NEW ENGLAND BOARD OF HIGHER EDUCATION

# PUBLISHED TUITION AND FEES AT PUBLIC COLLEGES AND UNIVERSITIES IN NEW ENGLAND 2020-2021



Brief Prepared By: Sheridan Miller - State Policy Engagement Specialist

November, 2021

#### INTRODUCTION

Higher education in the United States has seen incredible change over the past year and a half due to the effects of the coronavirus pandemic. Postsecondary institutions have had to become increasingly flexible as they continue to deal with myriad changes including but not limited to: social distancing, mask mandates, virtual and hybrid modalities, and students opting not to return to campus or to school at all. To address the last issue, some institutions have tried to incentivize students to return to campus by implementing tuition freezes or allocating the funds that they received from state and federal governments in ways that increased access and affordability. While students and families struggled in the wake of the economic crisis caused by the pandemic, so too did higher education institutions, which lost millions of dollars in tuition and fees, as well as auxiliary revenues, due to the immediate closure of physical campuses in March 2020. Once campuses reopened, they also financed a number of safety measures, such as regular viral testing, personal protective equipment (PPE), and quarantine and isolation housing.

This report examines the tuition and fees of public two- and four- year colleges in New England for the 2020-21 academic year. Because there is a one-year lag in the publication of tuition and fee data, this report provides a unique snapshot of the economic landscape of colleges and universities in New England during the first full academic year of the coronavirus pandemic. Throughout this report we will compare the 2020-21 tuition and fees rates to pre-pandemic levels—an important comparison that will demonstrate how colleges and universities have sought to balance both their fiscal losses and those of many of their students and their families.



Not only did the effects of the coronavirus pandemic cause the greatest rate of American unemployment since the Great Depression (<u>in May 2020 unemployment hit 14.7% nationally and 15.7% regionally</u>), but the virus also had a significant and inequitable impact on low-income families, as well as families of color and younger adults across the country and in New England. According to a September 2020 <u>report</u> by the Pew Research center, while one in four adults surveyed had a hard time paying their bills due to the coronavirus and its subsequent economic effects, 47% of lower income adults reported experiencing coronavirus-related job losses or pay cuts, compared to 42% of middle income adults, and 32% of upper income adults. Among students in New England, 45% stated that they lost their jobs or incomes due to the pandemic, and 49% believe that continuing their education would help them with their career options. However, there seems to be a diminishing confidence in the traditional delivery of higher education, especially among adult learners. In a January 2021 <u>Strada report,</u> 68% of adult learners surveyed expressed a preference for non-degree programs, believing that short-term credentials are more lucrative for their career prospects.

Just as coronavirus has disparately impacted low-income families and individuals in job losses and pay cuts, the pandemic has also inequitably influenced which students have chosen to return to higher education. While enrollment rates in 2020-21 decreased among all students, the decline was especially steep among Black and Hispanic students. One-third of Hispanic students and one-fourth of Black students reported cancelling or delaying their plans to return to college, compared to just one in six white students. Going forward, it is imperative to re-evaluate how best to support students of color in an equitable manner, especially because recent census data and higher education enrollment reports point to the fact that our nation and our postsecondary landscape is quickly diversifying.

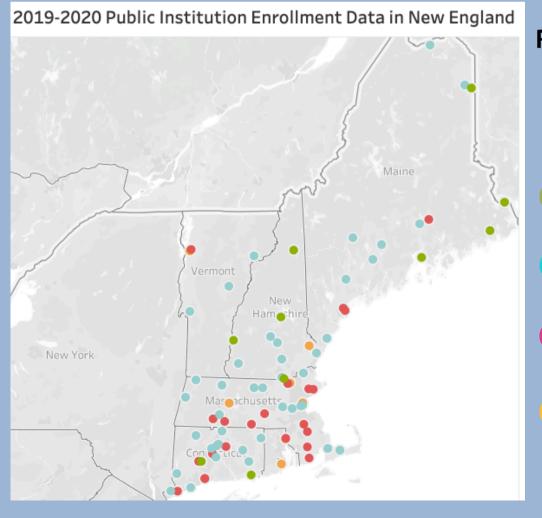
While many postsecondary institutions froze tuition rates during the early months of the pandemic, average 2020-21 tuition and fees in New England were still higher than they were in 2019-20 and almost every year before. As jobs that pay a living wage increasingly require an education beyond high school, it is imperative to understand trends in tuition and fee rates. Students must balance the perceived value of higher education for economic advancement against the affordability of pursuing a postsecondary credential. We are hopeful that this report and its insight into public two- and four-year tuition and fee changes will help policymakers understand the importance of funding, especially public education in New England and beyond, as, in some states, public higher education is the most affordable pathway for students.



