Chairman Gabrieli and members of the Board of Higher Education,

Thank you for the opportunity to offer testimony on one of the most critical issues facing our students and the future of our state: college affordability. My name is Genesis Carela and I am the State Policy Associate for the Education Trust in Massachusetts, a nonprofit organization dedicated to closing long-standing gaps in opportunity and achievement. The Ed Trust has the privilege of facilitating the work of the Massachusetts Education Equity Partnership (MEEP) — a collective effort of more than 40 organizations from across the state working to advance education equity in the Commonwealth, some of whom you'll be hearing from today. Lastly, I am a recent college graduate who knows firsthand what it's like to juggle being a full-time student while working more than 40 hours a week to afford college.

Higher education has long been one of the main drivers of opportunity, social mobility, and economic progress in our society. Yet, over the last two decades, Massachusetts has decreased investment in public institutions and state spending per full-time student. This, coupled with disparities in college access, affordability, and completion, has driven us to conduct research and advocate to help shape the higher education policy landscape and take a closer look at what this means for students in Massachusetts.

Since 2001, public colleges in Massachusetts have increased tuition and fees by 59%, leaving many students priced out of an education. It is well-documented that the COVID-19 pandemic's impacts on students and families have only exacerbated long-standing inequities putting degree attainment out of financial reach for students, especially systemically underserved students. This increase in costs, coupled with inadequate grant aid, has left many families no choice but to take on higher amounts of student debt. For many students from families earning less than \$30,000 annually, Massachusetts public college attendance costs can amount to more than half of their family's income — after grants and loans. As I did, many students have to work more than the Lumina Foundation's recommendation of 10 hours or less per week to continue supporting their families and paying for their education. In contrast, families earning more than \$110,000 annually can expect to pay only a fifth or less of their annual income.

Changing these patterns will require addressing systemic inequities in how our public higher institutions are funded. Despite demographic changes in student enrollment and a growing body of research, state funding allocations have remained static. Students are more likely to be racially and ethnically diverse, from low- and middle-income families, older, part-time, parenting, or employed full-time. As a result, students are entering our

campuses with increased needs that our state is failing to meet. Evidence shows that colleges can significantly increase students' ability to stay in school and complete their coursework by investing in culturally sustainable wraparound support services, such as stipends towards direct and indirect costs of attendance, dependent care support, and holistic advising.

The Board of Higher Education has taken an important step forward by acknowledging that the way we currently finance public higher education is not meeting students' needs. With increased funding from the recent passage of the Fair Share Amendment, we have the opportunity to make significant investments in public higher education so that Massachusetts can ensure that college is a critical pathway to economic security and mobility for students and families for generations.

As you consider the proposed institutional support scenarios, we urge you to prioritize a system that:

- 1. Results in increased affordability especially for students from low-income families;
- 2. Distributes larger shares of appropriated dollars to institutions that have the highest unmet need, including colleges and universities that serve a high percentage of systemically underserved students;
- 3. Is transparent and rooted in data; and
- 4. Allows institutions to plan long-term for programs and initiatives that best serve students' needs.

Thank you again for the opportunity to express support for the critical leadership from the Board's Finance and Administrative Policy Advisory Council to address college affordability in the Commonwealth.

Gratefully,
Genesis Carela
State Policy Associate
The Education Trust Massachusetts

Gcarela@edtrust.org