but wealthier students benefit disproportionately.

In addition to disbursing a fraction of the grant aid awarded by IHEs and the federal government, state grant aid in Mississippi has come under fire for disproportionately benefiting wealthier students.¹⁷ The three general state grant programs for undergraduates are described in Table 11.

Table 11. Undergraduate Grant Programs in Mississippi

Program	Mississippi Resident Tuition Assistance Grant (MTAG)	Mississippi Eminent Scholars Grant (MESG)	Higher Education Legislative Plan for Needy Students (HELP)
Eligibility	Residency-based (minimum 2.5 GPA, 15 ACT or 720 SAT)	Merit-based (minimum 3.5 high school GPA, 29 ACT or 1290 SAT)	Need-based (partially Pell-eligible, family AGI less than \$39,500 a year); merit-based (minimum 2.5 GPA, 20 ACT)
Restrictions	Can't be Pell Grant-eligible	Must apply within three years of high school graduation	Must first receive HELP grant as a freshman or sophomore
Grant Amount	Up to \$500 per year for freshman and sophomores; up to \$1,000 for juniors and seniors	Up to \$2,500 per year	Tuition and required fees
FY2019 Allocations	\$10,477,118 (18,872 individual awards)	\$6,882,878 (3,065 individual awards)	\$23,921,182 (3,959 individual awards)

Source: Mississippi Office of Student Financial Aid

The demographics of recipients, according to the Mississippi Office of Student Financial Aid's (SFA) annual reports,¹⁸ suggest that grants are disproportionately awarded to wealthier students. Most notably, in FY2019, almost one quarter (23%) of these undergraduate grant program recipients reported family incomes of \$110k or more, despite these families making up just 14% of the total population.¹⁹ By contrast, only 18% of recipients reported family incomes of \$30k or less, most of whom received grants via HELP, Mississippi's lone need-based grant. Families in this income bracket make up 31% of the total population.

The disproportionate allocation of state financial aid to wealthier students is a direct result of eligibility requirements for MTAG and MESG. MTAG is unavailable for Pell Grant-eligible recipients, excluding low-income applicants, and MESG carries substantial academic eligibility requirements, excluding most applicants, generally. Perhaps due to the preexisting ability to pay of many recipients, analyses suggest that MTAG and MESG awards have little to no impact on enrollment and graduation rates. (One estimate is that the average per-student investment of \$5,352 in MESG funds yields only a four percentage point increase in

bachelor's degree attainment; therefore, the state spends \$134,500 for each additional bachelor's degree earned through MESH.)²⁰ Put simply, the demographics make it appear unlikely that MTAG and MESH represent the deciding factor for many to attend college.

FINDING #19:

Mississippi has multiple loan programs to help teachers pay for college, but almost all have been defunded.

The previous sections discussed grant aid in relation to all undergraduate students, rather than for teacher candidates alone, since NCEES and SFA do not report recipients by major or career pathway. But Mississippi does have seven financial aid programs specifically geared toward teacher candidates, and these offer a glimpse into the state's commitment to strengthening the pre-service educator pipeline by expanding access to postsecondary education for lower- and moderate-income individuals.

Unlike programs for undergraduates generally, all of Mississippi's state aid programs for teachers are loan based and require a "service obligation" in the form of teaching for a requisite number of years. Teacher candidates must first take on loans, fulfill their service obligations, and file paperwork to have their loans forgiven or partially repaid, a riskier financial proposition than receiving an up-front scholarship. Should a teacher candidate fail to fulfill their service obligation—a situation that could arise from either choosing an alternate career path or being unable to complete their EPP, become licensed, and acquire a teaching position—they become liable for the full loan principal, an additional 5% penalty fee, and interest for the combined principal and penalty. Defaulting on this loan can also result in revocation of one's teaching license by the state.

But even for teacher candidates willing to take on the risk of participating in a forgivable loan program, it is now virtually impossible to receive a loan award from the state. Of the seven active forgivable loan and loan repayment programs specifically for Mississippi teachers, six have not received any funding in recent years. The lone program that does remain funded, the Teacher Education Scholars Forgivable Loan (TES), only received \$88,316 in FY2019, enough to fund six individual awards.

State law currently requires SFA to fully fund general undergraduate grant awards for eligible applicants before any money is allocated to forgivable loan programs, including those for teachers. Because state appropriations for SFA have barely kept pace with soaring demand for undergraduate grants—particularly HELP, which, as the only need-based grant, has seen demand surge over the last decade—the result has been predictable: funding is now virtually nonexistent for forgivable loans.

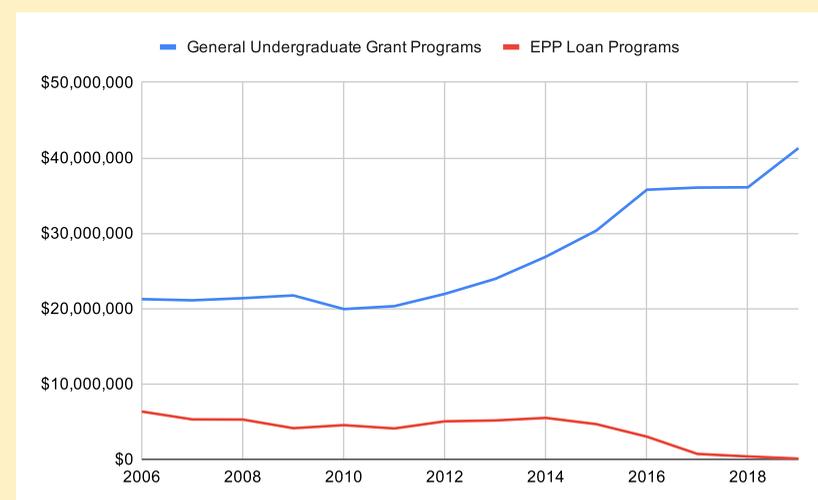
Table 12. Active Forgivable Loan and Loan Repayment Programs for Prospective Teachers in Mississippi

Program	Eligibility	Forgiveness Terms	Loan Amount	FY2019 Allocations
Mississippi Teacher Loan Repayment (MTLR)	Critical shortage area; alternate route; public school teacher	Not applicable	Up to \$3,000 per year (up to 4 years)	\$0.00
Critical Needs Alternate Route Teacher Forgivable Loan (CNAR)	Critical shortage area; alternate route; college junior or senior; merit-based (3.0 GPA and Praxis I)	1 year of teaching for each year of loan	Tuition, fees, room and board, book allowance	\$0.00
Critical Needs Teacher Forgivable Loan (CNTF)	Critical shortage area; traditional route; college junior or senior; merit-based (3.0 GPA or Praxis I)	1 year of teaching for each year of loan	Tuition, fees, room and board, book allowance	\$0.00
Teacher Education Scholars Forgivable Loan (TES)	Merit-based (3.5 GPA and 28 ACT); college student	5-year teaching commitment	Up to \$15,000 per year	\$88,316 (6 individual awards)
William Winter Alternate Route Teacher Forgivable Loan (WWAR)	Alternate route; college junior or senior; merit-based (3.0 GPA and Praxis I)	1 year of teaching for each year of loan	Up to \$4,000 per year	\$0.00
William Winter Teacher Forgivable Loan (WWTG)	Traditional route; college junior or senior; merit-based (3.0 GPA and Praxis I)	1 year of teaching for each year of loan	Up to \$4,000 per year	\$0.00
Graduate Teacher Forgivable Loan (GTF)	Public school teacher; MA student	Teach while pursuing degree and for one year after	\$125 per credit hour (up to 12 credit hours)	\$0.00

Source: Mississippi Office of Student Financial Aid

Additional investments in HELP have surely been worthwhile. As our previous analyses suggest, lower-income students are in dire need of financial aid, and there is a good argument to be made that need-based grants should take precedence over forgivable loan programs. But Mississippi also spent about \$17 million on MTAG and MESH in FY2019, of which over \$5 million went to students with family incomes of over \$110k. Particularly when we consider how ineffective MTAG and MESH have been in improving enrollment and graduation rates, it becomes an open question whether these two grants represent a better use of taxpayer money than a direct grant investment in Mississippi teachers.

Figure 17. Annual State Allocations for EPP Loan Programs and General Undergraduate Grant Programs, FY2006-FY2019



Source: T. Ballard's calculations based on Mississippi Office of Student Financial Aid, "Annual Reports," available at <https://www.msfinancialaid.org/reports-policies/annual-reports/> (last accessed September 2020).

X. WHAT KIND OF STANDARD OF LIVING CAN MISSISSIPPI TEACHERS EXPECT?

Thus far, we have separately discussed the primary incentive (salaries) and one potential barrier (cost of college) to becoming a teacher. But as any teacher paying down student debt will tell you, these two factors are closely intertwined and must be analyzed as such. In this section, we directly weigh compensation for teachers against the cost of achieving this position to examine what standard of living Mississippi teachers experience.

FINDING #20:

Because of local salary supplements offered by individual school districts, compensation can vary tremendously, even among teachers with identical credentials.

Before we examine the impact of student loan debt on take-home pay, it is important to note that geography can play a significant role in determining a given teacher's salary. On top of the salary schedule offered by the state to all Mississippi teachers, school districts offer local supplements that can range anywhere from just a few hundred to over ten thousand dollars. Local supplements are, by definition, funded with local tax dollars, so a given district's ability to offer a generous supplement is dependent on their tax base, which puts rural and lower-income areas at a disadvantage.

In the 2019-2020 school year, a first-year teacher with a Class A license in the West Tallahatchie School District would have received a \$400 local supplement to bring their total annual salary to \$36,290.²¹ The same teacher could have earned \$41,500 in the Biloxi Public School District, which offers a first-year supplement of \$5,610.²² In some cases, the way pay schedules are structured by districts can widen these disparities over time. After 35 years in the classroom, the Biloxi teacher would receive a \$11,185 local supplement on top of their state salary; in West Tallahatchie, the same veteran teacher would only receive an additional \$500.

According to its Office of School Financial Services, the Mississippi Department of Education does not track local supplements, so it is difficult to determine what the average supplement might be.²³ It is also hard to tell on a statewide basis whether there is a connection between comparatively low supplements and the existence of critical teacher shortages—though we should note that, in the example above, West Tallahatchie is a critical shortage district while Biloxi is not. Still, the existence of such a disparity suggests that while some districts have the financial capacity to improve the standard of living for its teachers, substantial supplements are not an income stream that many teachers can expect entering the profession.

FINDING #21:

Student loan debt can effectively reduce a teacher's take-home pay by thousands of dollars.

The increasing cost of college, fewer targeted financial aid opportunities, and the diminishing value of a teacher salary each, on their own, create considerable financial burdens for prospective teachers. Together, these factors become crushing.

Most of the teacher pay conversation has focused on salaries themselves without considering that many educators, particularly those in their first years of teaching, are simultaneously dealing with large amounts of student debt incurred in their pursuit of a

teaching license. As student debt totals regularly climb into the tens of thousands, monthly student loan payments can easily eat up a teacher's monthly paycheck.

The federal government does not disaggregate student loan data by career pathway, but if we assume that teacher candidates borrow money at similar rates as college students in general, then we have roughly three categories of teachers: those who are debt-free, those with federal student loan debt, and those with both federal and private student loan debt. Table 13. illustrates the take-home pay of classroom teachers after factoring in estimated student loan payments for these three groups.

Table 11. Undergraduate Grant Programs in Mississippi

	Debt-Free	Federal Borrower	Federal + Private Borrower
Estimated Annual Student Loan Payment	\$0.00	\$3,180.12 (\$265.01 monthly)	\$11,391.36 (\$949.28 monthly)
Pre-Tax Salary in Years 1-3		\$35,890.00 (\$2,990.83 monthly)	
Post-Tax Salary		\$29,272.08 (\$2,439.34 monthly)	
Post-Tax Salary, Minus Student Loan Payments	\$29,272.08 (\$2,439.34 monthly)	\$26,091.96 (\$2,174.33 monthly)	\$17,880.72 (\$1,490.06 monthly)

Source: T. Ballard's calculations based on National Center for Education Statistics, "Integrated Postsecondary Education Data System Components: Financial Aid," available at <https://nces.ed.gov/ipeds/use-the-data> (last accessed September 2020); and Mississippi Department of Education, "FY 2019-2020 MAEP Salary Schedule," available at https://www.mdek12.org/sites/default/files/documents/salary_schedule_2019-2020.pdf (last accessed September 2020). Tax estimates assume an individual has filed as a single adult with no dependents using the standard deduction. Salary does not include local supplement, which varies by district, and may or may not be offered.

An oft-repeated refrain in Mississippi is that analyses pointing out low teacher salaries, particularly comparisons with other states, are not fair as "Mississippi has a lower cost of living." Yet, even with a comparatively low cost of living, teacher salaries in Mississippi still appear to put educators at much greater risk of having to rely on government assistance than in other states. According to an analysis by the Southern Regional Education Board, a mid-career teacher making the average salary in Mississippi would, as the head of household for a family of four, qualify for six "nationally calculable government benefits"—more than a mid-career teacher in any other state (in Florida, New Mexico, and West Virginia, a mid-career teacher would qualify for five benefits; in all other states, two or less).²⁴ Additionally, with 1 in 8 Mississippi teachers working separate jobs throughout the school year,²⁵ teachers' reliance on secondary income similarly appears to dispel the myth of low salaries being justified by the cost of living.

Meet Alexandra Melnick

"Alexandra is grateful that she has a partner who is able to supplement her household income. They also don't have children to support. Nonetheless, **she has multiple side gigs that help her make ends meet...**

Considering the constraints she lives with, Alexandra doesn't understand how a single person or a person with kids is able to make a career in education work."



Real Teachers. Real Stories.

To read the full profile, go to **Appendix C.**

FINDING #22:

To avoid the need for government assistance or a second job, teachers may have to either forgo having children or find partners with higher salaries.

To further examine what standard of living teachers in Mississippi can expect considering what it costs to live here, we turn to a living wage calculator created by data scientists at MIT.²⁶ The MIT calculations go beyond the federal poverty threshold, which does not factor geographic variation in the cost of living, and employ “a market-based approach that draws upon geographically specific expenditure data related to a family’s likely minimum food, childcare, health insurance, housing, transportation, and other basic necessities.” Importantly, a “living wage” is defined here as the “minimum subsistence wage” required for a family to not have to “seek out public assistance or suffer consistent and severe housing and food insecurity,” meaning a family would have reliable access to these basic resources. This is a somewhat lower standard than other definitions of a living wage, which are often more generous.