## HOW MANY UNDERGRADUATE STUDENTS ENROLL AT PUBLIC INSTITUTIONS IN NEW ENGLAND?

According to IPEDS data, in fall 2019, there were 463,880 students enrolled at public two- and four-year institutions in New England. This represents a 2.1% decrease from the previous year's enrollment, or a drop of 10,144 students across all public two- and four-year colleges in New England. While IPEDS has not reported student enrollment for 2020-21, we expect to see a sharper decline due to the coronavirus pandemic. This claim is substantiated by the <u>National Student Clearinghouse's 2020-21 enrollment report</u> which showed a 3.1% enrollment decline in public institutions between Fall 2019 and Fall 2020.

There are more students enrolled at four-year private institutions than at public two- and four-year institutions in New England. Of the 1,046,960 undergraduate students in New England, over half (54.6%) are enrolled in private non-profit institutions, 27.8% are enrolled in public four-year institutions, and 16.5% are enrolled in public two-year colleges. Public colleges and universities in New England are generally perceived as being more affordable than not-for-profit institutions in the region, due to the lower sticker price and before any kind of tuition discounting offer by private HEIs. They are also slightly more diverse—serving a higher proportion of Black, Indigenous, People of Color (BIPOC) students than their non-profit counterparts. Community colleges, in New England and beyond tend also to be the sector with the most diverse student body.



#### Range of Undergraduate Enrollment

**For Interactive Data Click Here** 

1-1,000

1,001-5,000

5,001 - 10,000

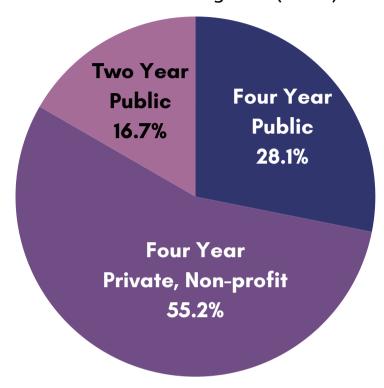
More than 10,000

#### WHERE DO NEW ENGLAND STUDENTS ENROLL?

New Hampshire and Rhode Island have the highest share of out-of-state undergraduate enrollment in the region: 79.8% and 72.3%, respectively, compared to the regional average of 52.1% out-of-state students at both public and private institutions, according to the most recently available 2019 enrollment data. This is due, to some degree, to Southern New Hampshire University (SNHU), which enrolls a large number of out-of-state distance learners.

One of the most widespread changes that came out of the coronavirus pandemic has been the increased prevalence of online education. Most institutions pivoted to totally remote or hybrid modalities, which, according to a January 2021 Strada report, is likely to change the landscape of higher education for years to come.

Undergraduate Enrollment by Sector - New England (2019)



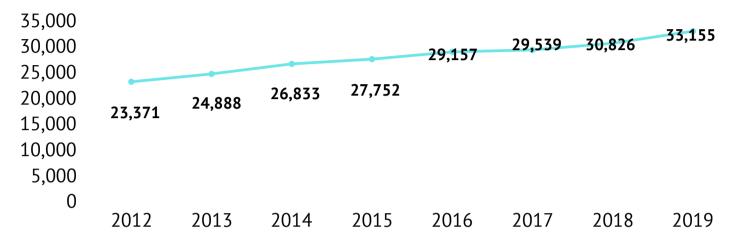
#### ONLINE EDUCATION IN THE REGION

Online education grew at an unprecedented speed in 2020-21 due to campus closures caused by the coronavirus pandemic. According to data released by the <u>National Council for State Authorization</u> <u>Reciprocity Agreements (NC-SARA)</u>, online enrollment nearly doubled between Fall 2019 and Fall 2020 nationally. Enrollment in solely distance education programs in New England grew in accordance with national trends.

