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Laying the Groundwork:
Building a Policy Roadmap for Massachusetts Public Higher Education

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About the Collaborative for Higher Education Access & Opportunity (CHEAO):

The coauthors of this roadmap represent a small working group of 6 organizations united by a shared commitment to advancing equitable, student-centered public higher education policies in Massachusetts. Drawing on diverse expertise, we collaborate to inform evidence-based policy solutions grounded in rigorous research. Our work is guided by data-driven decision-making, student-centered policy design, and equity-focused solutions that seek to build a well-resourced public higher education system that delivers real value to all learners.

Executive Summary

By 2031, nearly 75% of jobs in Massachusetts will require education beyond high school—making higher education not just a pathway to opportunity, but a cornerstone of the state's economic future.[1] Yet deep and persistent disparities in college enrollment, retention, and completion continue to leave too many students behind, especially those from underserved communities.

Massachusetts has taken bold steps to address these gaps. Recent initiatives—including historic investments in the expansion of MassGrant Plus, the launch of MassReconnect, the passage of tuition equity legislation, and the introduction of MassEducate—have laid a strong foundation for a more accessible, inclusive, and affordable public higher education system across the state.[2]

However, shifting federal policies now threaten to undermine this progress. Proposed cuts to student aid—such as reductions in need-based grants and support services—and changes to federal loan programs and policies could significantly diminish the financial assistance that thousands of Massachusetts students rely on to complete their degrees. At the same time, evolving immigration policies have created fear and uncertainty for undocumented students and those from mixed-status families, driving many out of the college pipeline entirely. Furthermore, the termination of essential federal grants, along with new proposals tying institutional funding to federal mandates, risks further eroding academic freedom and efforts to cultivate inclusive, welcoming campuses where all students can thrive.

These federal threats also come at an inopportune time. Higher education, both public and private, is grappling with a long-term enrollment cliff. Such enrollment declines pose particularly severe challenges for Massachusetts, given the commonwealth's large number of institutions and the state's dependence on the sector.

Fortunately, Massachusetts has the resources to protect and enhance access to high-quality public higher education at this challenging crossroads. With billions in new revenue generated through the state's Fair Share tax—funds dedicated to education and transportation—the Commonwealth has a historic opportunity to build on recent gains, safeguard against setbacks at the federal level, prepare for the enrollment cliff, and lead the nation in advancing higher education access, affordability, and excellence.

Fair Share Projections

In FY25, Massachusetts collected

$2.98 billion

in revenue from the voter-approved Fair Share surtax, a recurring annual revenue dedicated to education & transportation .[3]

About the Roadmap:

The following pages outline an initial pathway toward a bold, shared vision for the future of public higher education in Massachusetts—one that is accessible, affordable, transparent, and designed to help every student succeed in meaningful careers while contributing to a thriving state economy. This document offers a **preliminary roadmap** for how the state can build on recent progress and investments and take the next steps toward creating a system that delivers real value for students and communities.

Grounded in four core pillars—**Access & Affordability, Student Success & Completion, Degree Value, and Transparency & Accountability**—this roadmap presents a comprehensive framework for strengthening higher education across the Commonwealth. Each pillar serves as both a lens and a lever: identifying barriers within the current system while offering strategic direction for future policy considerations, including:

Expanding Access & Affordability

by ensuring higher education is both financially and academically attainable for all students, especially those from underserved backgrounds.

Boosting Student Success & Completion

by removing barriers to graduation and providing comprehensive, integrated advising and wraparound services to students, ensuring that financial aid translates into real student success.

Ensuring Degree Value

by investing in institutions and adopting a multidimensional approach to measuring impact—one that reflects true cost, career readiness, and broader social benefits.

Enhancing Data Transparency & Accountability

by developing robust systems to track and report student outcomes, enabling smarter decision-making and more effective resource allocation.

Importantly, this roadmap is intended as a starting point—not a final destination. It's designed to spark deeper dialogue, foster collaboration, and guide collective problem-solving that will lead to concrete, actionable recommendations capable of driving meaningful change. Achieving a more inclusive, responsive, and student-centered higher education system will require sustained innovation and authentic engagement with students, families, educators, institutional leaders, and policymakers across Massachusetts. In the months ahead, we're committed to expanding these community-driven conversations, refining this framework, and translating shared ideas into strategic investments and policy reforms that ensure every student across the state has the opportunity to succeed and thrive.

Pillar 1:
Access & Affordability

Where are we now?