Consider the MIT living wage required for working adults in various family configurations in the Jackson area: a single adult with no children would be able to survive on a teacher salary in Jackson without going hungry or having to rely on government assistance, but the situation immediately becomes unsustainable when you factor in even a single dependent (see Table 14). Most households with two working adults and their children could achieve a minimum subsistence wage on beginner teacher salaries, but with the burden of private debt just a single child would put the family in jeopardy of having to rely on government assistance. On a teacher’s salary, these individuals would be simply unable to support children or an adult partner without relying on government assistance or suffering housing and food insecurity.

Table 14. Living Wage Estimates for Various Family Configurations in Jackson

	1 Adult		2 Adults (1 Working)		2 Adults (Both Working)	
	0 Children	1 Child	0 Children	1 Child	1 Child	2 Children
Living Wage (minimum salary per adult)	\$23,816.00	\$45,406.40	\$38,251.20	\$47,403.20	\$25,438.40 (Total household: \$50,876.80)	\$28,558.40 (Total household: \$57,116.80)
JPS Salary: Debt-Free	\$38,111.56 If single: Cannot afford 1 child If sole bread-winner with partner: Cannot afford to support an adult partner with no children If two-income household: Can afford 1 or 2 children if partner has comparable income					
JPS Salary: Federal Borrower	\$34,931.44 If single: Cannot afford 1 child If sole bread-winner with partner: Cannot afford to support an adult partner with no children If two-income household: Can afford 1 or 2 children if partner has comparable income					
JPS Salary: Federal + Private Borrower	\$26,720.20 If single: Cannot afford 1 child If sole bread-winner with partner: Cannot afford to support an adult partner with no children If two-income household: Can afford 1 child if partner has comparable income					

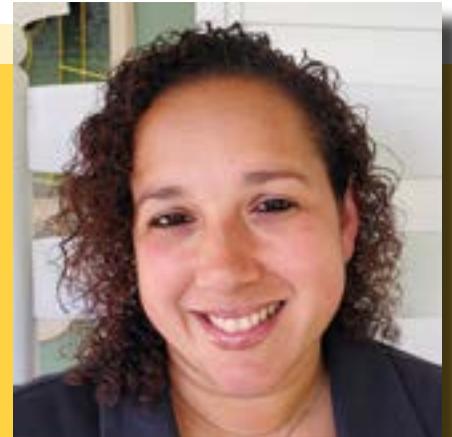
Source: T. Ballard’s calculations based on Massachusetts Institute of Technology, “Living Wage Calculator,” available at <https://livingwage.mit.edu/metros/27140> (last accessed September 2020); and Jackson Public Schools, “2019-2020 Teacher Salary Scale,” available at https://www.nctq.org/dmsView/salary_scale_teacher_19-20 (last accessed September 2020); and National Center for Education Statistics, “Integrated Postsecondary Education Data System Components: Financial Aid,” available at <https://nces.ed.gov/ipeds/use-the-data> (last accessed September 2020). Note: We use the pre-tax salary for JPS teachers, as the MIT Living Wage Calculator factors in estimates for what individuals will pay in taxes.

Across the board, the situation is particularly dire in households with one working adult, especially as debt and children increase. Even without a penny of student debt, a single earner would need to work at least 16 years in the classroom before receiving a salary sufficient to support one child.

Dissecting the nuances of which family configurations would or would not be able to survive on a teacher salary risks distraction from the overarching dilemma: even the prospect of economic insecurity likely remains a colossal deterrent to becoming a licensed educator in Mississippi. The expectation of achieving a “minimum subsistence wage” is a rather low bar, and if prospective teachers can only expect to surpass it with ideal familial circumstances, who can blame these individuals for seeking work elsewhere?

Meet Monica Meredith

“Still, her teacher’s salary did little to cover the costs of their expanding family. By the time Monica and her husband had their third child, Monica desperately needed a way to meaningfully increase her pay...Over the last decade, **Monica has had to wonder, who will fight for teachers as hard as they fight for their students?**”



Real Teachers. Real Stories. To read the full profile, go to [Appendix C](#).

XI. WHAT ARE THE IMPLICATIONS OF TEACHER SALARIES AND THE COST OF COLLEGE FOR MISSISSIPPI’S EDUCATOR PIPELINE?

In Part 2, we have so far established that many Mississippi teachers face daunting financial realities as a result of low salaries and the rising cost of college. Certainly, not all teachers are confronted with economic hardship—familial wealth, being debt-free, or working for a district with a generous salary supplement all improve one’s financial prospects—but as our previous analyses suggest, many in the profession appear at risk of being unable to earn a living wage. Nonetheless, it is essential to ask whether there is any connection between these realities and the troubling downturn in Mississippi’s pre-service educator pipeline that we covered in Part 1. To answer this question, we first turn to nationwide research and examine the role of teacher pay and student debt as potential causes of a dwindling educator pipeline. We then revisit EPP completion trends and compare them to some of the financial realities uncovered in Part 2.

FINDING #23:

National research suggests that teacher shortages are often a direct result of teachers’ financial woes.

It seems like common sense that a declining standard of living associated with a given profession, particularly one requiring a high level of education, would inevitably lead to labor shortages in that profession. But because teachers are public employees working in a sector that already dominates more than one-quarter of state budgets annually,²⁷ politicians have historically demanded a high standard of proof to justify additional investments, considering they often either must cut other programs or raise taxes to pay for increases. (The public, however, is already “sold” on the need for teacher pay raises, as two-thirds of Americans believe teachers are underpaid.²⁸) Crucially for this debate, there is a substantial body of evidence that ties the financial realities faced by teachers to a dwindling educator pipeline.

From recruiting talented young people into the profession to retaining veterans of the classroom, nationwide research consistently demonstrates the important role of compensation, especially as it compares to other job opportunities.²⁹ Studies have shown higher teacher salaries to be directly tied to both low attrition rates and a reliable pipeline of college graduates into the classroom.³⁰ This may explain an additional finding, particularly relevant to the teacher shortage in Mississippi, of an association between raising teacher pay and a decline in uncredentialed, inexperienced, or “less well-educated” teachers.³¹

Research also establishes student debt as a substantial “disincentive” to enter a “lower-wage profession,” and teaching in particular appears to suffer from this dynamic.³² Case in point: a 2010 study by the *Journal of Public Economics* examined career choices of college graduates at an anonymous, highly selective university before and after a policy was implemented to convert all student loans into grants, thereby creating a natural experiment for how lower debt may impact a student’s career choices.³³ The most noticeable effect of lower student

debt was more teachers. In the authors’ words, “We find that debt causes graduates to choose substantially higher-salary jobs and reduces the probability that students choose low-paid ‘public interest’ jobs. . . Debt effects are most notable on the propensity to work in the education industry.” Mississippi’s pre-service educator pipeline reflects this finding all too well.

Additionally, the growing lack of racial diversity in Mississippi’s educator pipeline (discussed in Part 1) may also be directly tied to the impractical financial realities of the teaching profession, particularly the rising cost of college. In a 2018 study on the impact of tuition increases on racial diversity at public IHEs, researchers found rising tuition to be directly related to a measurable decline in racial diversity, especially at less selective schools.³⁴ There is little reason to doubt the extension of this finding to EPPs, and indeed the 7.9 percentage point decrease in Black enrollment at public EPPs from 2010–2011 to 2017–2018 (a period of consistently rising tuition) unfortunately suggests that the whitening of Mississippi’s educator pipeline is yet another consequence of the surging cost of higher education.

FINDING #24:

In Mississippi, the number of EPP completers in a given year can be predicted by both teacher salaries and the cost of college.

In light of nationwide research, it seems appropriate to draw a direct line between the teacher shortage in Mississippi and the dire financial situations faced by many teachers throughout the state. But while we have discussed both of these trends separately, we have not yet compared the data side by side. Looking at three primary variables at the statewide level—the number of EPP completers, the average teacher salary, and average net price of college—we find a positive relationship between the average teacher salary and overall EPP completers (as salaries rise or fall, so do completers) and a negative relationship between the average net price of college and traditional route* EPP completers (as net price rises, completers fall).

If teacher salaries in Mississippi influence the number of students who graduate from EPPs, it would likely be the salary level at least a few years *before* these teacher candidates graduate (i.e., when they decide to enter an EPP in the first place) that has the greatest impact on the number of those who do. Under this assumption we examined the number of EPP completers in a given cohort against the inflation-adjusted average teacher salary from four years prior—during what was likely the senior year of high school for most of these individuals.[†]

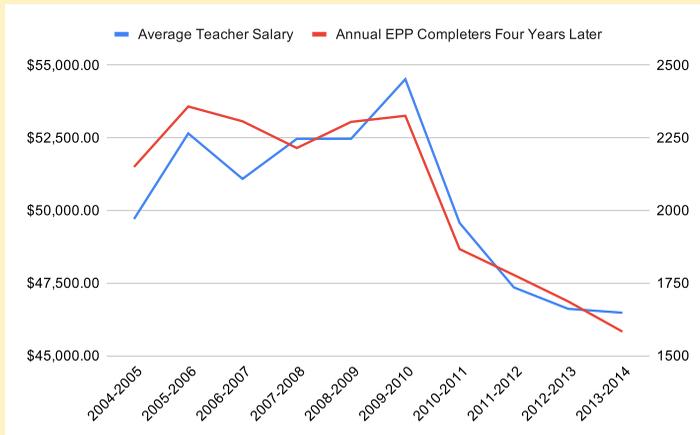
*We compare average net price with EPP completers specifically in the traditional route because alternate route teacher candidates do not pay the same tuition and fees as those in the traditional route. The cost of acquiring a teaching license via the alternate route, which is a topic we do not cover in this report, varies tremendously as some alternate route teacher candidates pay graduate school tuition while others participate in tuition-free programs, such as Teach For America.

†Even though most alternate route completers in a given cohort likely did not graduate high school four years prior to completing an EPP—recall that these teacher candidates would have earned a bachelor’s degree prior to entering an alternate route EPP—we hypothesized that the average teacher salary four years prior would nonetheless have a similar impact as upon undergraduate teacher candidates in the traditional route. For this reason, we have chosen to include alternate route completers in this analysis.

Correlation, of course, does not imply causation. And even the existence of a causal relationship would not negate the impact of additional explanatory variables. But the relationship between a given year’s average teacher salary and EPP completers four years later is both strong and intuitive. It would be reasonable to assume that young adults form their conception of the labor market around the time of their transition from high school into postsecondary education (i.e., their senior year of high school), which would then inform their career path in the following years. High school seniors certainly do not spend their time monitoring inflation-adjusted average teacher salaries, but they are likely attuned to other manifestations of the financial situations of their teachers—teacher turnover, news stories, conversations with their teachers, rumors of a strike, etc.

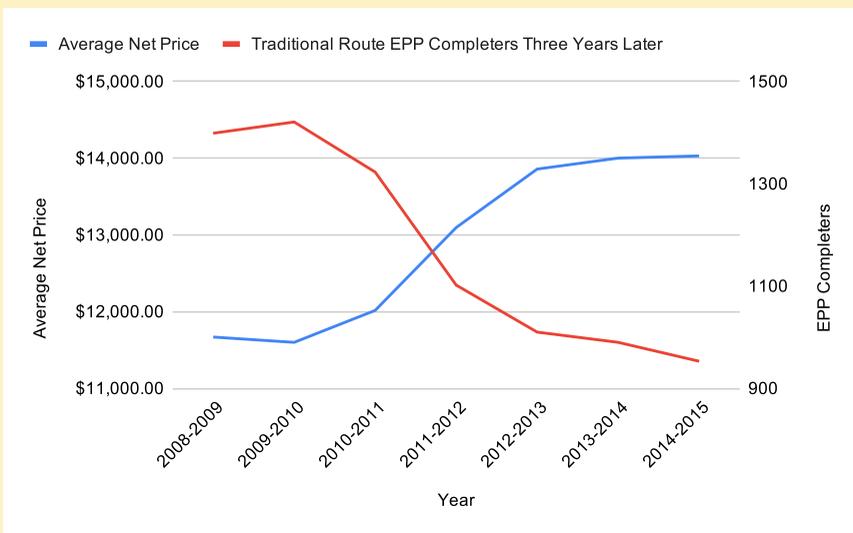
If measured by the Pearson correlation coefficient—a statistical tool that measures the linear correlation between two variables—these variables also

Figure 18. Inflation-Adjusted Average Teacher Salary and Annual EPP Completers Four Years Later, 2004-2005 to 2013-2014



Source: T. Ballard’s calculations based on U.S. Department of Education, “Title II Reports,” available at <https://title2.ed.gov/Public/Home.aspx> (last accessed September 2020); National Center for Education Statistics, “Digest of Education Statistics,” available at <https://nces.ed.gov/pubsearch/getpubcats.asp?sid=091#061> (last accessed September 2020). Unadjusted salaries for each year converted into March 2020 dollars using the Bureau of Labor Statistics’ Consumer Price Index Calculator, available at https://www.bls.gov/data/inflation_calculator.htm.