Because NC-SARA is a voluntary membership-based organization which does not include *all* higher education institutions that offer online education, it is important to also look to the most recent IPEDS data which accounts for all HEI's. If we juxtapose the percent of students enrolled in exclusively distance education between Fall 2018 and Fall 2019, we can already see an increase, which lends to the notion that we can expect these numbers to increase significantly (along the same trends as the NC-SARA data), when the next data set is released, especially because of the impacts of the coronavirus. It is important to note that there is a difference between online enrollment by necessity as compared to online enrollment by choice. However, due to the ease by which students can now access distance education, as well as the modernization of the higher ed field, it is plausible to expect to see an increase in distance learning in the future. There are financial merits to enrolling in distance education online as opposed to traditional inperson delivery. Namely, they tend to be slightly less expensive options and often students don't have to pay the same housing or fee costs.

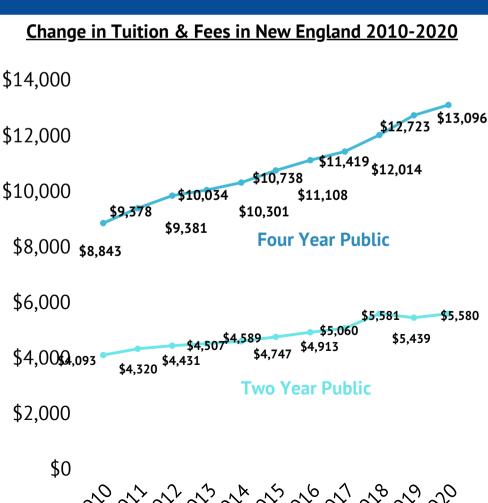
According to the most recent available IPEDs data, in 2018, 22.1% of students in New England were enrolled in some or exclusively online education, and in 2019, while overall enrollment declined, students took some or all of their classes online at a rate of 22.3%. More students enrolled in distance education at public four-year institutions in 2019 than at public two-year institutions. 51.3% of the total distance education enrollments came from four-year institutions compared to 48.7% at public two year institutions.

