

# 5 Takeaways: The State of Public College Affordability in Massachusetts

## IMPORTANCE OF PUBLIC HIGHER EDUCATION AFFORDABILITY

In Massachusetts' knowledge-based economy, postsecondary education is a critical pathway to economic security and mobility that can affect not just individual students but entire families for generations. Yet, for hundreds of thousands of college-going students in the Commonwealth, one of the most urgent concerns is the rising cost of college and how to pay for it — not just tuition but other necessities like textbooks, housing, food, and transportation. For many students, attending a public institution where state residents pay less tuition is the most affordable or, often, the only option. The reality is that public four-year colleges are far from being affordable for many students — especially for Black and Latina/o/x students, who have less wealth, on average, than their White peers and those from low-income households. **To learn more about the current public college affordability challenges in MA and how you can use your voice to create positive and lasting change on behalf of students and families, visit: [www.masseduequity.org/Allin4aDebtFreeFuture](http://www.masseduequity.org/Allin4aDebtFreeFuture).**

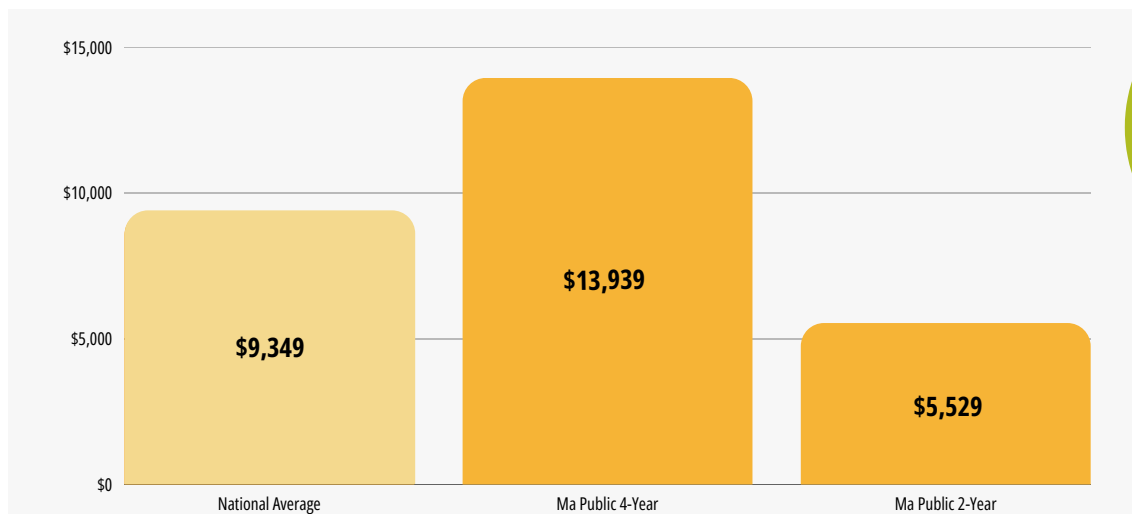
## Here are facts about college affordability in Massachusetts

1

### Tuition and Fees at Massachusetts public colleges and universities are higher than the national average.

In Massachusetts, tuition and fees for in-state students attending an average public 4-year institution are \$13,939, and \$5,529 for a student attending a community college. In comparison, the average college tuition in the U.S. is \$9,349 for in-state students at public 4-year institutions.

**FIGURE 1: Average Cost of Tuition and Fees**



In Massachusetts **tuition and fees make up 49% of the total cost of attendance** at a public 4-year institution

## Attending a public college or university in Massachusetts is unaffordable for many families.

2

Students and their families often focus on tuition and fees when budgeting for college. But some costs typically don't appear on college bills, and they can add up — costs like books, laptop computers, transportation, and off-campus housing and meals which make up 51% of the total cost of attendance. In Massachusetts, undergraduate students can expect to pay between 10% and 66% of their household income for college, with students from low-income families paying larger shares of their annual household earnings than their peers from wealthier families.

In 2021, the median **annual household income in Massachusetts was \$86,566**. During the 2020-21 academic year, living on campus at UMass Amherst — our state's most well-attended public institution of higher education — cost students **\$32,168, about 37% of a household's annual income**.