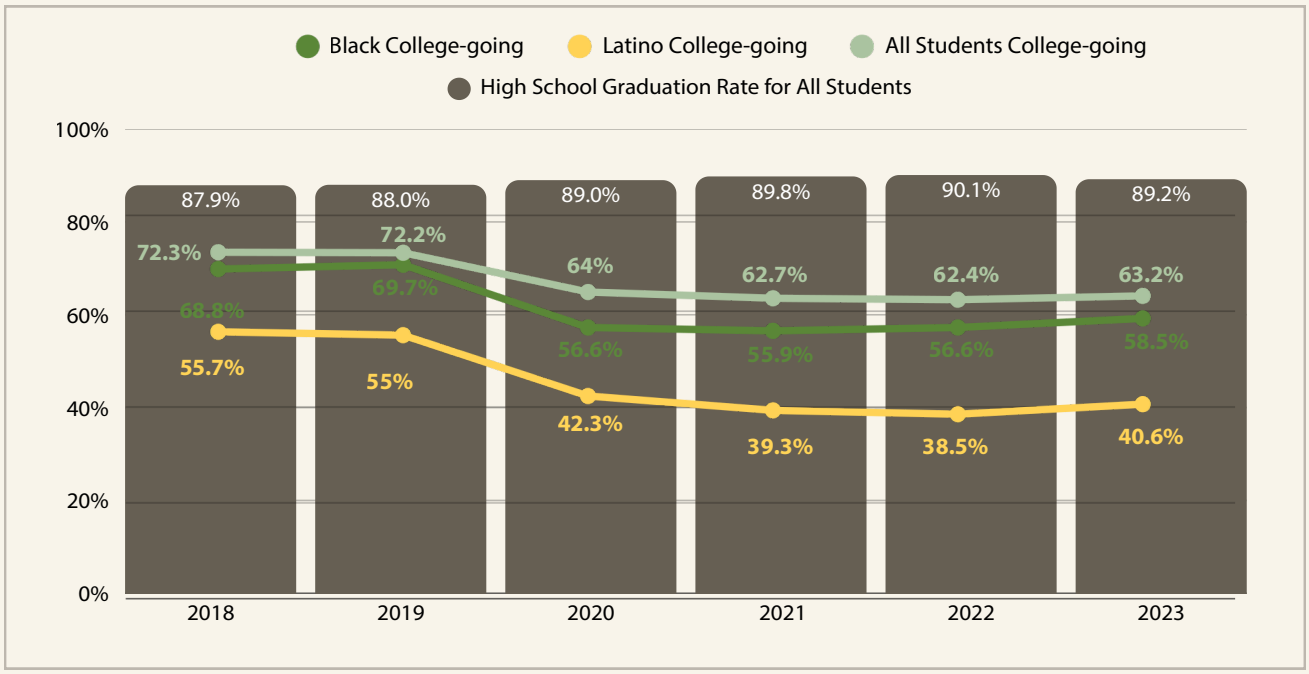
Overview

In just five years, Massachusetts has more than tripled its investment in state financial aid—growing from $121 million in FY2020 to over $400 million today—driven largely by the Fair Share Amendment enacted in 2022.[4] These new resources launched MassReconnect and MassEducate, and together, these made community college tuition-free across the state. In addition, with the expansion of MassGrant Plus, students from low-income backgrounds pursuing bachelor's degrees at public institutions now receive need-based free tuition, and undocumented students qualify for in-state tuition rates as well as state financial aid programs, dramatically expanding access to higher education across the Commonwealth.

These historic investments are already yielding results. Community colleges, which had experienced enrollment declines of up to 40% over the past decade, have seen a 38.5% increase since 2022.[5] Similarly, the expansion of financial aid programs, such as MassGrant Plus, has helped stabilize enrollment across many state universities.

Despite this progress, critical gaps in enrollment persist across both public and private institutions, particularly for low-income and underrepresented students. Consider the following:

Figure 1: High School Graduation vs. College-Going Rates by Student Group, Massachusetts (2018–2023)



Source: 2024 Massachusetts College and Career Outcomes Report

Fast Facts

- **Despite rising high school graduation rates across all racial and socio-economic groups in Massachusetts, the share of students enrolling in college immediately after high school is declining sharply, from 73% in 2016 to 63% in 2023.**[6]

- **The drop in college-going rates is especially sharp among low-income and underrepresented students. For example:**
  - The percentage of Latino students who enrolled in college immediately after high school dropped from 60% in 2015 to 40.6% in 2023.[7]
  - The percentage of Black students who enrolled in college immediately after high school dropped from 69% in 2015 to 58.5% in 2023.[7]
  - The percentage of low-income students who enrolled in college immediately after high school was 46.9% in 2023, 16.3 percentage points below the statewide average.[7]

While Massachusetts has built a broader, more diverse pipeline of high school graduates, without targeted support and resources to ensure college is accessible and affordable for these students, that pipeline is failing to deliver equitable college enrollment and persistence outcomes.

What do we know about the problem?

Several interrelated factors contribute to these underlying enrollment gaps, some of which are spotlighted below.

Ongoing Affordability Gaps & Cost Barriers:

Many students continue to cite financial barriers as the primary reason for not enrolling in college.[8] While recent expansions to financial aid have improved affordability over the past several years, many institutions of higher education—including public institutions—remain financially out of reach for many low- and moderate-income students.

This is in part because current financial aid programs typically cover only a portion of the total cost of attendance, leaving many students from low-income backgrounds with thousands of dollars in unmet needs for essentials such as food, housing, transportation, books, and supplies. These out-of-pocket expenses often deter enrollment, force students to take on overwhelming debt, or require them to work excessive hours while juggling a rigorous course load. This often leads to students delaying their progress or causing them to stop out, and too many never return to complete their education.

Moreover, the new state initiatives aimed at expanding financial aid—which provide last-dollar, tuition-free grants—have yielded limited additional support for students from low-income backgrounds, as many of these students already have tuition and fees covered by existing aid, such as Pell Grants.[9] As a result, the additional state aid has primarily benefited higher-income students who previously received limited support.

Recently, the state introduced modest living stipends for students from low-income backgrounds, offering up to $2,400 at community colleges and $1,200 at four-year institutions. Yet substantial unmet need remains, especially for the lowest-income students, who face an average shortfall of around $11,000, according to a recent study[10] presented to the Commission on Higher Education Quality & Affordability.[11]

Moreover, the affordability gap doesn't only impact the lowest-income students; it increasingly affects low- to moderate-income students, who may qualify for full tuition and fee coverage at community colleges but receive little to no financial aid at public four-year institutions, making those schools financially inaccessible. As a result, many feel compelled to enroll in community colleges, not because it aligns with their academic or career goals, but because it's the only affordable option. While community colleges play a vital role in our higher education system, this dynamic limits opportunity and reinforces inequities in access to a bachelor's degree and the long-term economic mobility it offers.

Underutilization of Financial Aid:

Despite the expansion of financial aid opportunities, many Massachusetts students remain in the dark about how to access these resources. There are over 40 financial aid and grant programs in MA, with minimal streamlining or coordination among them.[12] Confusing and burdensome systems, unclear information about available funding, and limited guidance on how to navigate the various financial aid programs deter many students from applying for financial aid and enrolling in college.[13]

Research underscores the stakes: students who complete the Free Application for Federal Student Aid (FAFSA) are 84% more likely to enroll in college immediately. For students in the lowest socioeconomic quintile, FAFSA completion correlates with a 127% increase in college enrollment.[14] Yet, FAFSA and MASFA (Massachusetts Application for State Financial Aid) completion rates across the state have been on the decline. During the 2024-25 application cycle, only 49% of high school seniors completed the FAFSA, placing Massachusetts 14th in the nation for FAFSA completion.[15] Consequently, Massachusetts students left $63.9 million in unclaimed Pell grants on the table by not completing the FAFSA.[16]

While the legislature took an important step last session by passing a law that requires schools to notify students about the FAFSA and to provide them with completion instructions, implementation has since been slow, uneven, and the impact of this policy change remains unclear.