Figure 19. Average Net Price and Annual EPP Completers Three Years Later, 2008-2009 to 2014-2015

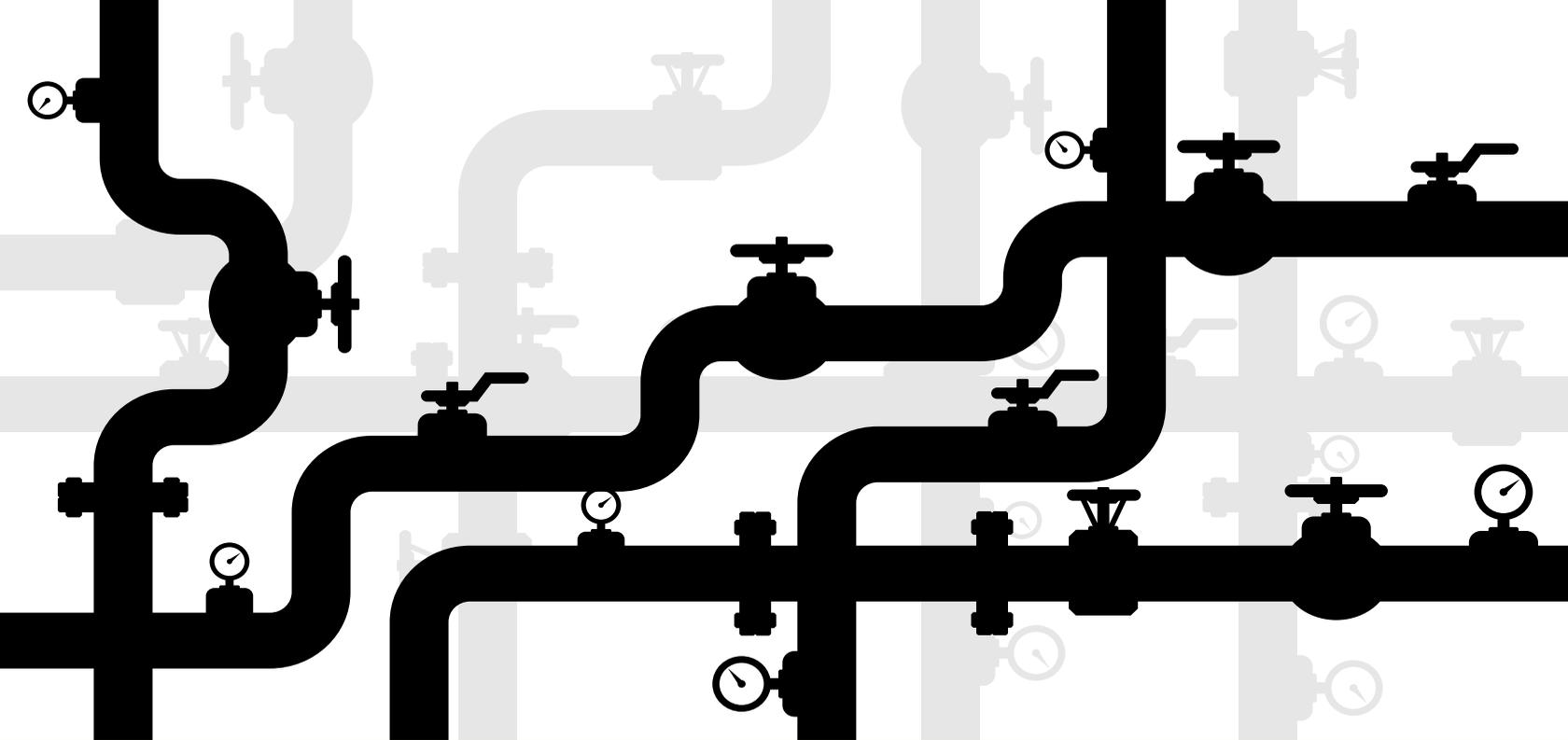


Source: T. Ballard’s calculations based on U.S. Department of Education, “Title II Reports,” available at <https://title2.ed.gov/Public/Home.aspx> (last accessed September 2020); U.S. Department of Education, “College Scorecard,” available at <https://collegescorecard.ed.gov/> (last accessed September 2020).

demonstrate a near-perfect positive relationship with a correlation coefficient of .93, which is representative of one variable rising and falling in line with another (correlation is expressed as a number between -1 and 1, with numbers closer to zero indicative of a lack of any relationship). Again, this alone is not proof of causation, but when read in the context of nationwide research, it is difficult to believe that teacher pay does not have at least some impact on entry into the pre-service educator pipeline.

As with teacher salaries, it would be the average net price from a few years prior to graduation that would likely have the greatest impact on a given cohort of traditional route EPP completers. Here, we hypothesized that the average net price in a cohort’s freshman year would have the strongest relationship with the number of traditional route EPP completers three years later at graduation. Again, we find a very strong relationship (correlation coefficient of -.99), although this is a *negative* relationship, meaning that as the net price goes up, fewer students graduate from EPPs.

Again, this is a strong relationship that, although not signifying causation, is logical. If students are dissuaded from pursuing a career in education by high levels of student debt, then an expensive net price—often paid for by student loans, as we discussed earlier—would deter would-be teachers from entering educator preparation, especially early on in their college careers. When we consider that, across all majors, college graduates increased during this time, an unfortunate reality becomes clear: educator preparation, as an undergraduate pathway, has a much lower price threshold than that of undergraduate education in general. In other words, college students are willing to pay higher tuition and go deeper in debt, but not to become teachers. This mindset makes financial sense: as long as the net price of attending college remains extraordinarily high, and as long as college students perceive teaching as a low-wage profession, avoiding educator preparation appears a rational economic decision. After all, what is the incentive to enter a low-wage profession when it is incredibly expensive to do so and one can just as easily major in a more lucrative field?



PART III:
POLICY RECOMMENDATIONS



REPAIRING THE PIPELINE

Before we turn to recommendations arising from this investigation, we want to first acknowledge the limitations of our research thus far. The investigation described in this report tells us little about how to improve the **effectiveness** of Mississippi's educator pipeline. *Effectiveness* is a second-order problem, though. Our research in this report has been concerned with something more foundational, the **size and composition** of the current educator pipeline. We thought it important to first understand the *volume* of the pipeline as well as *who enters* it before we investigate the effectiveness of the teachers it produces, which will require studying the pathways and experiences of individual teachers (the focus of our next stage of research).

As we have shown in this report, Mississippi has a clear *volume* problem. From Part 1, we know that the pipeline's size has greatly diminished in the past decade (i.e., there are far fewer teachers graduating from educator preparation), particularly in the years since 2013-2014. The pipeline has also become markedly *less diverse*. In Part 2, we made a case for how the declining financial prospects of becoming a teacher might be affecting the pipeline. Specifically, we presented data on how the cost of college has skyrocketed while salaries have become largely stagnant, resulting in a declining standard of living that has directly coincided with the rapid decrease of teachers—as well as a growing lack of diversity among these teachers—entering the profession in Mississippi.

We believe our investigation has yielded two preconditions for reversing the precipitous decline in the volume of EPP completers. First, **Mississippi must improve compensation to make the teaching profession more attractive and financially viable for both current and prospective educators**. Giving Mississippi teachers fair pay will demonstrate that we value their role in improving education for children throughout the state, and it will also create the economic conditions necessary to attract talented young people to the profession. Second, **access to financial aid for aspiring teachers must be expanded in order to make educator preparation more affordable**, especially for teacher candidates of color who are making up less and less of the educator pipeline. Targeting financial aid to aspiring teachers, rather than subsidizing tuition for wealthy college students of any major, must become a priority if policymakers intend on growing Mississippi's educator pipeline.

Addressing the financial viability of Mississippi's educator pipeline is urgent. However, we also do not want to lose sight of the students teachers serve. Therefore, we ask, if the rocketing cost of education and the dwindling standard of living associated with teaching contributes to a shortage of teachers, then how can we address this problem in a way that explicitly benefits not only teachers but also Mississippi's most vulnerable children? In Part 3, we examine options to do so and make explicit recommendations.

COMPENSATION

It is no secret that Mississippi has a teacher pay problem, but it is easy to understate just how bad the situation has become. The most recent figure for the average teacher salary in the state is \$45,105,³⁵ down almost \$10,000 from the inflation-adjusted average of \$54,521 in 2009-2010. Depending on one's family configuration and student debt burden, this leaves many teachers—particularly



those in their first years of teaching—at risk of being unable to earn a “minimum subsistence wage,” putting them at risk of housing and food insecurity. Meanwhile, neighboring states offer between \$6,000 and \$8,000 more in average salaries than is available in Mississippi. Even within the state, the average Mississippian with a bachelor’s degree earns over \$20,000 more than the average teacher.

Research indicates that the pay penalty for educators ultimately jeopardizes children’s access to highly effective teachers. In Part 2, we showed that the declining inflation-adjusted average teacher salary in Mississippi—falling since 2009-2010—is highly associated with the decline in the number of EPP completers four years later. National research backs up this finding: high pay induces prospective teachers to join the profession and low pay prompts established classroom teachers to quit.³⁶ To achieve the goal of increasing salaries in a way that improves access to highly effective teachers for Mississippi children, we offer two policy recommendations for the legislature, both of which we believe are urgent.

<p>Recommendation #1 Provide for a uniform salary increase.</p>	<p>Recommendation #2 Establish a stipend for all teachers in critical shortage areas.</p>
<p>Adjust the state salary schedule for public school teachers to provide a minimum raise of \$3,000 for teachers of all experience and certification levels.</p>	<p>Create a stipend of \$3,000 for all public school teachers who teach in critical shortage areas.</p>



Recommendation #1: Provide for a uniform salary increase.

The most straightforward method of raising pay for Mississippi teachers is to provide for an across-the-board increase to the minimum salary schedule, as codified in § 37-19-7. During the 2020 legislative session, Senate Bill 2001 intended to do just this, calling for an increase in base pay of \$1,110 for teachers in years 1-3 as well as a \$1,000 raise for teachers with three or more years of experience. The bill was on track for early passage until the COVID-19 pandemic interrupted the session and negatively impacted budget projections, at which point the legislature let the bill die. Had it passed, the raise it authorized—before taxes, an extra \$2.74 a day for most teachers—would have done little *on its own* to address Mississippi teachers’ comparatively low pay. However, this size raise may work as the first step of a two- or three-year plan to raise salaries to a meaningfully higher level, but that would require a commitment to a total raise greater than this single-year amount.

While we recognize that salary increases represent a substantial investment by the state, we believe it necessary for stakeholders to understand just how much of a salary increase would be required to reduce the pay penalty and improve the standard of living for Mississippi teachers. Below, we outline what various across-the-board salary increases would achieve for the average Mississippi teacher as well as teachers new to the profession.

Table 15. What Various Salary Increases Would Achieve for Average Teachers and Beginner Teachers

Salary Increase	Estimated Annual Cost	Resulting Starting Salary (Years 1-3)	Resulting Estimated Average Salary	Benefits
\$1,000	\$42,910,470	\$36,890	\$46,105	The average Mississippi teacher would earn more than the average Mississippian with “some college.”
\$2,000	\$85,820,940	\$37,890	\$47,105	
\$3,000	\$128,731,409	\$38,890	\$48,105	The average Mississippi teacher with student debt would earn a living wage sufficient to support <u>one child as a single adult</u> .
\$4,000	\$171,641,879	\$39,890	\$49,105	The average Mississippi teacher would earn more than the average Mississippian with an associate’s degree.
\$5,000	\$214,552,349	\$40,890	\$50,105	
\$6,000	\$257,462,819	\$41,890	\$51,105	The average Mississippi teacher with student debt would earn a living wage sufficient to support <u>two children as a single adult</u> .
\$7,000	\$300,373,289	\$42,890	\$52,105	The average Mississippi teacher would earn more than the average Arkansas teacher ; Mississippi no longer offers the lowest average teacher salary of any neighboring state.
\$8,000	\$343,283,759	\$43,890	\$53,105	Beginner teachers would earn more than the average employed Mississippian with a high school diploma .
\$9,000	\$386,194,228	\$44,890	\$54,105	The average Mississippi teacher would earn more than the average teacher in any neighboring state ; a beginner teacher with no student debt would earn a living wage sufficient to support <u>one child as a single adult</u> .
\$10,000	\$429,104,698	\$45,890	\$55,105	

Source: T. Ballard’s calculations based on Massachusetts Institute of Technology, “Living Wage Calculator,” available at <https://livingwage.mit.edu/metros/27140> (last accessed September 2020); Mississippi Department of Education, “FY 2019–2020 MAEP Salary Schedule,” available at https://www.mdek12.org/sites/default/files/documents/salary_schedule_2019-2020.pdf (last accessed September 2020); Fordham Institute, “College Earnings Across States and Metropolitan Areas,” available at https://fordhaminstitute.org/sites/default/files/publication/pdfs/20200519-what-you-make-depends-where-you-live-college-earnings-across-states-and-metropolitan-areas_0.pdf#page=93 (last accessed September 2020); and Mississippi Department of Education, National Center for Education Statistics, “Digest of Education Statistics,” available at <https://nces.ed.gov/pubsearch/getpubcats.asp?sid=091#061> (last accessed September 2020). Resulting Starting Salary does not include local district supplements. Resulting Estimated Average Salary assumes that the average teacher salary increases in direct relation to the amount of a salary increase; the average teacher salary can also be affected by the proportion of beginner and veteran teachers in the statewide pool of teachers. The average salary for neighboring states references their average salaries in 2017–2018 converted to March 2020 dollars using the Bureau of Labor Statistics’ Consumer Price Index Calculator. “Student debt” is defined as owing \$25,631.48 in federal loans after graduation, and spending \$3,180.12 a year (\$265.01 a month) on federal student loan payments; see Tables 9. and 13. in Part 2 for calculations. Estimated Annual Cost assumes 34,314.65 FTE teachers and other certified staff, and includes an additional 25.05% spent on fringe benefits, in line with the FY 2021 preliminary estimate by the Lieutenant Governor’s office for the SB 2001 fiscal note.³⁷

The benefits of these salary increases make it clear that Mississippi teachers require more than a one-time \$1,000 raise, which, although putting the average Mississippi teacher on par with the average Mississippian with “some college,” would likely do little to spur recruitment or address financial instability. A meaningful salary increase can be achieved incrementally over the course of a few years, but legislators should also consider how inflation may outpace smaller year-to-year raises spread over too many years, such as a \$500 raise each year for six years, rather than a \$1,000 raise each year for three years. Ideally, any increases in compensation should go beyond simply keeping up with inflation to signal that Mississippi is truly committed to raising the profile of the teaching profession.

How much would it cost?

Providing a \$3,000 raise to each of Mississippi's 34,315 public school teachers would cost about **\$128,731,409** annually; each additional \$1,000 raise would cost \$42,910,470.

This would represent just **6.3%** of the \$2.05 billion MAEP budget for 2020.

Recommendation #2:

Establish a stipend for all teachers in critical shortage areas.

Mississippi can simultaneously increase compensation and incentivize teaching in critical shortage districts by providing an annual stipend for all teachers in critical shortage districts as defined by the Mississippi Critical Teacher Shortage Act of 1998. A stipend would be less expensive than an across-the-board salary increase and directly affect our most vulnerable students' access to teachers.

Currently, the state offers two avenues for licensed educators to earn salary supplements in addition to what their local district may offer: teachers who earn a Master Teacher certificate from the National Board for Professional Teaching Standards (NBPTS) become eligible for a \$6,000 annual salary supplement as well as an additional \$4,000 if they are employed in a public school located in one of 16 counties in southwestern Mississippi and the Delta. Teachers in schools that are rated an "A" or "B" as well as schools that improve a letter grade (i.e., "F" to a "D" or "D" to a "C") also can receive a supplement provided by additional state dollars allocated to their schools on a per-student basis under the School Recognition Program.

However, neither represent a broadly available financial incentive to teach in critical shortage areas aligned with the Critical Teacher Shortage Act. For example, aside from Jackson Public Schools, there are no critical shortage districts among the top 20 highest-earning districts from the School Recognition Program in FY2020.³⁸ The number of teachers in critical shortage areas benefiting from the extra \$4,000 NBPTS supplement is also small.³⁹ To create a meaningful incentive to teach in the highest-need districts, the legislature should implement a critical shortage stipend to offer an additional \$3,000 annual salary supplement to all teachers in critical shortage areas, regardless of subject area taught, school grade, or National Board certification.