#### New England Undergraduates Enrolled in Exclusively Distance Education at Public Universities 2012-2019



#### WHAT IS THE PRICE OF TUITION AND FEES IN NEW ENGLAND BEFORE FINANCIAL AID?

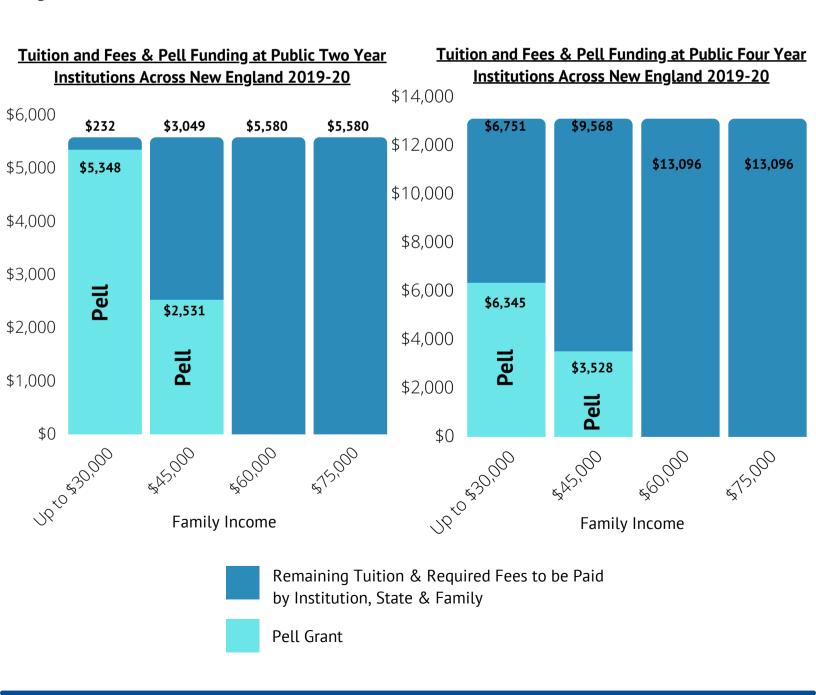
Despite some public institutions' reducing their tuition and fees due to the coronavirus pandemic, the average sticker price of public two- and four-year institutions rose slightly between fall 2019 and fall 2020. The average price of public four-year institutions for in-state students in New England during the 2020-21 academic year was \$13,096, a 2.6% increase from AY 2019-20. The average price for public two-year institutions for in-state students in New England in 2020 was \$5,365, a 2.7% increase from AY 2019. Since 2010-11, tuition and fees at the region's community colleges and public four-year institutions have risen 48% and 39%, respectively. By contrast, the median household income has only risen 19% since FY 2010.



## WHAT IS THE PRICE OF TUITION AND FEES IN NEW ENGLAND AFTER FINANCIAL AID?

The cost of college tuition can be prohibitive for many students and their families; however, there are many ways that federal and state governments financially assist students as they make the decision to pursue higher education. The Federal Pell Grant is one of the largest sources of financial aid and is typically awarded to undergraduate students who demonstrate a significant financial need and do not yet possess a postsecondary degree. Federal Pell is a grant program rather than a loan program. For 2020-21 the maximum amount available to a student was a \$6,345, an increase of \$150 from the 2019 maximum amount of \$6,195.

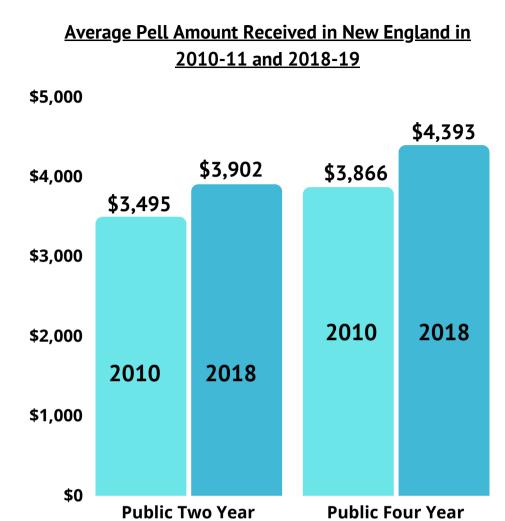
NEBHE supports doubling the Pell Grant and has submitted <u>letters to Congress</u> advocating for this increase. New England Senators Bernie Sanders (VT), Elizabeth Warren (MA) and Maggie Hassan (NH) have been particularly vocal in their advocacy on this issue. Currently, increases in tuition and fees at public institutions in the region outpace increases in Pell Grant funding. Therefore, students and families must locate additional funds to afford the cost of college. See below for the allocation of Pell funding by income quintile in New England.



## HOW MUCH PELL AID ARE STUDENTS IN NEW ENGLAND REALLY RECEIVING?

The latest data available for the average amount of Pell funding that individual students received by state and sector comes from the National Center for Education Statistics and has a two-year lag time. The average amount of Pell funding students in New England received at two-year public universities in 2018-19 was \$3,853, leaving an out of pocket cost of \$1,727 for students to cover. Although, because the amount of Pell Grant has increased since 2018-19, we can assume that the out of pocket cost for students is slightly lower.