By The Numbers:

84%

Students who complete the Free Application for Federal Student Aid (FAFSA) are 84% more likely to immediately enroll in college.

127%

For students in the lowest socioeconomic quintile, FAFSA completion correlates with a 127% increase in college enrollment.

49%

The percentage of high school seniors in Massachusetts who completed the FAFSA during the 2024-25 application cycle; placing Massachusetts 14th in the nation in FAFSA completion.

Insufficient Access to College & Career Planning:

While efforts to simplify messaging about postsecondary options have improved access over the years, many students still encounter a daunting, confusing, and intimidating path when planning for life after high school. School counseling services play a vital role in helping students navigate the complex process of college applications, financial aid forms, and career decisions. One-on-one counseling services are particularly impactful: students who meet with a counselor are more likely to consider college as a viable option, complete the FAFSA, and eventually enroll in college.[16] Moreover, access to counselors significantly benefits potential first-generation college students—those who met with a counselor in high school had a college enrollment rate of 74%, compared to 49% of students who did not meet with a counselor.[17]

However, access to a counselor in Massachusetts is deeply inequitable. The statewide average counselor-to-student ratio in Massachusetts stands at 1:339—far above the nationally recommended ratio of 1:250.[18] In high-poverty districts, the situation is even more dire, with ratios soaring to 1:458.[19] The overwhelming caseloads make it nearly impossible to provide the individualized guidance that students need to make informed decisions about their futures. As a result, students – especially those from underserved communities—are forced to navigate a complex maze of options with little direction, increasing the risk of missed opportunities, costly mistakes, and delayed enrollment. Moreover, recent cuts to federal grants, such as the TRIO program, will undoubtedly exacerbate these challenges, leaving thousands of students without essential support for college and career planning.

Even with better counselor ratios, the work of guiding students toward their postsecondary pathways is more complex than ever and requires a clear, consistent vision of what constitutes high-quality advising in today's context. Many counselors lack access to the professional development and resources needed to provide students with the data-driven, nuanced guidance they need to make high-stakes postsecondary decisions. As a result, even with dedicated effort, students often miss out on the personalized support they need. While tools like MyCAP (My Career and Academic Plan) are being leveraged in many districts, there remains no consistent system to ensure every student graduates with a personalized, actionable, and affordable postsecondary plan.

Unequal Access to College-Ready Coursework in High School:

Robust academic preparation in high school is one of the most reliable predictors of college enrollment, persistence, and success.[20] Yet across Massachusetts, access to rigorous, college-aligned coursework remains unequal—undermining efforts to close opportunity gaps and expand postsecondary attainment.

Uneven Access to MassCore:

Massachusetts is one of only two states that do not require specific coursework for high school graduation, leaving it up to districts to determine which courses and programs to offer, leading to wide variation across the state. The current recommended program of study for high schoolers, MassCore, is designed to align with college and career-readiness standards.[21] However, a recent report revealed that only half of all public high schools in Massachusetts offer coursework that meets or exceeds MassCore expectations.[22] Moreover, MassCore completion rates vary by race and income. In 2023, 88% of white students in Massachusetts completed MassCore, compared to 71% of Black students and 75% of Latino students, while students from low-income backgrounds had a 76% completion rate.[22]

It is important to note that the state is currently in the process of establishing a new statewide high school graduation standard, which may seek to address some of these disparities in MassCore implementation and access across the state.

Disparities in Access to Advanced Coursework:

Participation in advanced coursework—including gifted and talented programs, Advanced Placement (AP), International Baccalaureate (IB), and dual enrollment—is strongly correlated with higher academic achievement and increased college enrollment and persistence.[23] These programs provide students the opportunity to earn college credit and credentials while still in high school, increasing their likelihood of enrolling in college, and accelerating their progress toward a degree while reducing overall costs.

Despite these advantages, access to advanced coursework remains stratified along racial and socioeconomic lines. During the 2021-22 school year, only half of Latino students and slightly more than half of Black students in Massachusetts completed at least one advanced course, compared to 68% of white students and 64% of all students.[24]

These gaps reflect broader structural barriers, including limited course offerings in under-resourced schools and uneven access to academic counseling.

50% **Latino students completing at least one advanced course**

52% **Black students completing at least one advanced course**

68% **White students completing at least one advanced course**

Access to dual enrollment programs—particularly early college—is another powerful lever for boosting college enrollment and success.[25] Data shows that students who participate in early college programs are twice as likely to enroll in college immediately and are more likely to persist through their first year.[26] However, despite its proven impact, early college programs remain out of reach for most students in Massachusetts, with less than 9,000 students participating in the 2024-25 school year.[27] What should be a gateway to opportunity is instead a limited offering, available to only a fraction of those who could benefit.

Barriers Created by Inconsistent AP Credit Policies:

Even when students succeed in advanced coursework, the inconsistent recognition of AP credits across Massachusetts colleges and universities presents another obstacle. While 37 states now require public institutions to award credit for AP scores of 3 or higher, Massachusetts allows individual campuses to set their own policies—despite the College Board's designation of a 3 as a qualifying score. This fragmented approach disproportionately impacts Black, Latino, and students from low-income backgrounds, who are more likely to earn a 3 and, as a result, be denied credit.[28] Consequently, many may be deterred from enrolling and persisting in college as they are forced to retake courses they've already mastered—driving up costs and delaying degrees.

Where should we go?