How much would it cost?

Offering a \$3,000 stipend to the approximately 7,825 public school teachers in critical shortage areas would cost **\$23,475,000** annually.

This would represent just **1.1%** of the \$2.05 billion MAEP budget for 2020, and would be **less than half** of the \$48,002,201 spent in 2020 on stipends for the School Recognition Program and NBPTS Certification.

FINANCIAL AID



The financial woes of Mississippi teachers are not limited to their meager salaries: a 31% increase in the average cost of attendance at Mississippi IHEs from 2008-2009 to 2016-2017, the most recent year for which data is available, means that obtaining the credentials to teach is now more expensive than ever. A prospective teacher who has taken out federal loans will likely enter the workforce saddled with tens of thousands of dollars in student debt, reducing their take-home pay by hundreds of dollars each month for at least the first 10 years of their career. And for a growing number of students who have taken out costly private loans, becoming a teacher could mean forfeiting over a third of their salary each year in loan payments.

Undergraduate loan recipients are well aware of the long-term cost of student debt, and they adjust their career plans accordingly. High levels of student debt are unsurprisingly associated with the pursuit of higher-salary jobs, even if students were initially interested in pursuing a lower-salary “public interest” job like teaching.⁴⁰ Yet in the face of a worsening teacher shortage, Mississippi has unceremoniously given the axe to programs intended to lower teachers’ loan burdens in return for commitments to teach in-state after graduation. Meanwhile, the state continues to subsidize tuition for thousands of students with family incomes well into six figures.

There are a number of ways in which the legislature can more effectively allocate existing resources to lower student debt and create a more attractive, viable, and diverse teaching profession in the state. Here we have grouped our recommendations into two tiers of action, based on the potential impact of these changes. Unlike Recommendations #1 and #2, these recommendations are mutually exclusive; should the state pursue Recommendation #3, the most impactful recommendation, it will not need to pursue Recommendation #4.

Recommendation #3:

Revamp the Critical Teacher Shortage Act to incentivize entrance into the pre-service educator pipeline.

- Create an undergraduate grant program for teacher candidates in educator preparation programs that also offers loan repayment assistance for those who take jobs in critical shortage districts.
- Appropriate a total of \$3 million over Fiscal Year (FY) 2021 and FY 2022 to pilot the grant with two cohorts of 100 teacher candidates, with loan repayment assistance available for those who become employed in a critical shortage area.

OR

Recommendation #4:

Amend existing legislation and secure appropriations to expand financial aid availability for prospective teachers.

- Appropriate \$2.05 million to the William Winter Teacher Forgivable Loan program for a minimum of 512 awards for the 2021-2022 school year.
- Amend the Mississippi Teacher Loan Repayment program eligibility to include traditional route teachers.



Recommendation #3:
Revamp the Critical Teacher Shortage Act to incentivize entrance into the pre-service educator pipeline.

step one

Create an undergraduate grant program for teachers with an additional postgraduate loan repayment feature.

step two

Appropriate \$3 million over FY 2021 and FY 2022 to pilot this grant with two successive cohorts of 100 teacher candidates, with loan repayment assistance available for those who become employed in critical shortage districts.

In 1998, the legislature took historic action to address the state's teacher shortage by passing House Bill 609, more commonly known as the Mississippi Critical Teacher Shortage Act of 1998. HB 609 contained provisions to monitor and improve teacher preparation in Mississippi, but it is best known for the incentives it created to enhance both the pre-service and in-service sides of the educator pipeline in order to direct more teachers to critical shortage areas. For in-service teachers (those already licensed), HB 609 created programs to reimburse them for travel and moving expenses incurred in relocating to a critical shortage district. It established the University-Assisted Teacher Recruitment and Retention Grant Program to help teachers obtain an advanced degree and the Mississippi Employer-Assisted Housing Teacher Program to provide forgivable loans for housing. For pre-service teachers (undergraduate teacher candidates), HB 609 established the Critical Needs Teacher Scholarship Program, which offered full-ride forgivable loans, for up to four years, to any college student willing to commit to teaching in a critical shortage district after graduation.

The Critical Teacher Shortage Act still exists, but it has been excised of any provisions that encourage undergraduate students to enter the educator pipeline, namely the Critical Needs Teacher Scholarship program.* While the in-service incentives remain, without any *pre-service* incentives, the Act effectively ignores the most critical point in a teacher's career: their decision to become a teacher in the first place. If legislators are truly committed to reversing the educator pipeline's epic decline in this state, the first priority should be reimagining the Critical Teacher Shortage Act to improve all aspects of the pipeline.

*A similar program, the Critical Needs Teacher Forgivable Loan program, exists in Mississippi state law outside of the Critical Teacher Shortage Act, though this program has been discontinued. The most recent awards were made during the 2014-2015 school year. Another similar program, the Teaching Fellows Program, also exists in state law outside of the Critical Teacher Shortage Act, though no information pertaining to the program is on the website for the Mississippi Postsecondary Financial Assistance Board or the State Board of Education, which, according to state law, are jointly charged with managing the Teaching Fellows Program. For all intents and purposes, this does not appear to be a program that is available to undergraduate teacher candidates.

The centerpiece of a revamped Critical Teacher Shortage Act should be a program that utilizes a two-step process to (1) attract undergraduate students into the educator pipeline and (2) incentivize their eventual placement in a critical shortage district. To achieve the first step, we should move beyond the forgivable loan model to provide a grant that covers at least half of the net price for undergraduate students in teacher preparation—generally students in their junior and senior years—who declare their intention to teach in a critical shortage district. We recommend setting the maximum grant amount as the *average public university tuition* for a given year—about \$8,000* for 2020-2021, just over half of the average net price for all colleges and universities. This ties grant awards to future college tuition hikes and allows most students to cover their net price with a combination of federal student loans and the grant award. To further incentivize their eventual licensure and placement in a critical shortage district, we recommend offering loan repayment assistance† of up to \$3,000 annually—the same amount offered under the current Mississippi Teacher Loan Repayment (MTLR) program for alternate route candidates—for each year of service in a critical shortage district, up to four years.

This new program contains elements of existing programs but improves on them in key ways. Offering teacher candidates a grant rather than a forgivable loan will attract undergraduates into the educator pipeline without forcing them into the risky financial proposition that forgivable loans pose. This change will also benefit the state by eliminating outside administrative costs that arise from the management of forgivable loans. Not every initial grant recipient will find their way into a critical shortage district upon graduation, but even those who do not will nonetheless contribute to the growth of the overall supply of teachers, a benefit that the entire state will reap. Combined with existing in-service incentives, a program that includes undergraduate grants and loan repayment assistance transforms the Critical Teacher Shortage Act into an all-encompassing tool to combat Mississippi's teacher shortage.

We propose funding this new program using currently available workforce development dollars in the Mississippi Works Training Fund that appear to be languishing in state coffers without benefiting Mississippians.⁴¹ Mississippi's shrinking teacher workforce is most certainly in need of support to grow, and what better investment is there than one in future teachers?

How much would it cost?

A pilot program to offer an \$8,000 grant to 100 teacher candidates in 2021-2022 would cost **\$800,000** in Year 1.

In Year 2, it would cost **\$1.6 million** to offer grants to the first cohort and a second cohort of 100 teacher candidates.

An additional **\$600,000** to offer loan repayment assistance for all 200 teacher candidates for a year, or 50 teacher candidates for four years, brings the total to a **maximum of \$3 million for two cohorts of 100 teacher candidates.**

Two years of expenses on this program would equal just **6.9%** of the \$43.6 million spent by SFA on financial awards and administration in 2019, **\$14.4 million less** than was spent on MTAG and MESH in 2019, and just **6.6% of the \$45.3 million remaining in the Mississippi Works Training Fund.**

*Grants should not exceed any given student's net price (i.e., the total cost of tuition, room and board, books, materials, and other fees).

†Loan repayment assistance would only be available for students with a documented need for student loan repayment.

IF RECOMMENDATION #3 IS NOT IMPLEMENTED

Recommendation #4:

Amend existing legislation and secure appropriations to expand financial aid availability for prospective teachers.

**step one**

Appropriate \$2.05 million to the William Winter Teacher Forgivable Loan program for the 2021-2022 school year.

step two

Extend the Mississippi Teacher Loan Repayment program eligibility to traditional route teachers.

Should legislators lack the will to push through a comprehensive financial aid program to attract candidates into EPPs and critical shortage areas, there are more limited actions they can take to partially address Mississippi's dwindling educator pipeline. One action is to **secure line-item appropriations** for existing teacher forgivable loan and loan repayment programs. Previous financial aid appropriations bills have technically included funds that can be used for these programs, including for FY 2020, but the language in these bills have only specified the *maximum* amount for SFA to allocate to them.* Because state law prioritizes the funding of undergraduate grants over forgivable loans, unless the appropriations are worded to require a *minimum* amount of funding, the outcome will be similar to FY 2019, when just 0.2% (\$88,316) of the financial aid budget was available for teacher forgivable loan programs.

Of the multiple existing programs that the legislature could fund, the William Winter Teacher Forgivable Loan program is the most logical choice. Though the service obligation for William Winter does not require recipients to work specifically in critical shortage areas, William Winter has a default rate of just 7% compared to 23% for Critical Needs—indicating that far more William Winter recipients either find their way into a Mississippi public school or pay back their loans on time. While the Teacher Education Scholars Forgivable Loan program similarly boasts a low default rate of 5%, its strict academic requirements (minimum 28 ACT score and a 3.5 GPA) and high award amounts (an average of \$14,719 in 2019) mean that far more teacher candidates will be eligible and able to benefit from William Winter.

Additionally, the funding stream for the Mississippi Teacher Loan Repayment (MTLR) program, which provides loan repayment assistance for alternate route-licensed teachers in critical shortage areas, is included in the William Winter program. This means that any appropriations for William Winter could also benefit current teachers with outstanding student debt by reducing loan payments, thereby increasing take-home pay. However, to make the most out of MTLR, the legislature should also **extend MTLR**

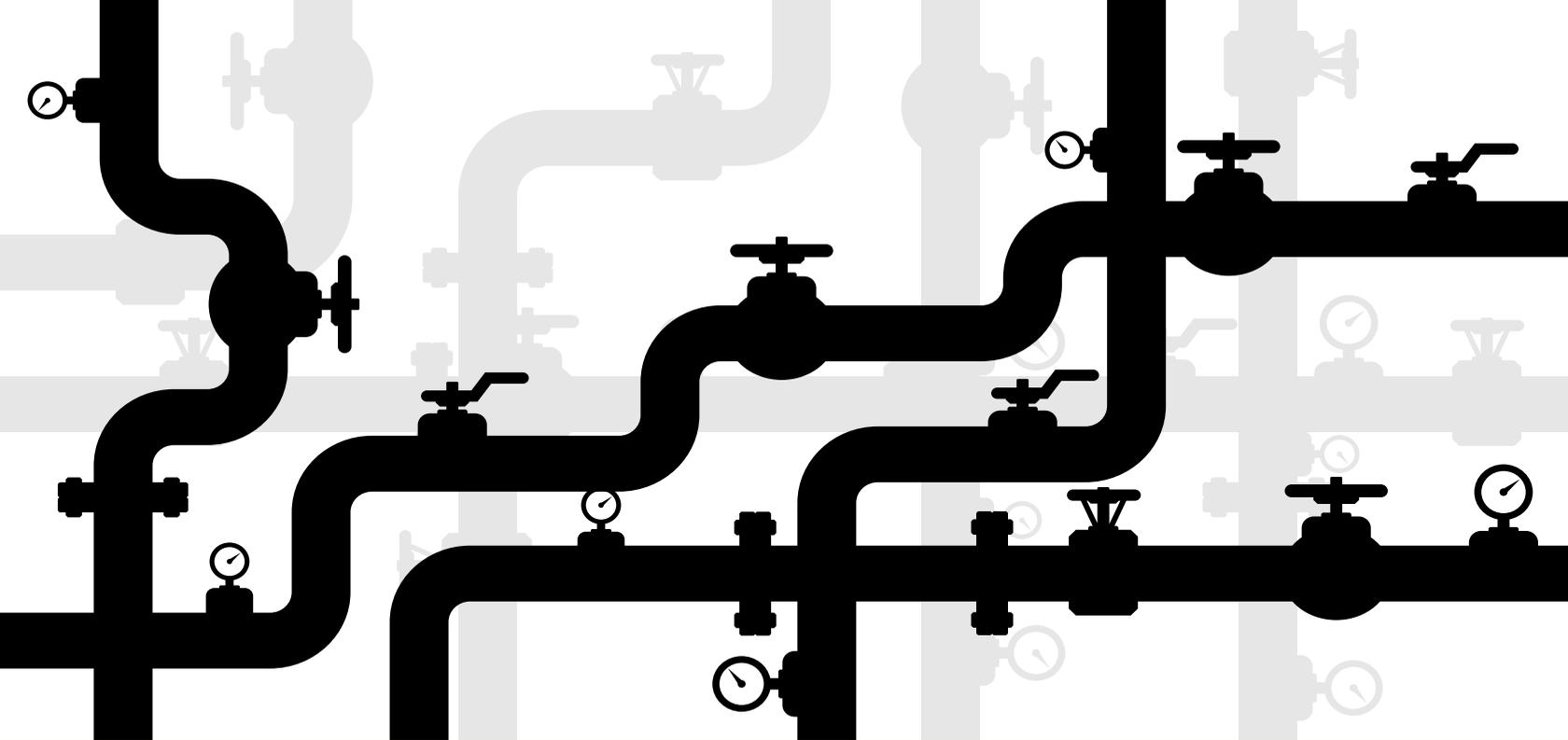
*Specifically, the language in question states, "...an amount not to exceed [dollar amount] is provided for [teacher forgivable loan program]..." This in no way requires money to be allocated to these programs.

eligibility to teachers certified via the traditional route, as they are not currently included in the program. There is no reason at this point to exclude traditionally licensed teachers in critical shortage areas from this loan repayment program.

How much would it cost?

The legislature authorized SFA to spend up to **\$2,050,000** in FY 2020 on teacher forgivable loan programs. Securing a line-item appropriation of this amount in FY 2021 would provide either \$4,000 forgivable loans through William Winter for up to **512 teacher candidates**, one year of \$3,000 loan repayment assistance for up to **683 critical shortage area teachers**, or some combination of the two.

This amount would constitute **under 5%** of the SFA budget for 2019 and could provide crucial financial aid to about one-fifth of traditional route teacher candidates.