**FIGURE 2: Price of Attendance by Living Arrangement**

Institution name	Total price for an in-state student living on campus	Total price for an in-state student living with family	Total price for an in-state student living off-campus (not with family)
UMass - Amherst	\$32,168	\$20,839	\$32,168
UMass - Lowell	\$31,700	\$20,320	\$24,670
Bridgewater State University	\$28,644	\$15,332	\$29,164
Salem State University	\$29,249	\$19,633	\$27,123
Bunker Hill Community College	*	\$23,126	\$10,104
Middlesex Community College	*	\$9,098	\$19,663

*\*On campus housing unavailable*

## Massachusetts has the 8th highest average student loan debt amount in the country.

3

In the 2020-21 academic year, the median debt incurred by dependent students attending a Massachusetts public college or university was \$11,731; for independent students, that number was slightly higher at \$12,778. Massachusetts college students can expect to incur about \$33,457 in debt throughout their undergraduate degree. Many students anticipate that they'll pay off student loans in no time with increased earnings due to their degree; however, the average graduate earned about \$50,000 10 years post-college entry.

**FIGURE 3:**

43%

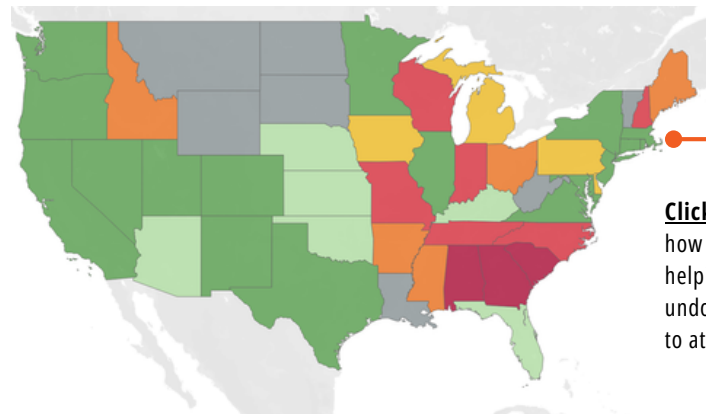
of Massachusetts undergraduate students, 43% take out federal student loans – the 7th highest in the country.

# 4

## This year, Massachusetts joined 17 states in providing undocumented students comprehensive access to postsecondary education.

Through the fiscal year 2024 state budget, Massachusetts extended access to in-state tuition rates and state financial aid to all undocumented students attending the state's public colleges and universities. This policy will apply to students that have attended a high school in Massachusetts for at least three years or obtained their GED in the state and is expected to impact more than 138,000 undocumented migrants.

**FIGURE 4: 50 State Scan of Undocumented Student Access to Public Higher Education**



[Click here](#) to learn more about how Massachusetts policies are helping and hurting undocumented students' ability to attend college.

### Access Level

- **Comprehensive Access** (Access to in-state tuition and some state financial aid or scholarships)
- **In-State Tuition Only**
- **Limited** (Access to in-state tuition or reduces tuition in at least some public institutions)
- **Limited to DACA**
- **No state policy**
- **Prohibitive Enrolment** (Actively bar enrollment in all or certain public institutions)
- **Restrictive** (Actively bar access to in-state tuition or financial aid)

# 5

## A postsecondary degree continues to be a powerful tool for economic mobility.

Salaries for college graduates are typically higher than those without a degree due to the level of knowledge that comes from higher education, especially in the Commonwealth, where demands for specific expertise continue to grow. This is not to say it is impossible to succeed without college. But, as the Commonwealth's economy accelerates toward knowledge-based industries, rewarding the most educated and wealthiest households, we must ensure that students of color, students with disabilities, students from low-income families, and English learners are not left behind.

**FIGURE 5: Median Earnings by Educational Attainment for Populations 25 years and Over with Earnings**

Educational Attainment	Massachusetts	National
Less than high school graduate	\$30,956	\$28,085
High school graduate (includes equivalency)	\$40,724	\$35,019
Some college or associate's degree	\$47,201	\$40,934
Bachelor's degree	\$71,344	\$61,073
Graduate or professional degree	\$90,944	\$80,077