Expand & Streamline Financial Aid:

Increases in financial aid are linked to increases in enrollment—research shows that an additional $1,000 of grant aid increases enrollment by 4% on average.[29] In Massachusetts, recent expansions to financial aid programs—including MassEducate, MassReconnect, and MassGrant Plus—have resulted in substantial increases in enrollment, especially at community colleges. However, it remains unclear who has benefited from these programs and whether they are helping to drive enrollment increases for students from low-income backgrounds.[30]

Initiatives that aim to expand financial aid further should be explored, including:

- **Increasing the stipend amount for students from low-income backgrounds:** This would help more fully cover the true cost of attendance. This could be achieved through a phased-in "double the Pell" approach, gradually increasing state aid to roughly match twice the current federal Pell Grant amount awarded to each student.
- **Expanding financial aid to cover the full cost of tuition and fees for low-to-moderate income students:** This would enable low-to-moderate income students to attend bachelor's degree-granting public institutions, ensuring they can choose the public college that best meets their unique needs and interests.

Lastly, to truly serve students and maximize the impact of state financial aid, these programs must be not only well-funded but also easy to access and navigate. Today's patchwork of overlapping financial aid programs often creates confusion, administrative complexity, and barriers to enrollment. For example, the recent "Free Community College" marketing by MassEducate and MassReconnect has sparked a surge in student interest, leading to a significant and positive increase in community college enrollment. Yet, there are potential unintended consequences: students from low-income backgrounds may be unaware that they can attend State Universities tuition- and fee-free through the expansion of MassGrant Plus. Without clear communication about the full range of options, students may make decisions based on incomplete information, leading to potential undermatching or poor institutional fit. The state should strive to better integrate and streamline these programs at the front end, simplifying the student experience, clearly communicating all of the available options, and ensuring aid is delivered efficiently and equitably.

Adopt Universal FAFSA Policies:

Universal FAFSA policies—where high school seniors are required to complete the Free Application for Federal Student Aid (FAFSA) or formally opt out—are powerful tools for boosting college enrollment, especially among students who might otherwise be left behind. As of 2024, a dozen states have adopted universal FAFSA policies that have proven to help close FAFSA completion gaps.[31] Massachusetts should consider strengthening the current FAFSA/MASFA policy to include mandatory completion, while allowing the option for students to opt out. This should be paired with adequate funding to build staff capacity, provide training, and support districts with lower completion rates.

Improve Access to College and Career Planning in High School:

Research shows a notable link between access to school counselors in high school and increased enrollment in postsecondary education.[32] Currently, 21 states require school counselors in K-12 schools, and 16 states enforce recommended counselor-to-student ratios–Massachusetts is not one of them.[33] The state should consider policies that seek to increase the number of school counselors employed in Massachusetts schools, especially in under-resourced districts with higher counselor-to-student ratios. In addition, the state should include completion of an Individual Postsecondary Plan (IPP) aligned with MyCAP milestones as part of the new high school graduation requirement. Already adopted by several other states, the IPP can help students map out career goals, align coursework and advanced learning opportunities, plan work-based experiences, and explore postsecondary pathways through college applications, resumes, and financial aid forms.

Ensure Equitable Access to Rigorous Coursework in High School:

For college to be accessible, it must be both financially and academically attainable for students. The state should consider implementing policies that guarantee equitable access to rigorous coursework aligned with public university admissions requirements—such as MassCore. Additionally, expanding access to advanced coursework in high school—such as early college and AP courses—is another critical strategy for closing college enrollment gaps, and should be considered.

Pillar 2:
Student Success & Completion

Where are we now?

Overview

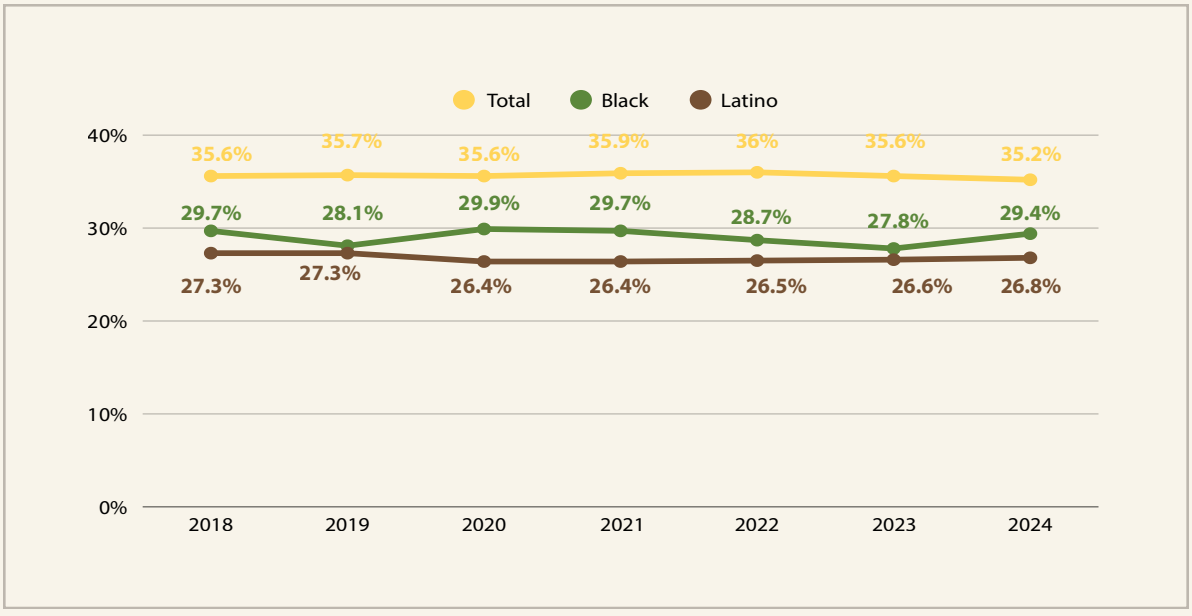
While programs such as MassReconnect, MassEducate, and the expansion of MassGrant Plus have contributed to a welcome rise in community college enrollment and signs of recovery at state universities after years of decline, enrollment is only the first step. Access alone will not close the completion gap.