CONCLUSION



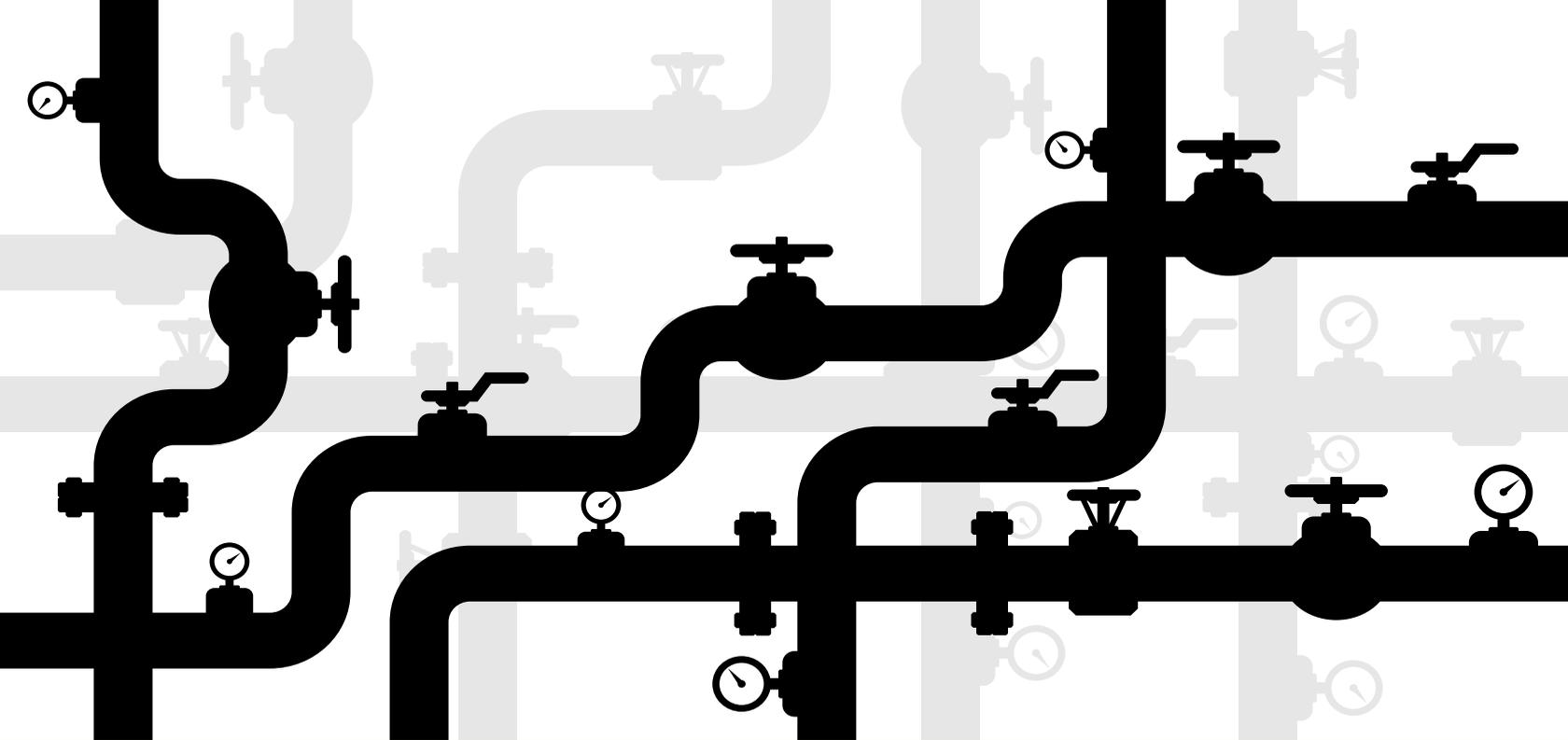
CONCLUSION

It may be tempting to dismiss previous efforts to combat Mississippi's teacher shortage—particularly higher-cost initiatives, such as pay raises and financial aid programs—as largely ineffective, given the current shortage of teachers in the state.

The legislature has provided for previous salary increases, and for years the state was providing financial aid to hundreds of undergraduate teacher candidates. Still, over 1 in 3 Mississippi districts remain classified as critical shortage areas. But this view overlooks a key factor: for years Mississippi EPPs graduated a steady stream of over 2,000 teacher candidates annually to replace retiring veteran teachers and fill longstanding vacancies. In any given year, a substantial percentage of these aspiring teachers relied on state financial aid, and many may have been encouraged by intermittent teacher pay raises. The continuation of Mississippi's teacher shortage clearly indicates that the number of EPP completers was *never enough*, but this reliable pipeline of new talent into the profession—and the financial incentives that supported this pipeline—may have accomplished more than previously acknowledged in mitigating an even *more* critical teacher shortage.

In a report that highlights a variety of troubling statistics related to Mississippi's educator pipeline, we believe that one in particular is the most urgent: the 2,000+ teacher candidates graduating annually from Mississippi EPPs fell by 32% in just four years to only 1,583 EPP completers in 2017-2018, the most recent year for which data is available. To put it bluntly, this is a new problem in a decades-old challenge faced by the state, and its impact has likely yet to be fully felt by school districts that struggle to hire teachers. If Mississippi's teacher shortage endured despite a reliable educator pipeline, what happens to these districts when the pipeline has dried up?

We do not want to know the full extent of the disaster that awaits if Mississippi does not act. While we believe raising the financial prospects for teachers to raise the overall prestige and attractiveness of the profession is imperative to ultimately “solving” Mississippi's teacher shortage, we should be clear that our specific recommendations have a more immediate goal: reverse the alarming downturn in Mississippi educator preparation program completers. Reinstating and reimagining teacher-specific financial aid, as well as boosting compensation for classroom teachers, will be necessary for this short-term goal. Longer term, there will be a need for additional research on how to ensure an equitable distribution of teachers across the state, but with a reinvigorated supply of teachers, Mississippi will be one crucial step closer to providing every child with a highly effective teacher.



APPENDIX A: DATA SOURCES & DEFINITIONS



Annual EPP Completers

This data was obtained from Title II reports prepared by the U.S. Department of Education. It represents the total number of program completers in a given school year. Figures are reported individually for each EPP. See Title II reports: <https://title2.ed.gov/Public/Home.aspx#>.

Annual Licenses Issued to Out-of-State EPP Completers

This data was obtained from Title II reports prepared by the U.S. Department of Education. It represents the total number of individuals who received an initial teacher license in the state in a given school year who completed an EPP in another state. Figures are reported individually for each state. See Title II reports at the above link.

Annual EPP Enrollment

This data was obtained from Title II reports prepared by the U.S. Department of Education. It represents the total number of individuals enrolled in an EPP in a given school year who did not also complete an EPP in the same year. Figures are reported individually for each EPP. Figures are reported in total as well as by race and gender. See Title II reports at the above link.

Annual Bachelor's Degrees Conferred

This data was obtained from the Integrated Postsecondary Education Data System (IPEDS) through the National Center for Education Statistics at the Institute of Education Sciences within the U.S. Department of Education. It represents the total number of bachelor's degrees conferred in a given school year. Figures are reported individually for each IHE. See IPEDS: <https://nces.ed.gov/ipeds/use-the-data>.

Average Teacher Salary

This data was obtained from Digest of Education Statistics reports prepared by the National Center for Education Statistics at the Institute of Education Sciences within the U.S. Department of Education. It represents the average annual salary for teachers in public elementary and secondary schools in a given year. Figures are reported individually by state, in current dollar values for a given year. To better understand the value of teacher salaries over time, we converted these figures into 2020 dollars using the Bureau of Labor Statistics' Consumer Price Index Calculator. See the Digest of Education Statistics: <https://nces.ed.gov/programs/digest/>. See the Consumer Price Index Calculator: https://www.bls.gov/data/inflation_calculator.htm.

Base Teacher Salary

Base teacher salary figures for the 2019-2020 and 2020-2021 school years were obtained from the School Financial Services section of the Mississippi Department of Education's website. Base teacher salary figures for previous years were obtained from Digest of Education Statistics reports prepared by the National Center for Education Statistics at the Institute of Education Sciences within the U.S. Department of Education. This data represents the minimum salary available to public school teachers with the most basic teacher license (in Mississippi, a Class A license) in a given school year. Figures do not include local supplements available in certain districts. Figures are reported individually by state. See School Financial Services: <https://www.mdek12.org/OSF>. See the Digest of Education Statistics at the above link.

Average Annual Cost of Attendance

This data was obtained from the College Scorecard database available through the U.S. Department of Education. It represents the average total cost of tuition and fees, books and supplies, and living expenses for a given year. Figures are reported individually for each IHE. This figure is limited to full-time, first-time, degree/certificate-seeking undergraduate students who receive Title IV aid. See the College Scorecard database: <https://collegescorecard.ed.gov/>.

Average Annual Net Price

This data was obtained from the College Scorecard database available through the U.S. Department of Education. It represents the average total COA minus the average grant and scholarship aid. Figures are reported individually for each IHE. At all IHEs, this figure is limited to full-time, first-time, degree/certificate-seeking undergraduate students who receive Title IV aid. At public IHEs, this figure is also limited to undergraduate students who pay in-state tuition. Figures are reported as a total average as well as averages for various family income levels. See the College Scorecard database at the above link.

Percent of Incoming Freshmen Receiving Federal Loans

This data was obtained from the Integrated Postsecondary Education Data System through the National Center for Education Statistics at the Institute of Education Sciences within the U.S. Department of Education. It represents the percentage of first-time, full-time undergraduate freshmen receiving loans through the U.S. Department of Education in a given year. Figures are reported individually for each IHE. See IPEDS at the above link.

Average Amount of Federal Loans for Incoming Freshmen

This data was obtained from the Integrated Postsecondary Education Data System through the National Center for Education Statistics at the Institute of Education Sciences within the U.S. Department of Education. It represents the average amount of federal loans taken out by first-time, full-time undergraduate freshmen in a given year. Figures are reported individually for each IHE. See IPEDS at the above link.

Percent of Incoming Freshmen Receiving Private Loans

This data was obtained from the Integrated Postsecondary Education Data System through the National Center for Education Statistics at the Institute of Education Sciences within the U.S. Department of Education. It represents the percentage of first-time, full-time undergraduate freshmen receiving loans through lenders other than the U.S. Department of Education in a given year. Figures are reported individually for each IHE. See IPEDS at the above link.

Average Amount of Private Loans for Incoming Freshmen

This data was obtained from the Integrated Postsecondary Education Data System through the National Center for Education Statistics at the Institute of Education Sciences within the U.S. Department of Education. It represents the average amount of private loans taken out by first-time, full-time undergraduate freshmen in a given year. Figures are reported individually for each IHE. See IPEDS at the above link.

Average Amount of Federal Grants for Incoming Freshmen

This data was obtained from the Integrated Postsecondary Education Data System through the National Center for Education Statistics at the Institute of Education Sciences within the U.S. Department of Education. It represents the average amount of federal grants received by first-time, full-time undergraduate freshmen in a given year. Figures are reported individually for each IHE. See IPEDS at the above link.

Average Amount of State Grants for Incoming Freshmen

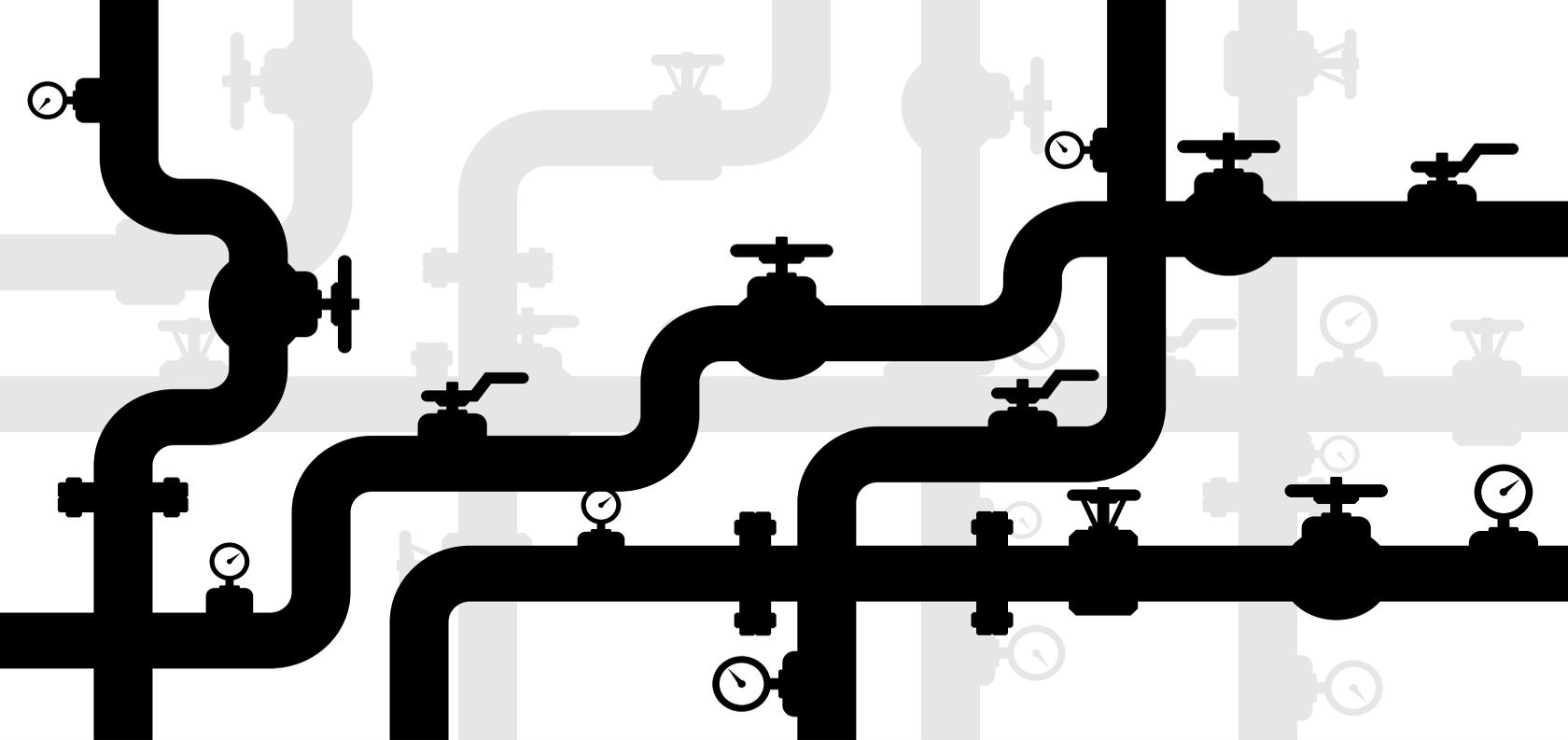
This data was obtained from the Integrated Postsecondary Education Data System through the National Center for Education Statistics at the Institute of Education Sciences within the U.S. Department of Education. It represents the average amount of state grants received by first-time, full-time undergraduate freshmen in a given year. Figures are reported individually for each IHE. See IPEDS at the above link.

