Recommendations for Expanding State Affordability Programs for Public Colleges in Massachusetts

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Recommended Principles for State Affordability Programs

1. Invest first and foremost in students from low-income backgrounds

2. Fund non-tuition expenses for students from low-income backgrounds

3. Provide state support through a first-dollar, not last-dollar, approach

4. Include both public 4-year colleges and community colleges

5. Avoid restrictive or punitive eligibility requirements
Pell Grant Recipients More Likely to Have Unmet Financial Need

Share of Students with Unmet Need by Pell Grant Receipt, 2019-20

- Ever Received Pell Grants: 90%
- Never Received Pell Grants: 56%

Source: IHEP analysis of the National Postsecondary Student Aid Study, 2019-20. Variables: Student budget minus Expected Family Contribution minus all grants (SNEEDS), Cumulative Pell amount (PELLCUM).

Average Unmet Need by Pell Grant Receipt, 2019-20

- Ever Received Pell Grants: $9,791
- Never Received Pell Grants: -$4,956

Source: IHEP analysis of the National Postsecondary Student Aid Study, 2019-20. Variables: Student budget, attendance adjusted (BUDGETAJ), Expected Family Contribution (EFC), Total grants (TOTGR), Cumulative Pell amount (PELLCUM).

Students with the Lowest Incomes Need Almost 150% of Household Income to Cover College Costs

Average Share of Household Income Needed to Pay for Net Price at Four-Year College, 2019-20

- Highest Income: 13%
- High Income: 24%
- Middle Income: 35%
- Low Income: 51%
- Lowest Income: 100% (148%)

Source: IHEP analysis of the National Postsecondary Student Aid Study, 2019-20. Variables: Student budget, attendance adjusted (BUDGETAJ), Total grants (TOTGRT), Dependent students: parents' income (DEPINC). Note: Data represent full-time, full-year dependent students enrolled at four-year colleges and are broken out into income quintiles.

Living Expenses Make Up Half or More of College Costs

Cost of Attendance, MA Public 4-Year Colleges

- Room and board: 41%
- Tuition and fees: 46%
- Books and supplies: 4%
- Other: 9%

Cost of Attendance, MA Public 2-Year Colleges

- Room and board: 47%
- Tuition and fees: 28%
- Books and supplies: 7%
- Other: 18%

Source: IHEP analysis of IPEDS Student Charges data, 2022-23. Data represent the average cost of attendance at Massachusetts public 4-year and public 2-year colleges for in-district undergraduates living off-campus, not with family. Data exclude Massachusetts Maritime Academy and Quincy College.
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Recommended Improvements to MASSGrant Plus Expansion

• MASSGrant Plus Expansion meets some of the principles:
  • Greatest benefit for Pell-eligible students
  • Covers both public 2-year and 4-year colleges
  • For Pell-eligible students, covers up to $1,200 in books and supplies

• Recommended improvements
  • Cover living expenses
  • Start with Pell-eligible students
Q&A

For more information:

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