Student Success Metrics in Massachusetts Community Colleges

Massachusetts ranks 6th lowest in the nation for six-year community college graduation rates.[34] Consider the following:

- Only 35.2% of students enrolled in community colleges in Massachusetts earn a degree within six years, a rate that has remained stagnant since 2018.[5]
- Completion rates are even lower for Black (29.4%) and Latino (26.8%) students at community colleges.[5]
- Furthermore, interim student success metrics—which provide early indicators of future completion trends—reveal significant and persistent gaps that must be addressed to meet Massachusetts' 2033 goals[35]:
  - At community colleges, persistence to the second fall has declined slightly over the past decade, dropping from 62.4% in 2012 to 59.8%, below the state's target of 65%.[5]
  - Meanwhile, on-time credit accumulation—a key predictor of degree completion—has improved from just 22.1% in 2012 to 38.2% in 2024, yet still falls short of the state's 40% goal.[5]
  - Moreover, stark disparities remain. Pell Grant recipients lag behind their non-Pell peers[36] and only 30.0% of Black students and 33.9% of Latino students are accumulating credits on time, compared to 45.2% of white students.[5]

Figure 2: Community College Completion Rates (2018–2024) — Full- and Part-Time Students Completing a Degree or Certificate Within Six Years



Source: Massachusetts Department of Higher Education (DHE) Fall 2025 Enrollment and Student Success Report

These gaps must be viewed in context. Community colleges—which serve significant proportions of students from low-income backgrounds, students of color, first-generation college students, and adult learners—are consistently underfunded and expected to deliver strong outcomes with fewer resources than other sectors. Without addressing these structural inequities, meaningful progress toward the state's goals will remain out of reach.

Student Success Metrics in Massachusetts' 4-Year Public Institutions

In Massachusetts, the six-year graduation rates at public four-year institutions, including the UMass system and state universities, are slightly above the national average (72.2% compared to 70.7%).[34] However, progress has stalled and even regressed. The overall graduation rate has declined from 76% just five years ago, signaling challenges in meeting the Commonwealth's student success targets for 2033.

State Universities:

- **Completion rates are declining:** Only 68.0% of students who entered in 2018 graduated within six years, down from 73.0% for the 2012 cohort.[5]
- **Equity gaps are widening:** Six-year graduation rates for Black and Latino students have dropped to 56.8% and 56.6% respectively, while White students remain at a steady 72.3%.[5]
- **Early momentum indicators are declining:** Measures such as on-time credit accumulation and persistence began to decline even before the pandemic and have plateaued in recent years.[5]
- **Pell Grant recipients continue to fall behind:** Across all major success metrics—including persistence, credit accumulation, and completion—Pell recipients fall behind non-Pell students.[36]

UMass Segment[5]:

- **Completion rates have plateaued:** The six-year graduation rate is currently 77.7%, essentially unchanged since the 2012 cohort.
- **Equity gaps are widening:** Six-year graduation rates for Black and Latino students have dropped to 63.8% and 66.1% respectively, while completion rates for White students have increased to 81.7%.
- **Persistence trends remain flat:** Student persistence to the second fall has shown little movement over the past decade.
- **Notable progress among community college transfers:** Degree completion for Massachusetts community college transfer students entering the UMass system has improved substantially over the past decade.

These outcomes are not the result of students' lack of motivation or ability. Rather, they reflect deep systemic barriers, including insufficient academic preparation, financial hardship, competing work and caregiving responsibilities, and a higher education system that too often forces students to navigate support services on their own.

What do we know about the problem?

Community Colleges: A Head Start on Student Success

Recognizing the barriers outlined above, Massachusetts launched the SUCCESS program (Supporting Urgent Community College Equity through Student Services) in FY2021. Designed with flexibility and equity at its core, SUCCESS offers advising, peer mentoring, and career counseling. It was intentionally built to serve both part-time and full-time students, returning adults, English learners, and students balancing work and caregiving– groups that comprise the majority of the community college population. While still early in the implementation process, early outcomes are promising: SUCCESS participants meet or exceed campus persistence averages, and part-time students demonstrate a 13-percentage-point increase in persistence rates compared with peers.[37] However, the program's reach remains limited; **only 8% of students are served** under the current annual funding level of approximately $14 million, which is divided among 15 campuses.[38] Moreover, while Massachusetts has made meaningful investments in financial aid and basic-needs supports, such as last-dollar grants, book allowances, and cost-of-living stipends for Pell recipients, these resources are not consistently integrated into SUCCESS programming. Similarly, many campuses offer food pantries, Single Stop services, and mental health supports, but students must often navigate these systems on their own. As a result, students may access financial assistance or student support services, but rarely both in a coordinated way that amplifies persistence and completion. This fragmentation limits the full potential of SUCCESS as a true wraparound model.

It is also important to note that while SUCCESS is often described as providing wraparound supports, in practice, it is student support services. In higher education research[39] and federal policy,[40] student support services typically refer to academic and developmental supports that enhance student learning, persistence, and success, generally within the educational domain. These services provide scaffolding to help students succeed in and out of the classroom. By contrast, wraparound services address the external, non-academic barriers that impact students' ability to persist and succeed. These include both short-term interventions (e.g., emergency aid) and long-term supports (e.g., financial coaching, access to public benefits). Programs that integrate academic advising with wraparound services, such as assistance for transportation, textbooks, childcare, or emergency aid, are known as comprehensive (holistic) student supports. These programs combine academic guidance with proactive case management to address students' academic and basic needs in a coordinated way. For a complete description of these terms and differences, see the Glossary of Terms.

Evidence-based programs such as the City University of New York's Accelerated Study in Associate Programs (ASAP) are comprehensive (holistic) student support programs that provide frequent, proactive advising along with academic support services, financial aid, basic needs assistance, and community-building activities to address both academic and non-academic barriers.[41] In Massachusetts, the core ingredients for such a support system exist, but they remain disconnected, limiting the state's ability to leverage financial incentives to drive engagement in student success services.