Average Amount of Institutional Grants for Incoming Freshmen

This data was obtained from the Integrated Postsecondary Education Data System through the National Center for Education Statistics at the Institute of Education Sciences within the U.S. Department of Education. It represents the average amount of institutional grants received by first-time, full-time undergraduate freshmen in a given year. Figures are reported individually for each IHE. See IPEDS at the above link.

Expenditures on State-Supported Student Financial Aid Programs

This data was obtained from annual reports prepared by the Mississippi Office of Student Financial Aid on behalf of the Mississippi Postsecondary Education Financial Assistance Board within the Mississippi Institutions of Higher Learning. It represents the amount spent on individual grant and forgivable loan programs for each fiscal year. Yearly aggregate figures are reported individually for each program. The number of awards for each program are also reported, both in aggregate and for each family income bracket. See the Office of Student Financial Aid: <https://www.msfinancialaid.org/reports-policies/annual-reports/>.



APPENDIX B: ADDITIONAL TABLES



Completion Trends at Individual Mississippi EPPs, 2010-2011 to 2017-2018

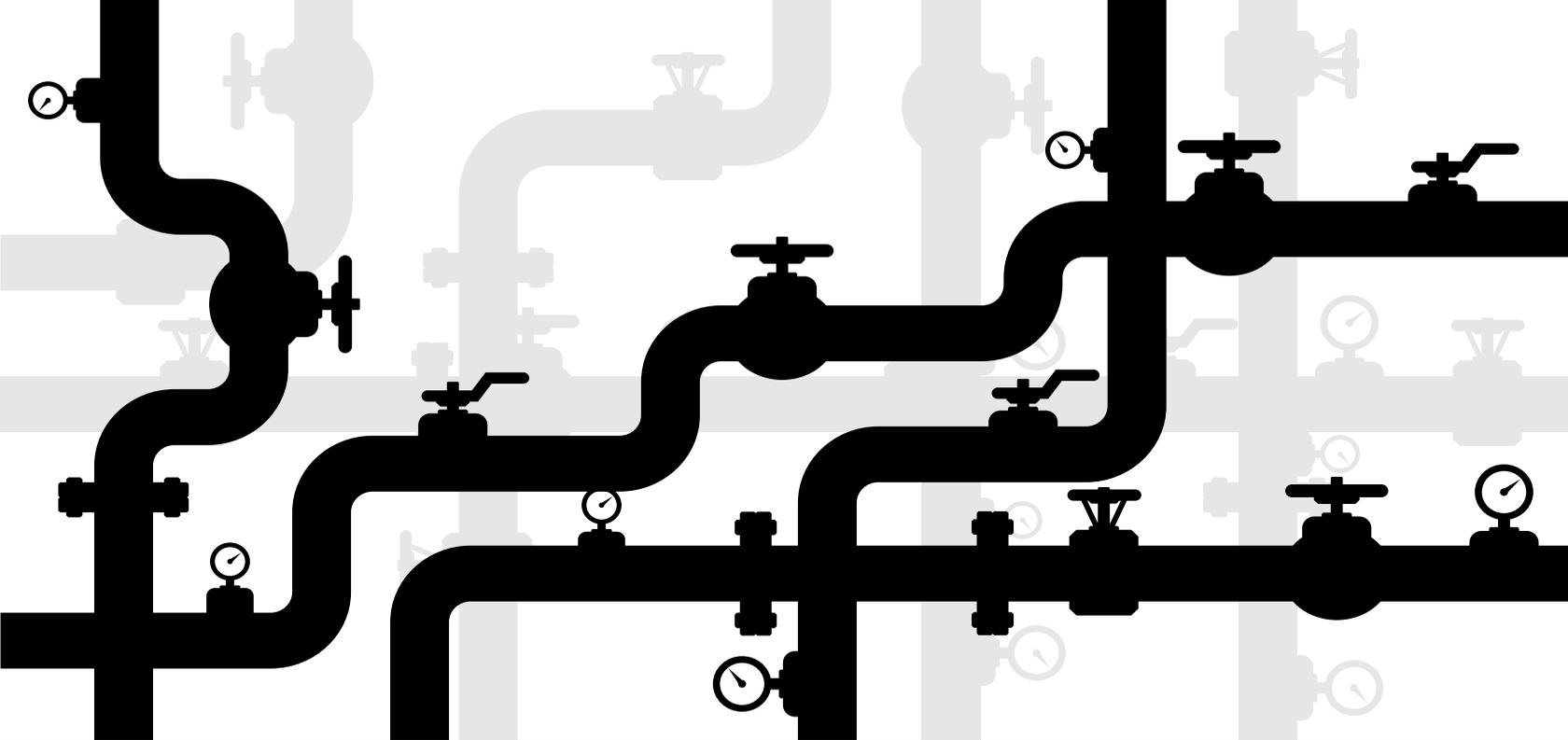
Program	2010-2011 Completers	2017-2018 Completers	% Change
American Board for Certification of Teacher Excellence	17	1	-94%
Alcorn State University: Traditional Route	29	9	-69%
Alcorn State University: Alternate Route	28	8	-71%
Belhaven University: Traditional Route	17	11	-35%
Belhaven University: Alternate Route	77	58	-25%
Blue Mountain College: Traditional Route	49	33	-33%
Delta State University: Traditional Route	91	53	-42%
Delta State University: Alternate Route	16	5	-69%
Jackson State University: Traditional Route	54	23	-57%
Jackson State University: Alternate Route	40	16	-60%
Millsaps College: Traditional Route	19	6	-68%
Mississippi College: Traditional Route	87	51	-41%
Mississippi College: Alternate Route	41	23	-44%
Mississippi Community College Foundation	176	82	-53%
Mississippi State University: Traditional Route	327	234	-28%
Mississippi State University: Alternate Route	29	68	134%
Mississippi University for Women: Traditional Route	66	31	-53%
Mississippi University for Women: Alternate Route	9	0	-100%
Mississippi Valley State University: Traditional Route	22	0	-100%
Mississippi Valley State University: Alternate Route	22	5	-77%
Rust College: Traditional Route	5	3	-40%
Teach For America	193	48	-75%
Teach Mississippi Institute Online	105	201	91%
Tougaloo College: Traditional Route	3	0	-100%
Tougaloo College: Alternate Route	N/A	0	0%
University of Mississippi: Traditional Route	325	221	-32%
University of Mississippi: Alternate Route	26	19	-27%
The University of Southern Mississippi: Traditional Route	269	231	-14%
The University of Southern Mississippi: Alternate Route	8	6	-25%
William Carey University: Traditional Route	95	47	-51%
William Carey University: Alternate Route	62	90	45%

Source: T. Ballard's calculations based on U.S. Department of Education, "Title II Reports," available at <https://title2.ed.gov/Public/Home.aspx> (last accessed September 2020).

Cost of Borrowing the Average Federal and Private Loan

Year	Private Loan Amount	Accrued Interest on Private Loan	Money Spent on Federal Loan (interest plus principal)
Year 1	\$11,004.59	\$4,143.78	\$6,706.66
Year 2	\$11,004.59	\$3,168.77	\$6,437.63
Year 3	\$11,004.59	\$2,193.77	\$6,259.19
Year 4	\$11,004.59	\$1,218.76	\$6,227.98
Private Loan Principal upon Repayment (combined with federal principal)		\$54,743.45 (\$80,374.93)	
Private Loan Monthly Payment (combined with federal monthly payment)		\$684.27 (\$949.28)	
Total Cost After 10 Years (combined with federal cost after 10 years)		\$82,112.84 (\$113,914.16)	

Source: T. Ballard's calculations based on National Center for Education Statistics, "Integrated Postsecondary Education Data System Components: Financial Aid," available at <https://nces.ed.gov/ipeds/use-the-data> (last accessed September 2020). **Note:** Interest assumes the average private student loan rate from 2016–2019 (8.86%), according to LendEDU,⁴² and that the borrower receives the loan in September of each year, graduates in May of Year 4, and defers payments until six months after graduation. For more detail on Federal Loan figures referenced here, see Table 9.



APPENDIX C: TEACHER PROFILES



Meet Chevonne Dixon

Real Teachers. Real Stories.

When Chevonne Dixon stepped into the classroom in 1998, she had no idea that teaching would become both a lifelong passion and a heartache. She was 21 and needed a job that would pay her bills, so she took an assistant teacher position in the public schools of Greenville, Mississippi. Her salary was only \$8,000, and it barely covered her expenses, but she survived and even thrived. She soon found she had a talent for teaching.

With the encouragement of the school district, Chevonne set out to become a licensed teacher by enrolling in the traditional route educator preparation program at Mississippi Valley State University (MVSU). But even in the early 2000s, earning an undergraduate degree in education wasn't cheap: Chevonne had to cover both tuition and living expenses with student loans, and by the time she successfully graduated and earned her license in December 2006, she had student loan debt in the six figures. Greenville Public Schools immediately hired Chevonne back as a full-time classroom teacher, providing her with both a source of income and the job she had worked so hard to achieve. But she would soon realize what a profound impact that student loan debt would have on her life, even though this had simply been the price of admission for jumpstarting her career as a licensed teacher.



Right away, Chevonne knew she was in trouble if she didn't figure out how to increase her salary. With student loan payments of over \$200 a month and an annual salary of only about \$32,000, her resulting take-home pay of \$1,650 a month did little other than cover basic expenses. After a friend suggested that she move to an income-based repayment plan for her student loans, Chevonne did manage to reduce her payments. But with a still-meager salary and a son to provide for, this did little to improve her overall finances.

One method that teachers often use to increase their salary is to earn a master's degree, since Mississippi's teacher salary scale rewards teachers for their degrees as well as years of experience. However, Chevonne had little interest in taking on additional student loan debt. Fortunately, she was accepted into the Mississippi Teacher Fellowship Program at MVSU, one of the few tuition-free programs in Mississippi, allowing her to pursue her goals.

Once she received her master's degree, she continued to work in Greenville until around the time that her son was moving on to high school. At this point, Chevonne decided it was time to move to a new district that would increase her monthly income. She and her son moved to Tunica, where a local salary supplement gave her paychecks a modest boost. Her take-home pay remained too low to live a comfortable lifestyle, but it was nonetheless an improvement.

Then, another challenge: Chevonne's mother fell ill and Chevonne needed to return home to Greenville to help her brother take care of their mom. This time, however, her close proximity to Arkansas—a state with higher teacher salaries than Mississippi—gave her an idea: by taking a teaching position outside of Mississippi, she could finally continue her dream of being a teacher without the constraints of Mississippi's salary schedule.

She quickly took a position in Lake Village, Arkansas, just across the river from Greenville. She remained

close to her mom but now earned enough to cover her monthly expenses. Lake Village also offered a November bonus to teachers and would pay her a normal salary installment over the Christmas holiday. These were comparative luxuries: both of the districts she had worked for in Mississippi had made her wait from mid-December until the end of January to get paid—a long time when a family is living paycheck-to-paycheck with additional expenses at Christmas.

“...she had student loan debt in the six figures.”

Real Teachers. Real Stories.

But Chevonne had come to consider Tunica her home and was ready to return to Mississippi after a year. She applied for a teaching position in DeSoto County, which was close to Tunica and known for its strong leadership and positive school culture—aspects that made her new school feel like “home” despite the pay cut that moving back to Mississippi necessitated. But, as is the case in many Mississippi school districts, her leadership moved on after a few years, and the pay cut she had taken no longer felt worth it. She began to reassess and soon decided to again take advantage of her close proximity to a state—this time, Tennessee—with much higher teacher salaries.

This wasn't an easy decision, but the realities of paying off student loan debt—at this point, still in the six figures—and raising a son on a Mississippi teacher salary sealed her fate. Looking back, Chevonne laments, “I would still be in DeSoto County if I could make as much as I do in Memphis. I had some great leadership opportunities in Mississippi: I had just been appointed to the Mississippi Accreditation Council and was on the Superintendent's Teacher Advisory Council for the state. But at the end of the day, I needed the money.”

Nearly two decades into her career as an educator, Chevonne has taught hundreds of kids and has numerous Teacher of the Year awards. Her love for teaching remains the same. Along with that passion, though, has remained the financial realities of taking on substantial student loan debt in order to begin a career known more for its sacrifices than a return on investment. She recalls a memory from when her son was in school: “One day my son came into my classroom and I was crying. He wrote me a letter telling me how he would always be there for me and that he loved me. It still hangs framed on my wall. Being a teacher is hard. The finances of it. From all my teaching jobs in Mississippi, you get paid once a month. With that, you have to pay all your bills, car note, rent, lights. . . . At the end of the month, you worry about where your next meal is going to come from, or if your lights will still be on when you get home. But then you get into the classroom and you continue to sacrifice, making sure your boards are decorated, have extra snacks for your students, buy shoes for the kid who needs them. Teaching is a sacrifice.”



Teaching looks different in 2020. Like all teachers, Chevonne has had to learn a new way of teaching. Now, she teaches virtually in Memphis, TN.

Meet Dr. Tina Snell

Real Teachers. Real Stories.



For Dr. Tina Snell, teaching is a numbers game that has been hard to win. The question that has haunted her education career is one that dogs many teachers in Mississippi: Can I afford to be a teacher?

Dr. Snell, a Jackson, Mississippi native, aspired to become a teacher as a result of her experience advocating for her son. She saw that his needs were not being met in school, and she wanted to be part of the solution. She attended Hinds Community College to earn her associate's degree and then completed her teaching certification at Jackson State University (JSU). Initially, she was able to pay for school with the help of scholarships, but due to the realities of caring for a child while pursuing a degree, she was unable to attend JSU in consecutive years. She subsequently lost her scholarships, forcing her to take out federal loans to pay for her education. This struggle to pay for college was just the first stage of the numbers game: Can I afford to finish this degree?

After graduating, she got her first job teaching in Jackson Public Schools (JPS), the district she attended as a child. She had also completed her student teaching in JPS, earning the Student Teacher of the Year award in the process. At this point in her life, Dr. Snell was married, which meant there were two household incomes to support her family. Nonetheless, it was still challenging to make the numbers work. For her part, she took home roughly \$1,700 a month. To raise her financial prospects, she enrolled in a master's degree program, which deferred student loan payments from her undergraduate degree and offered the promise of an increased salary once the advanced degree was completed.