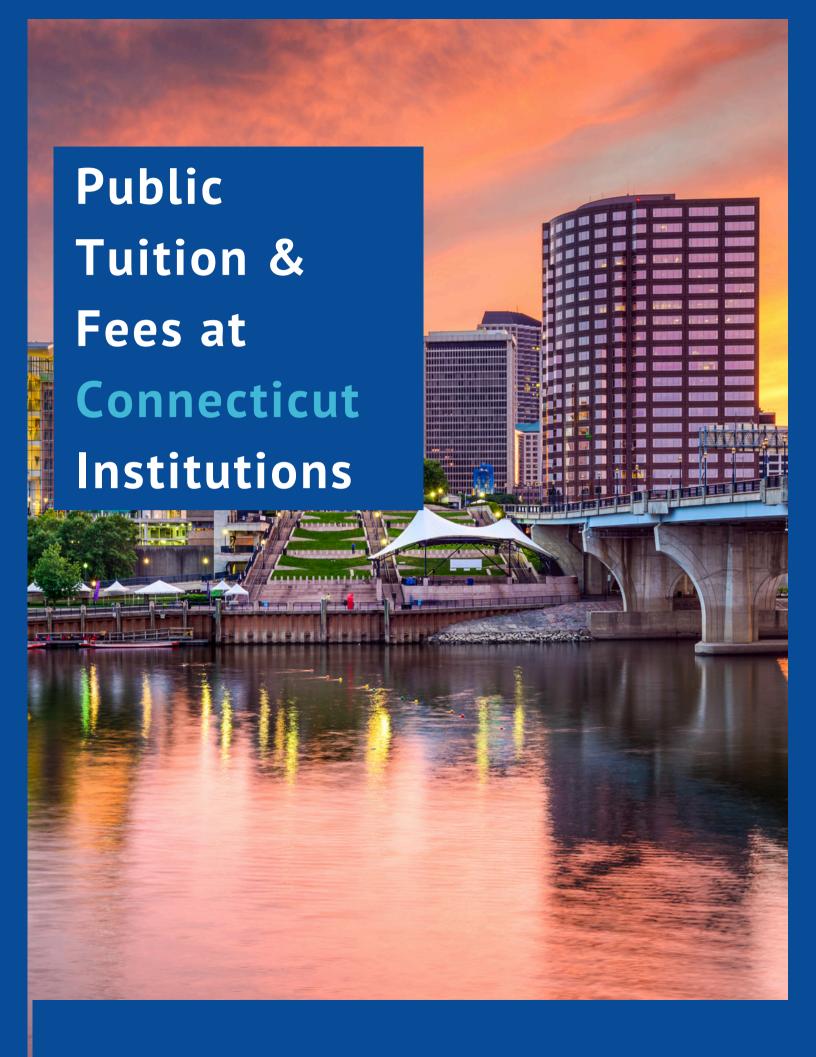
The average amount of Pell funding instate students attending four-year public institutions received in New England is \$4,437, leaving a gap of \$8,659. Again, we can assume that this number is slightly lower in 2020-21, due to the lagged data, but not by much.



#### **TUITION AND FEES AND COVID-19**

Higher education institutions, students and families experienced the economic turbulence caused by the coronavirus pandemic. As people across the country and in New England lost their jobs and their wages, and as postsecondary institutions lost millions of dollars in tuition and fees after students returned home in the Spring of 2021, the federal government attempted to help both parties by passing the Coronavirus Aid, Relief and Economic Security (CARES) Act. The CARES Act allocated 2.2 trillion dollars to those people and institutions most impacted by the coronavirus pandemic and subsequent economic fallout. \$14 billion of this money was granted to the Office of Postsecondary Education as the "Higher Education Emergency Relief Fund" or HEERF.

Four out of the six public systems of higher education in New England (Connecticut, Maine, Massachusetts and New Hampshire), used HEERF to freeze 2020-21 tuition and fees rates, and institutions in all six states used the funds to support their students via increased financial aid and emergency funds. For more specific information on state and institutional spending, refer to the state specific sections below.