State Universities: Just Getting Started

Building on the early progress of the community college SUCCESS program, Massachusetts launched the State University SUCCESS Pilot Program in FY2025 with a $14 million investment, renewed for FY2026. State universities are just beginning to develop their own SUCCESS models, guided by new Department of Higher Education (DHE) guidelines and a non-competitive Request for Proposal (RFP).[42] The RFP notes that the initiative is intended to reflect "a variation of well-respected, research-based, and data-driven student success program models," such as the CUNY ASAP and SUNY ACE (Advancing Completion through Engagement) programs, with a focus on improving outcomes for low-income and first-generation students.

Importantly, the guidelines emphasize integrating financial aid with student support services, using aid as an incentive to sustain engagement—an approach aligned with national best practices. Campuses may allocate up to 20% of funding for supplemental financial aid, including micro-grants for childcare, transportation, and other basic needs, paired with regular case-management meetings and a maximum 150:1 student-to-coach ratio. The remaining funds may support staffing, project management, and implementation of evidence-based student success strategies.

These design elements align with proven practices shown to improve persistence and completion when implemented as part of a coordinated, well-resourced system. Ensuring that campuses have adequate funding, staff capacity, and institutional support—and closely monitoring results through the program's planned external evaluation—will be key to realizing its full potential.

University of Massachusetts: Coordinating Student Success Efforts

UMass campuses do not receive dedicated SUCCESS funding but have developed their own student support initiatives, ranging from personalized guidance through academic advisors, enrollment coaches, and one-stop specialists who assist with academic planning, admissions, financial aid, and more, from application through graduation. These efforts vary widely across campuses. A coordinated, statewide investment could help align and scale these practices, ensuring all UMass students have equitable access to the support they need to persist and complete their degrees.

Where should we go?

Research consistently shows that the most effective student support programs, such as CUNY's Accelerated Study in Associate Programs (ASAP), combine proactive advising, academic support, financial aid, and structured pathways. A rigorous body of research[43] shows that CUNY ASAP and its replications in other states nearly double graduation rates for full-time community college students,[41,44] and therefore it is recognized nationally for its impact.

However, it is important to note that ASAP does not expand access to full-time enrollment; rather, it accelerates and supports success among students who are already able to attend full-time.[45] In other words, **its design primarily serves first-time, full-time students and does not address the needs of the majority of Massachusetts community college students, 73% of whom attend part-time.**[5]

Massachusetts' SUCCESS initiative fills this gap by reaching part-time students, returning adults, and caregivers. Its design reflects the next generation of student support models, like Nashville Flex[46] and Ohio's PT SAIL,[47] that adapt ASAP's high-touch approach to meet the realities of students who balance education with work and family.

While Massachusetts already provides many of the financial and non-academic supports associated with wraparound models, these resources currently operate in parallel to SUCCESS rather than as part of an integrated student experience. SUCCESS is therefore well-positioned to become a statewide standard for integrated, student-centered support, not by creating new services from scratch, but by weaving together existing resources into a coherent system that students can more easily access and benefit from.

To improve outcomes for all students, **Massachusetts should invest in a dual-track approach: (1) invest in and scale SUCCESS for part-time learners, integrating it with non-academic supports at community colleges, and (2) expand ACE for full-time students at state universities.** Both models should be grounded in integrated, proactive, and equity-driven support systems. Specifically, the state could consider the following approaches:

Integrate, Streamline, and Scale SUCCESS across all Community Colleges:

Unify SUCCESS mentoring, career services, and financial aid programs—such as MassReconnect, MassEducate, and cost-of-living stipends—into a coordinated support system that tracks services and outcomes across campuses, while allowing flexibility for local needs. The unified model should incorporate ASAP's proactive advising and structured pathways, along with early warning systems and triage models, to tailor support services according to students' needs. The coordinate system should also expand wraparound services to address non-academic barriers like food, housing, childcare, transportation, and mental health.

As a near-term step toward full integration, the state should link financial aid and cost-of-living stipends to active participation in SUCCESS services to strengthen engagement, persistence, and accountability. **Achieving this vision will require significant new state investment** to expand staffing, build institutional capacity, and ensure that all students who need these critical supports can access them consistently and equitably across campuses.

Expand ACE at State Universities

The state should expand the reach of State University SUCCESS programs with a continued focus on adopting the ACE model—the four-year counterpart to CUNY's ASAP. Evidence shows that ACE increases bachelor's completion by 12.4 percentage points, particularly among male, Black, and Latino students.[48] While this approach primarily serves full-time students, who make up most of the state university population, campuses should also adapt supports for part-time students, drawing on lessons from emerging programs that effectively serve those who attend out of necessity and face a higher risk of stopping out. Achieving this will require significant new investment to expand staffing, strengthen capacity, and ensure equitable access across state universities and UMass campuses.

Pillar 3:
Degree Value

Where are we now?

Overview

Establishing a clearer understanding of the value of a college degree is becoming increasingly important. Public confidence in the value of higher education is wavering, as many question whether the cost, time, and effort required to earn a degree truly lead to economic mobility and financial security.[49] With rising tuition (real or perceived), escalating living costs, and the widespread need to take on burdensome student loans, students and families are rightfully asking whether their investment will pay off.

At the federal level, this concern has begun to shape policy: the newly enacted workforce Pell provision extends federal financial aid only to programs the government deems "valuable," based on specific criteria such as a 70% completion rate, verified job placement outcomes, and a value-added earnings metric.[50] The underlying logic is that federal dollars should only support degrees that demonstrably lead to student success and economic returns. However, this approach raises significant questions about how "value" is defined, measured, and compared across diverse institutions and student populations.

Moreover, the conversation about degree value cannot be confined to student outcomes alone; it must also consider the institutional side of the equation. The ability of colleges to deliver high-value degrees depends on multiple, interconnected factors: adequate funding, high-quality faculty, robust student supports, and data-driven systems that align programs with labor-market needs. Developing strong frameworks for identifying high-demand jobs and establishing relevant competency models is essential to ensuring that degree programs remain responsive and economically relevant.