But even with the increased pay from a master's degree, it still wasn't enough, considering her loan payments and the need to support her child. After three years in the classroom, she left. The numbers were clear: she could make more money taking a director position at JSU to run an afterschool program. She thought it would allow her to retain a connection with students but with the benefit of improved compensation.

Time passed, and Dr. Snell realized she missed being in the classroom. While running the afterschool program at JSU, she completed her doctorate, which would have qualified her to earn another raise as a teacher. But though her life had changed, the numbers game had remained the same: she still couldn't afford being a teacher in Mississippi.

"I believe in our field, our biggest export right now is our talent. There is no retention because of salary. Young professionals are really looking at salary. They have fewer ties to the state. No children, no family to hold them here," said Dr. Tina Snell.

Dr. Snell came to the sad realization that she would have to leave the state if she wanted to earn a comfortable living as a classroom teacher. She looked at other states in the region, including Texas, Tennessee, Florida, and Georgia. She explored the possibilities at different types of schools, including private, parochial, and charter schools. Finally, she found a way to make the numbers add up: Georgia offered reciprocity for her Mississippi teaching license as well as a salary that would fit her needs. As a teacher in Georgia, she would make three times what she did in Mississippi.

Dr. Snell made the jump. Today, she lives in Georgia, a place where she had no personal connection but one that allows her to earn a living doing what she loves. Dr. Snell solved the equation. Unfortunately, she is not alone in coming to the same conclusion as many other Mississippi-educated teachers: the numbers game is stacked against those who want to teach in a Mississippi school.

Meet Veronica Dykes

Real Teachers. Real Stories.

Becoming a teacher was what Veronica Dykes' parents considered a practical career choice. She initially wanted to be an actor, but when her parents found out, they encouraged her to follow in the footsteps of her mother—a veteran teacher of 38 years—and go into education.

With Veronica's credits in theater at Delta State University, it was an easy transition to a degree in English education. However, she realized she could graduate a semester early if she dropped the education from her degree and graduated with a B.A. in English. Her advisor saw the potential Veronica had for the English education profession, but she knew she couldn't convince Veronica to add on another semester of college. The advisor informed her about an alternate route program that would lead to certification and allow Veronica to skip the semester of unpaid student teaching and another semester of tuition.

This alternate route path to certification was perfect. Veronica could graduate in December 2008, start the alternate route program in May 2009, and work full-time in the interim in order to save up money for tuition. She would then be able to start her career as a teacher in fall 2009.

At first, she felt hopeful: things were progressing exactly to plan. Despite graduating with over \$30,000 in private and federal student loan debt, Veronica chose to teach in West Bolivar County, which, as a critical shortage area, she thought would allow her to alleviate some of her financial burdens through loan repayment assistance. Unfortunately, she didn't know her subject area would significantly impact the amount of loan forgiveness available to her. In her first year, she only qualified for \$1,500 in forgiveness. The forgiveness amount then continued to decrease each year for the next three years while she taught in West Bolivar. It was not ideal, but because she was living in the Mississippi Delta community where she went to college, and because she had managed to save up money in the semester between graduating college and beginning her alternate route program, she figured she could still afford the cost of living despite her student loan debt.



Veronica Dykes in her classroom, pre-COVID-19, teaching high school English.

Then, Veronica received her first check and experienced an all-too-familiar feeling among first-year teachers. She had assumed she would make enough money to cover her expenses and student loan debt. Growing up, her family had been comfortable financially. She had not realized that, while her mother was a teacher, their family had a second income from her father to make ends meet. This was not the case for Veronica. She was single and tens of thousands of dollars in debt. Her initial take-home pay was only \$1,475 a month. After three years, she could no longer sustain her education career. The politics of working in a small district, the paperwork, lack of resources, and the compensation didn't match the emotional, physical, and financial tolls of the job. She had to leave the classroom.

Veronica moved to Alabama and switched gears completely by taking a corporate job. Here, she could earn a bigger salary and better benefits, and enjoy the low-stress lifestyle of sitting behind a computer. However, as time passed, she began to miss the organized chaos of the classroom and school environment. As a teacher, every day was different, and her students kept her on her toes. They expected more from her than corporate America, where every day had become the same... boring.

Real Teachers. Real Stories.

After some time, her mother fell ill and it looked like it was time to return home to Jackson. A principal soon recruited her to Jackson Public Schools. He called and said, "We want you to teach high school English." These were magic words to Veronica. She had been inspired by her English teachers in high school, and even though she had gone into education in the first place out of practicality, deep down she really wanted to be a high school English teacher. She packed up her bags and moved back home to Mississippi. Teaching would be different this time, she thought: a bigger school, bigger district, more resources, less politics, and a deeper sense of belonging.

Veronica has been a high school English teacher in Jackson for six years now. But she is again starting to feel the burnout

she experienced in West Bolivar. She still carries student loan debt and doesn't believe she will be able to pay it off until 2028, twenty years after she has finished her college degree. Worst of all, she worries that meeting this deadline could require another change in career. As a single person, she is realizing again that teaching is not a career path that pays what is needed to live comfortably and pay off the requisite debt. This is the conundrum that so many Mississippi teachers find themselves in. They love the classroom and their students, but at the end of the day, they can make more money in a separate career that allows for more balance between work and life.

"She had not realized that, while her mother was a teacher, their family had a second income from her father to make ends meet. This was not the case for Veronica. She was single and tens of thousands of dollars in debt...After three years, she could no longer sustain her education career. **She had to leave the classroom.**"

Meet Alexandra Melnick

Real Teachers. Real Stories.

Alexandra Melnick almost did not become a teacher. As a student at Millsaps College in Jackson, Mississippi, Alexandra was interested in education but concerns over low pay ultimately dissuaded her from pursuing this path as an undergraduate. For many aspiring teachers, a decision to forgo an education degree for a more lucrative major is often the end of the road. Thankfully, after graduating in 2016, Alexandra happened to discover a program, the Mississippi Teacher Corps (MTC), that would allow her to earn both her teaching certification and a master's degree without any additional cost. She jumped.

Alexandra started MTC in 2016 and was placed in the Leland School District, a critical shortage area in the heart of the Mississippi Delta. With a local salary supplement of just \$775 a year for teachers with a master's degree, Leland offers pay far below what some wealthier school districts have to offer. But the town's cost of living at least helps ease the burden: Alexandra and her partner pay \$700 a month for rent. Additionally, through the Mississippi Teacher Corps, Alexandra—unlike most Mississippi teachers—receives an annual bonus for her third and fourth year of teaching and initially qualified for a deferral on her student loan payments.

Still, Alexandra faces challenges similar to many teachers throughout Mississippi. In addition to her low pay, she graduated with roughly \$25,000 in federal student loan debt, a total she estimates will take over ten years to pay off. She currently makes payments of \$180 a month towards these loans. Alexandra is grateful that she has a partner who is able to supplement their household income. They also do not have children to support.

Nonetheless, she has multiple side gigs that help her make ends meet. Currently, she is the executive director of a local afterschool program, and when the opportunity arises, she partners with educational advocacy organizations that often provide a stipend for her time. She has been able to make it work, but only with extremely intentional choices, including the crucial early decision not to pursue an undergraduate education degree. Had she gone the traditional route, it might be even harder for her to afford to stay in the classroom. Considering the constraints she lives with, Alexandra doesn't understand how a single person or a person with kids is able to make a career in education work.

"The salaries are not what they should be...This is a really important point: **How many teacher salaries does it take to keep one household afloat?** I couldn't imagine teaching without the support of another household income."



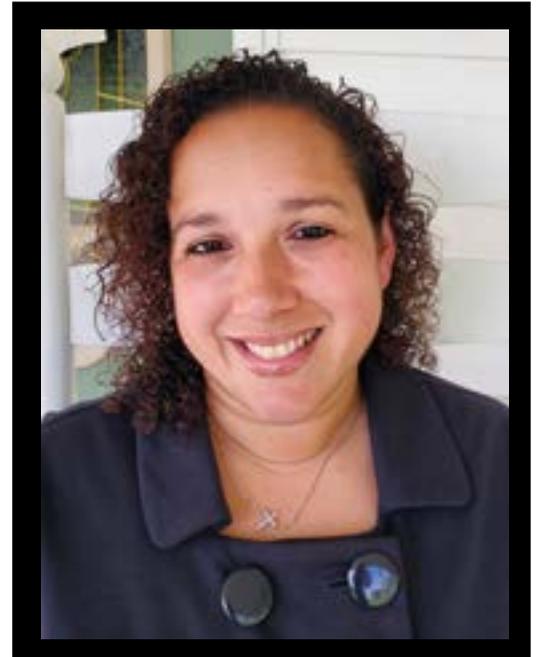
Alexandra Melnick recognized as Teacher of the Month.

Meet Monica Meredith

Real **Teachers**. Real **Stories**.

For Monica Meredith, teaching has meant a lot of twists and turns, but one constant has remained—low pay. Originally from the Bronx in New York City, Monica left for Princeton University with a promising future ahead of her. During her senior year of college, Monica became interested in pursuing a career that would allow her to give back to her community. Teaching was an obvious choice, and after applying and being accepted to Teach For America, she moved across the country to Houston, Texas, in June 2000, to teach elementary school. Her starting salary was \$34,000, not much for a college graduate but enough to get by as a single person. What Monica didn't know at the time was that her starting salary would be the high-water mark for the first decade of her teaching career that would span the country.

While in Texas, she met a Mississippian. He was in the military, which meant having to move around the country. Sure enough, they soon moved together to Washington, D.C., where she completed the remainder of her Teach For America commitment. Not long after, they moved again, this time to Alaska. Because of the difficulty of landing a job as a certified teacher in Alaska's few highly populated areas, Monica elected to become a full-time substitute teacher instead.



Monica Meredith in her classroom leading a read-aloud.

Once her husband completed his commitment with the military, they decided to return to his home in Mississippi and start their family. Again, Monica sought a local teaching position, and though she landed one in DeSoto County Schools, her starting salary was just \$28,000. It was the lowest she had ever made in the profession, even less than her time as a substitute teacher in Alaska. Despite now being a veteran teacher, the realities of teaching in Mississippi necessitated that she and her husband move in with her in-laws to make ends meet. It would take her almost 10 years in Mississippi to get back to that initial high-water mark of \$34,000 that she'd made as a first-year teacher in Houston, Texas.

In addition to low pay, Monica's finances were further complicated by the burden of student loan debt. Like many, Monica had taken out student loans in order to fund her undergraduate education. Her parents had also taken out loans in their name to help

Real Teachers. Real Stories.

Monica afford school, and it was understood that Monica would be responsible for paying these back as well. She had initially managed to defer some of the payments on all of these loans, but by the time she had moved to Mississippi, she had no choice but to make regular loan payments each month, which ate into her already-meager paychecks.

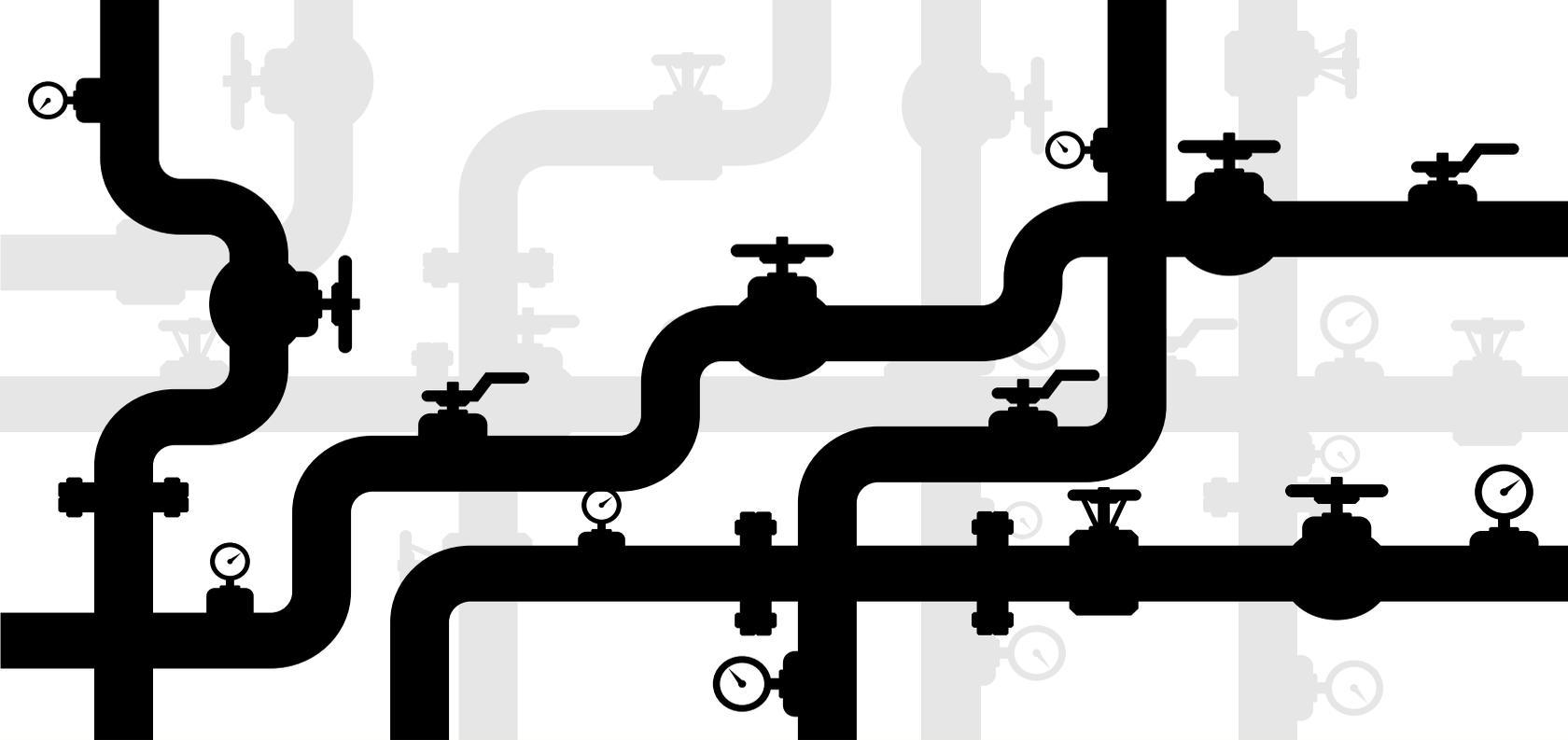
While living with her in-laws, Monica and her husband started their family. Having an extra set of adults helped with childcare and the other costs associated with parenting, but after their second son was born, they needed space and moved out on their own. At this point, Monica had earned a master's degree, which provided her with a modest bump in pay and enabled them to afford a house. Still, her teacher's salary did little to cover the costs of their expanding family. By the time Monica and her husband had their third child, Monica desperately needed a way to meaningfully increase her pay. Because remaining both in education and in her community was so important to her, she decided to pursue certification to become a principal. She enrolled in Principal Corps, a tuition-free graduate program, and soon earned her administrative certification. Yet, despite now being qualified to lead a school, Monica has been overlooked for promotions and unable to land a job as a principal locally. She remains a classroom teacher at Senatobia Elementary School.