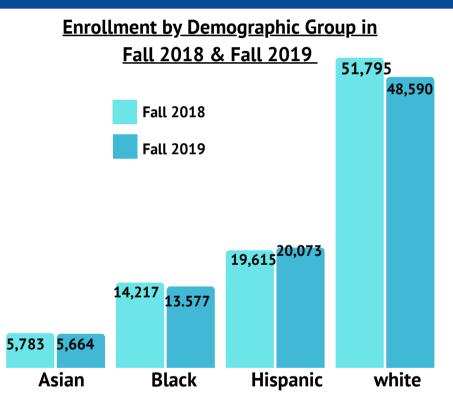


For in-state students who hope to enroll in higher education in New England, public two and four-year institutions are often among the most affordable in the region. Despite their relative affordability, tuition and fees at Connecticut public institutions have continued to increase. The effects of the coronavirus and the subsequent decline in postsecondary enrollment have required many states and institutions to consider how to adjust their pricing to encourage enrollment while still staying economically competitive.

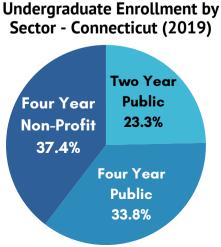
For the 2020-21 year, the <u>Connecticut Board of Regents</u> decided to freeze their tuition and fees as a way to try to help students during this difficult time. <u>The University of Connecticut</u> has also decided to allocate much of their COVID relief (HEERF) funding to help students with their tuition. In fact, the University of Connecticut system allocated a significant amount of financial aid in the 2020-21 year, and 62% of applicants for financial aid got some sort of assistance. According to their <u>website</u>, UCONN allocated \$164 million through institutional aid, \$37 million in federal assistance, and \$10 million in state based assistance through loans, grants and scholarships.

#### **HOW MANY STUDENTS ENROLL AT PUBLIC INSTITUTIONS IN CONNECTICUT?**

According to IPEDS, as of Fall 2019 there were 110,665 students enrolled in public two and four-year colleges in Connecticut. This represents a 3.4% decline from the previous year's enrollment data, or a decrease of 3,864 students at Connecticut's public institutions between 2018 and 2019. This is a slightly higher decrease than the regional average of -2.1%. Despite the fact that the data is lagged a year, it is interesting to note that there was such a decline in enrollment in 2019, as it indicates that we should expect an even sharper decline in the 2020 enrollment data at Connecticut institutions as a result of the coronavirus pandemic. Refer to the chart to the right to see the decrease across specific demographic categories.



Data about how many students enrolled in two-year v. four-year public colleges in Connecticut shows that 23.3% of students enroll in public two-year institutions while 33.8% enroll in public four-year institutions. This is higher than the regional average of 16.5% and 27.8% respectively. 37.4% of students enrolled in postsecondary institutions in Connecticut enrolled in four year private not-for-profit institutions, compared to the regional average of 54.6%. However, as was explored above, the regional average of private not-for-profit institutional enrollment is likely driven up by the high enrollments in this sector in New Hampshire due to the size and popularity of Southern New Hampshire University.