High-value degrees also require sufficient institutional resources. Recruiting and retaining skilled faculty and providing comprehensive academic and student support services are critical to delivering value. Yet many institutions lack the financial capacity to adequately meet these needs. Sustaining the value of a college degree, therefore, requires investment not only in students but also in the institutions that serve them, their people, infrastructure, data capacity, and leadership needed to adapt to a rapidly changing economy.

Generally speaking, value exists within the Massachusetts higher education system, providing strong economic returns for both individuals and the state. Consider the following:

Fast Facts

Earnings Premium:

- Associate-degree holders earn about **21% more** annually than high school graduates (**~$8,600** in 2025 dollars).[51]
- Bachelor's degree holders earn **47% more (~$32,000 annually),** with lifetime earnings reaching **$5.7 million.**[51]
- A more recent MassInc study found similarly that completers of a certificate or associate degree earn **15%–30% more** than non-completers.[52] In some fields, the annual earnings gap reaches **up to $14,000.**

Economic Impact:

- If half of the 1.1 million Massachusetts adults without a postsecondary credential earned a degree, it would generate an additional **$3.9–$10.6 billion** in annual taxable wages.[51]

These findings reinforce that degree completion not only boosts individual economic mobility but also strengthens the state's tax base and labor force.

What do we know about the problem?

While the aggregate benefits of higher education are well-documented, accurately measuring its value, especially for policy and equity purposes, is far more complex. These complexities are highlighted below:

Measuring "value" is challenging.

Defining the value of a degree depends on how we calculate both the investments students make and the returns they receive. Yet, there is no consistent way to measure what students actually invest.[53] Student costs vary widely across institutions and individual circumstances. Tuition is just one piece of the puzzle; housing, food, transportation, and loan interest all contribute to the total "cost of attendance" (COA). Unfortunately, COA estimates often understate these expenses. One study found that nearly half of U.S. colleges set living-cost allowances that deviate by 20% or more from regional cost estimates—revealing significant inconsistencies in how institutions calculate non-tuition costs.[54]

Individual and public returns differ.

For individuals, earning a degree typically leads to higher lifetime earnings.[55] However, financial payoff can take years, especially for students who work while studying or who graduate with significant debt.[56] From a public perspective, higher education can also yield broader societal benefits: higher tax revenues, reduced reliance on public assistance, and increased civic participation—an important return on state investments in higher education.

Equity matters for interpreting value.

The payoff of a degree is not uniform. Students from low-income backgrounds, students of color, and women face structural barriers that reduce the return on their educational investment. These groups are more likely to attend under-resourced institutions with limited capacity to enroll students in high-return majors. They also pay higher net costs, borrow more, and take more time to complete their degrees. All of these forces reduce their ability to build wealth and fully realize the economic benefits of higher education.[57] Without an equity lens, assessments of value risk reinforcing systemic disparities.[58]

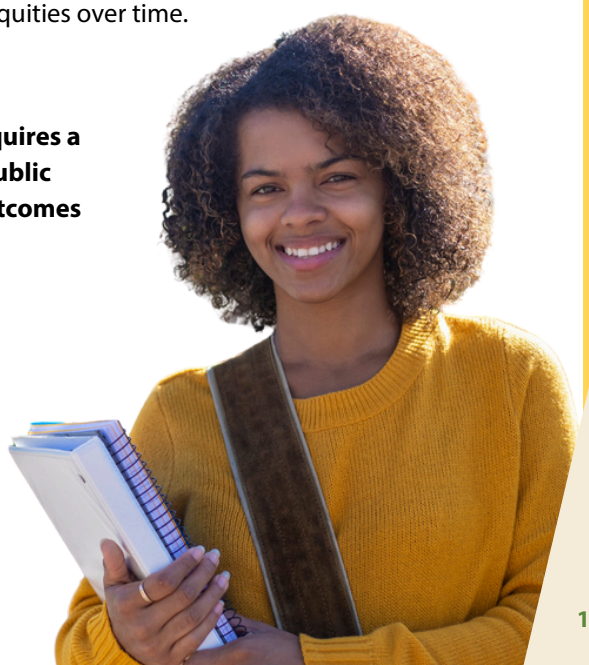
Accounting for non-financial benefits.

Higher education also delivers a range of non-financial benefits that are often overlooked in traditional "return on investment" (ROI) analyses. For example, postsecondary attainment can be linked to improved health outcomes, greater life satisfaction, increased civic engagement, and intergenerational benefits, as parents with college degrees are more likely to raise children who pursue higher education themselves. These intangible outcomes contribute meaningfully to individual well-being and societal progress, underscoring the need for a more holistic understanding of degree value.

Data gaps limit understanding.

National data systems such as the Integrated Postsecondary Education Data System (IPEDS) capture only fragments of student costs and outcomes, often excluding part-time, transfer, or nontraditional students. A student-level, longitudinal data infrastructure is needed to evaluate real investments, outcomes, and inequities over time.

Together, the evidence underscores that measuring the value of college requires a multidimensional framework—one that accounts for both individual and public returns, incorporates the true cost of student investment, and evaluates outcomes through an equity lens.



Where should we go?

There are a variety of approaches the state could consider to address the current challenges in defining, assessing, and ensuring "degree value," including:

Funding for Quality & Equity

Ensure adequate and sustained base funding to strengthen institutional quality through greater investments in faculty, advising, student support services, curricula, and infrastructure. Any such investments should prioritize funding for Minority-Serving Institutions (MSIs) to reduce disparities and advance equitable student outcomes.[59]

Make COA Accurate & Transparent

Standardize and validate COA inputs, including tuition, fees, and living costs, to accurately calculate actual degree value and ROI. Without reliable COA estimates, value comparisons are distorted, and students lack the clarity to make informed choices.[60]

Regulate non-degree credentials

Define and evaluate programs that offer certificates and badges to ensure strong labor-market outcomes and consumer protection.

Align postsecondary programs with workforce demands

To ensure students graduate with the skills and experiences needed to thrive in today's economy, institutions must actively build and sustain partnerships with employers across sectors. These collaborations should inform curriculum design and lead to the integration of relevant, in-demand skills and work-based learning opportunities—such as internships, apprenticeships, and others—directly into academic programs. Embedding these real-world experiences into coursework represents a promising strategy for improving employment outcomes.