Despite the low pay and struggle to advance her career, Monica remains a dedicated educator. It is not just the familial roots that keep her in Senatobia Municipal School District: as one of just two Hispanic teachers in a district with a significant Hispanic

population, she is well aware of how much she means to her students. She is constantly called on to translate and bridge the gap between cultures in her small town, and she notes how important it is for her students to have a teacher that looks like them. In many ways, Monica exemplifies the value of diversity in Mississippi's educator pipeline.

But the personal cost to Monica is almost too high. While she has no desire to leave education, staying has made it almost impossible to make ends meet. Like Monica, many teachers struggle to achieve a sustainable life. Over the last decade, Monica has had to wonder, who will fight for teachers as hard they fight for their students?

“Still, her teacher's salary did little to cover the costs of their expanding family. By the time Monica and her husband had their third child, Monica desperately needed a way to meaningfully increase her pay..Over the last decade, **Monica has had to wonder, who will fight for teachers as hard as they fight for their students?**”



ENDNOTES



- 1 Mississippi Department of Education. "Mississippi Critical Shortage Areas." Accessed September 16, 2020. https://www.mdek12.org/sites/default/files/Offices/MDE/OA/OTL/Teacher%20Center/critical_shortage.jpg.
- 2 Moss, Phelton Cortez, Lisa White, and Nichelle Boyd-Robinson. 2019. "Preparing a Diverse Teacher Workforce in Mississippi." Webinar from Mississippi Department of Education, Jackson, MS, February 22. https://www.dropbox.com/s/eabhicnoxplow0p/DLRT%20WebinarPM_Final_Rev%281%29.pptx?dl=0.
- 3 Anthony, Kenneth V., Dana Franz, and Devon Brenner. 2017. "Understanding the Nature of the Teacher Shortage in Mississippi." *The Mississippi Economic Review* 1, no. 1: 24-31.
- 4 Mississippi Department of Education. "District and School Data." Accessed September 16, 2020. <https://newreports.mdek12.org/>.
- 5 Gershenson, Seth, Cassandra Hart, Constance Lindsay, and Nicholas W. Papageorge. 2018. "The Long-Run Impacts of Same-Race Teachers." *National Bureau of Economic Research*, no. w25254.
- 6 Partelow, Lisette. 2019. *What To Make of Declining Enrollment in Teacher Preparation Programs*. Research Report, Washington, DC: Center for American Progress. Accessed September 16, 2020. <https://www.americanprogress.org/issues/education-k-12/reports/2019/12/03/477311/make-declining-enrollment-teacher-preparation-programs/>.
- 7 McWilliams, Adam. 2019. "Millsaps College to Drop Several Majors Due to Downsizing." *WAPT*, May 5. <https://www.wapt.com/article/millsaps-college-to-drop-several-majors-due-to-downsizing/27364617#>.
- 8 Long, Cindy. 2019. "Average Teacher Salary Down 4.5% Over Past Decade." *NEA Today*, April 29. <https://www.nea.org/advocating-for-change/new-from-nea/average-teacher-salary-down-45-over-past-decade#:~:text=This%20year%2C%20NEA%20collected%20statistics,teacher%20starting%20salary%20was%20%2439%2C249.>
- 9 Allegretto, Sylvia, and Lawrence Mishel. 2018. *The Teacher Pay Penalty Has Hit a New High*. Research Report, Washington, DC: Economic Policy Institute. Accessed September 16, 2020. <https://www.epi.org/publication/teacher-pay-gap-2018/>.
- 10 Perry, Mark J. 2019. "Chart of the Day. . . or Century?" *American Enterprise Institute*. Accessed September 16, 2020. <https://www.aei.org/carpe-diem/chart-of-the-day-or-century/>.
- 11 Santos, Jose L., and Kati Haycock. 2016. *Fixing America's College Attainment Problems: It's About More Than Affordability*. Research Report, Washington, DC: The Education Trust. Accessed September 16, 2020. <https://edtrust.org/resource/fixing-americas-college-attainment-problems-affordability/>.
- 12 Podolsky, Anne, and Tara Kini. 2016. *How Effective Are Loan Forgiveness and Service Scholarships for Recruiting Teachers?* Research Report, Palo Alto, CA: Learning Policy Institute. https://learningpolicyinstitute.org/sites/default/files/product-files/How_Effective_Are-Loan_Forgiveness_and_Service_Scholarships_Recruiting_Teachers.pdf; Espinoza, Daniel, Ryan Saunders, Tara Kini, and Linda Darling-Hammond. 2018. *Taking the Long View: State Efforts to Solve Teacher Shortages by Strengthening the Profession*. Research Report, Palo Alto, CA: Learning Policy Institute. Accessed September 16, 2020. https://learningpolicyinstitute.org/sites/default/files/product-files/Long_View_REPORT.pdf; and Rothstein, Jesse, and Cecilia Elena Rouse. 2011. "Constrained After College: Student Loans and Early-Career Occupational Choices." *Journal of Public Economics* 95, no. 1-2: 149-163.
- 13 Winters, John V. 2020. *What You Make Depends On Where You Live: College Earnings Across States and Metropolitan Areas*. Research Report, Washington, DC: Thomas B. Fordham Institute. Accessed September 16, 2020. https://fordhaminstitute.org/sites/default/files/publication/pdfs/20200519-what-you-make-depends-where-you-live-college-earnings-across-states-and-metropolitan-areas_0.pdf#page=93.

-
- 14 Southern Regional Education Board. 2020. "Mississippi College Affordability Profile." Accessed September 16, 2020. https://www.sreb.org/sites/main/files/file-attachments/2019_state_afford_profile_ms.pdf?1582636781.
- 15 Burd, Stephen. 2015. *The Out-Of-State Student Arms Race*. Research Report, Washington, DC: New America. Accessed September 16, 2020. https://static.newamerica.org/attachments/3120-out-of-state-student-arms-race/OutOfStateArmsRace-Final_b93c2211cdfb4c3da169d668fbb67cc1.pdf; Burd, Stephen. 2016. "The Troubling Use of 'Merit Aid' at Public Flagships and Research Universities." *The Hechinger Report*, April 27. <https://hechingerreport.org/troubling-use-merit-aid-public-flagships-research-universities/>; Paterson, James. 2019. "Flagship Universities Offer More Merit Aid in Bid to Draw Students." *Education Dive*, May 22. <https://www.educationdive.com/news/flagship-universities-offer-more-merit-aid-in-bid-to-draw-students/555213/>.
- 16 Burd, Stephen. 2020. *Crisis Point: How Enrollment Management and the Merit-Aid Arms Race Are Derailing Public Higher Education*. Research Report, Washington, DC: New America. Accessed September 16, 2020. <https://www.newamerica.org/education-policy/reports/crisis-point-how-enrollment-management-and-merit-aid-arms-race-are-destroying-public-higher-education/>.
- 17 Betz, Kelsey Davis. 2018. "Who Gets State Dollars to Help Pay for College in Mississippi?" *Mississippi Today*, January 30. <https://mississippitoday.org/2018/01/30/who-gets-state-dollars-to-help-pay-for-college-in-mississippi/>.
- 18 Mississippi Office of Student Financial Aid. 2019. *2019 Annual Report of the State-Supported Student Financial Aid Programs*. Annual Report, Jackson, MS: Institutions of Higher Learning. Accessed September 16, 2020. http://www.msfinancialaid.org/wp-content/uploads/2020/01/Annual-Report_19_FINAL.pdf.
- 19 Southern Regional Education Board. 2020. "Mississippi College Affordability Profile." Accessed September 16, 2020. https://www.sreb.org/sites/main/files/file-attachments/2019_state_afford_profile_ms.pdf?1582636781.
- 20 Allin, Sarah. 2015. *Financial Aid in Mississippi: How Three State-Funded Programs Affect College Enrollment and Degree Attainment*. Research Report, Jackson, MS: Mississippi Office of Student Financial Aid. Accessed September 16, 2020. https://msfinancialaid.wpengine.com/wp-content/uploads/2018/11/Allin_MS-Financial-Aid_Final-PAE.pdf.
- 21 West Tallahatchie School District. 2019. "Teacher Salary Scale: 2019-20 School Year." Accessed September 16, 2020. http://www.wtsdschools.com/myadmin/file_upload/files/2020%20Teacher-Salary-Scale.pdf.
- 22 Biloxi Public School District. 2019. "2019-2020 Teacher Salary Schedule." Accessed September 16, 2020. <https://www.biloxischools.net/Page/8112>.
- 23 Letitia Johnson, email correspondence with Toren Ballard, May 15, 2020.
- 24 Boren, Megan. 2020. *New Ideas in Teacher Compensation*. Policy Brief, Atlanta, GA: Southern Regional Education Board. Accessed October 1, 2020. https://www.sreb.org/sites/main/files/file-attachments/2020_teachercompensation.pdf?1601410928.
- 25 Boser, Ulrich. 2014. *Mid- and Late-Career Teachers Struggle With Paltry Incomes*. Research Report, Washington, DC: Center for American Progress. Accessed October 7, 2020. <https://www.americanprogress.org/issues/education-k-12/reports/2014/07/23/94168/mid-and-late-career-teachers-struggle-with-paltry-incomes/>.
- 26 Massachusetts Institute of Technology. "Living Wage Calculation for Jackson, MS." Accessed September 16, 2020. <https://livingwage.mit.edu/metros/27140>.
- 27 Center on Budget and Policy Priorities. 2018. "Policy Basics: Where Do Our State Tax Dollars Go?" Accessed September 16, 2020. <https://www.cbpp.org/research/state-budget-and-tax/policy-basics-where-do-our-state-tax-dollars-go>.
-

-
- 28 Meckler, Laura. 2018. "2 in 3 Americans Say Public School Teachers are Underpaid." *The Washington Post*, August 27. https://www.washingtonpost.com/local/education/two-in-three-americans-say-public-school-teachers-are-underpaid/2018/08/27/cddf5b6a-a953-11e8-b1da-ff7faa680710_story.html.
- 29 Podolsky, Anne, Tara Kini, Joseph Bishop, and Linda Darling-Hammond. 2016. *Solving the Teacher Shortage: How to Attract and Retain Excellent Educators*. Research Report, Palo Alto, CA: Learning Policy Institute. https://learningpolicyinstitute.org/sites/default/files/product-files/Solving_Teacher_Shortage_Attract_Retain_Educators_REPORT.pdf.
- 30 Imazeki, Jennifer. 2005. "Teacher Salaries and Teacher Attrition." *Economics of Education Review* 24, no. 4: 431-449.; Manski, Charles F. 1987. "Academic Ability, Earnings, and the Decision to Become a Teacher: Evidence from the National Longitudinal Study of the High School Class of 1972." In *Public Sector Payrolls*, edited by David A. Wise, pp. 291-316. University of Chicago Press.
- 31 Adamson, Frank, and Linda Darling-Hammond. 2012. "Funding Disparities and the Inequitable Distribution of Teachers: Evaluating Sources and Solutions." *Education Policy Analysis Archives* 20, no. 37: 1-46.
- 32 Podolsky, Anne, and Tara Kini. 2016. *How Effective Are Loan Forgiveness and Service Scholarships for Recruiting Teachers?* Research Report, Palo Alto, CA: Learning Policy Institute. https://learningpolicyinstitute.org/sites/default/files/product-files/How_Effective_Are-Loan_Forgiveness_and_Service-Scholarships_Recruiting_Teachers.pdf.
- 33 Rothstein, Jesse, and Cecilia Elena Rouse. 2011. "Constrained After College: Student Loans and Early-Career Occupational Choices." *Journal of Public Economics* 95, no. 1-2: 149-163.
- 34 Allen, Drew, and Gregory C. Wolniak. 2018. "Exploring the Effects of Tuition Increases on Racial/Ethnic Diversity at Public Colleges and Universities." *Research in Higher Education* 60: 18-43.
- 35 Wright, Carey. 2019. *Superintendent's Annual Report: 2018-2019*. Annual Report, Jackson, MS: Mississippi Department of Education. Accessed September 16, 2020. https://www.mdek12.org/sites/default/files/Offices/MDE/SSE/2019-AnnRep/annual_report_2019_web.pdf.
- 36 Podolsky, Anne, Tara Kini, Joseph Bishop, and Linda Darling-Hammond. 2016. *Solving the Teacher Shortage: How to Attract and Retain Excellent Educators*. Research Report, Palo Alto, CA: Learning Policy Institute. https://learningpolicyinstitute.org/sites/default/files/product-files/Solving_Teacher_Shortage_Attract_Retain_Educators_REPORT.pdf.
- 37 Office of Lieutenant Governor Delbert Hosemann, "SB 2001 General Information" (preliminary fiscal note, 2020).
- 38 Wright, Aallyah. 2020. "Inside the Completely Flawed School Recognition Program." *Mississippi Today*, July 29. <https://mississippitoday.org/2020/07/29/inside-the-completely-flawed-school-recognition-program/>
- 39 Caroline Sims, phone correspondence with Rachel Canter, December 4, 2020.
- 40 Rothstein, Jesse, and Cecilia Elena Rouse. 2011. "Constrained After College: Student Loans and Early-Career Occupational Choices." *Journal of Public Economics* 95, no. 1-2: 149-163.
- 41 Wolfe, Anna. 2020. "Mississippi Works? Four Years Later, State Has Used Just One-Tenth of \$50 million Workforce Fund." *Mississippi Today*, August 28. <https://mississippitoday.org/2020/08/28/mississippi-works-four-years-later-state-has-used-just-one-tenth-of-50-million-workforce-fund/>.
- 42 Brown, Mike. 2019. *State of Private Student Loans Report 2019*. Report, Hoboken, NJ: LendEDU. <https://lendedu.com/blog/state-of-private-student-loans-report/>.
-



MISSISSIPPI FIRST

Mississippi First is a nonpartisan, nonprofit that champions transformative policy solutions ensuring educational excellence for every Mississippi child. The full report can be viewed at mississippifirst.org.