Pillar 4:
Transparency & Accountability

Where are we now?

Overview

While the preceding three pillars are essential to advancing college enrollment, persistence, and completion, their success depends on a robust foundation of data transparency, coordination, and accountability. Massachusetts continues to face systemic challenges in collecting, integrating, and leveraging data to inform policy, advance equity, and assess institutional performance. At present, the state lacks a comprehensive, unified strategy to address these gaps. Emerging technologies now enable the collection, analysis, and distribution of data with greater security and efficiency. If Massachusetts wants to maintain its position as the most educated state with the highest-skilled workforce, it must leverage these technologies to the fullest.

What do we know about the problem?

Fragmented Data Systems

The Department of Elementary and Secondary Education (DESE), the Department of Higher Education (DHE), and the Executive Office of Labor and Workforce Development (EOLWD) each maintain their own data initiatives and systems. However, coordination across these offices is limited. They use different technologies to display and share data, and their policies and procedures for data requests vary widely. There is no formal means to coordinate and/or prioritize cross-agency efforts to improve data collection and dissemination. Unlike leading states, Massachusetts also lacks a governing board responsible for overseeing the development of systems that manage sensitive data. Currently, only DESE has an advisory board to solicit stakeholder input on its data efforts.

Limited Disaggregation

While DHE collects data on many key metrics—such as graduation rates, transfer success, and financial aid uptake—the data are not consistently disaggregated by race, income, or geography. Even when disaggregation is possible, very few data elements can be analyzed across multiple categories (e.g., race and gender, or race and income). This obscures disparities and weakens targeted interventions.

Inaccessible Public Reporting:

Existing data dashboards and reports are often technical and difficult for students, families, and community stakeholders to interpret. Massachusetts lacks a centralized, user-friendly platform that enables the public to compare institutions based on key outcomes such as affordability, completion rates, or post-graduation earnings.

Weak Transparency around Outcomes

Although DHE tracks institutional performance across various metrics through its Performance Management Reporting System (PMRS), the sector typically has broad control over its own data and the information it releases.[61] Performance metrics rarely include equity benchmarks, and there is limited public reporting and transparency on progress toward statewide goals or improvements in student outcomes.

Financial Aid Transparency Gaps

Students continue to struggle to understand the true cost of college due to inconsistent reporting on net price, aid packages, and loan outcomes. The complexity of over 40 state financial aid programs, combined with low FAFSA completion rates, further limits access to available financial resources and undermines transparency.

Where should we go?

By improving how data is collected, tracked, and shared across institutions and agencies, the state can better identify emerging challenges, measure progress, and make data-driven decisions that direct resources where they are needed most. Greater transparency in reporting—particularly through disaggregated data on student outcomes, financial aid programs, and institutional performance—will build public trust and allow key stakeholders to assess whether efforts to address equity gaps are effective. Moreover, collaboration among state agencies, higher education institutions, and community partners is essential to align goals, share insights, and coordinate resources to meet the needs of all students. With a strong foundation in data transparency and accountability, Massachusetts can maximize the effectiveness of its efforts to create a more equitable and successful higher education system.

To achieve this, the state should consider establishing a **centralized education-to-career data center** that operates independently of any single agency. Several states have built powerful longitudinal data systems that integrate K-12, higher education, workforce training, and employment data. Following best practices identified by national experts, such as the Data Quality Campaign, these education-to-career data systems can help policymakers disaggregate and analyze data across student subgroups and geographies, while uncovering the underlying drivers of success and disparity.[62] Such systems also ensure that data is accessible and understandable to the public, empowering students, families, and employers to make informed decisions while also allowing for greater institutional accountability.

Massachusetts should develop a similar centralized data center, managed by a neutral entity to ensure transparency, independence, and security. While this initiative will require modest upfront investments in data infrastructure, it will ultimately reduce duplication, improve efficiency, and position the Commonwealth to operate a secure, effective, and equitable education-to-career-data system.

Glossary of "Student Support" terms

Academic Advising: Refers to the traditional function of guiding students through course selection, degree planning, and academic requirements. Academic advisors help students navigate program structures, institutional policies, and make informed decisions aligned with educational and career goals.

- **Examples:** course scheduling, major/minor selection, degree audits, SAP guidance, study-skills support.
- **Scope:** Primarily academic. Focused on curriculum, progress to degree, and navigating institutional processes.

Student Support Services: A broader set of services encompassing academic and developmental supports that enhance student learning, persistence, and success; generally within the educational domain. These services provide scaffolding to help students succeed in and out of the classroom.

- **Examples:** tutoring, mentoring, academic coaching, disability services, career counseling.
- **In policy:** Under federal TRIO programs, may also include some financial and personal supports.
- **Scope:** Academic and developmental; not typically designed to address non-academic barriers such as transportation, food, or housing.

Wraparound Services: Services that address the external, non-academic barriers that impact students' ability to persist and succeed. These include both short-term interventions (e.g., emergency aid) and long-term supports (e.g., financial coaching, access to public benefits). The term "wraparound" emphasizes the interconnected, student-centered nature of these supports.

- **Examples:** food pantries, housing assistance, mental health counseling, transportation vouchers, childcare support, emergency financial aid.
- **Subset:** Basic Needs Supports, focused specifically on food, housing, transportation, childcare, and healthcare.
- **Scope:** Non-academic. Targeted at stabilizing students' lives so they can stay enrolled and succeed academically.

Comprehensive Student Supports: A systemic, institution-wide model that integrates academic advising, student support services, and wraparound supports into a coordinated and equitable structure. It replaces fragmented programs with a seamless, student-centered experience, built on cross-departmental coordination, data-informed early alerts, and culturally responsive design. Comprehensive supports combine academic and career support with short-term aid (e.g., emergency assistance) and long-term capacity-building (e.g., financial literacy and coaching) to promote sustained student success.

- **Scope:** Holistic. Aligns academic, personal, and financial supports under a unified institutional strategy to advance persistence, completion, and equity.

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