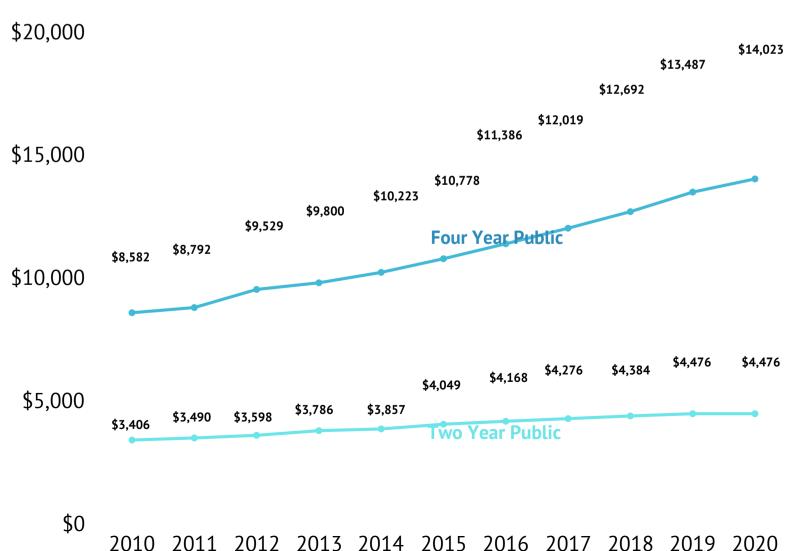


## WHAT IS THE PRICE OF TUITION AND FEES IN CONNECTICUT BEFORE FINANCIAL AID?

For the 2020-21 academic year Connecticut institutions made strides to create a sense of affordability for students and their families in the wake of the coronavirus economic crisis. As has been previously stated, Connecticut public two-year colleges froze their tuition and fees, while UCONN made an especially poignant effort to use many of their ARPA funds to help with student financial aid. The average cost of attending a public college in Connecticut is slightly lower than the regional average. Public school students in Connecticut pay \$526 less in tuition and fees compared to the regional average (\$9,094 v. \$8,568).

Since AY 2019-20, the price of community college tuition has not changed in Connecticut. The cost of attending a public four-year institution has increased slightly from \$13,487 to \$14,023. This represents a 4% increase. Since the 2010-11 year, the cost of attending both a public two-year institution and a public four-year institution has increased much more dramatically. Between 2010-11 and 2020-21, the cost of attending a community college in Connecticut has increased from \$3,406 to \$4,476, which represents a 31% jump in tuition and fees. The cost of attending a four-year public institution has also increased over the last ten years from \$8,348 to \$14,023, which represents a 68% rise in tuition and fees. The average price of attending any public institution of higher education in Connecticut between 2010-11 and 2020-21 has increased by 52% despite the fact that the average household income in the state has only increased by 23% between 2010-11 and 2019-20 (most recently available census data).

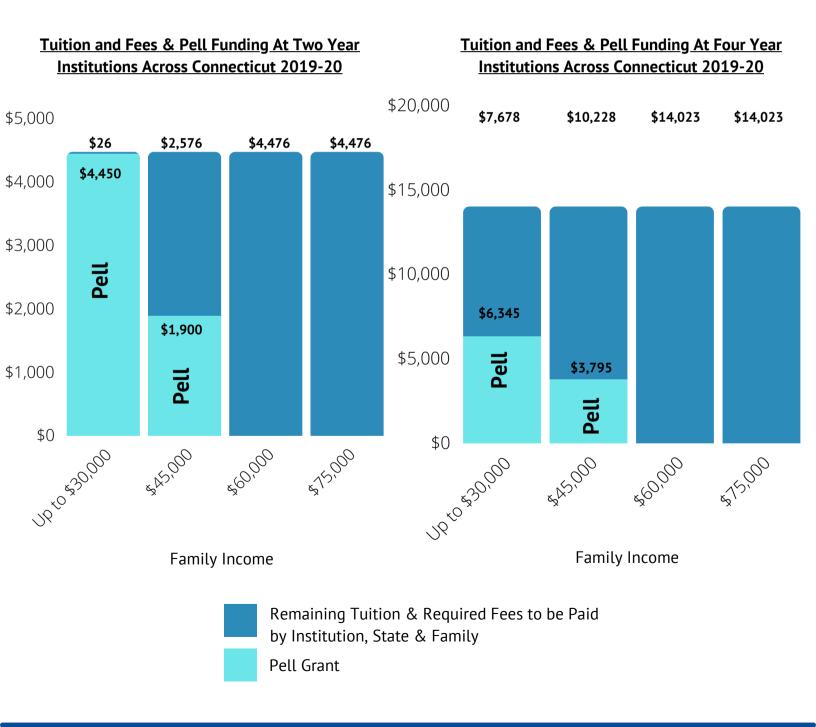
#### Change in Tuition & Fees at Public Institutions in Connecticut 2010-2020

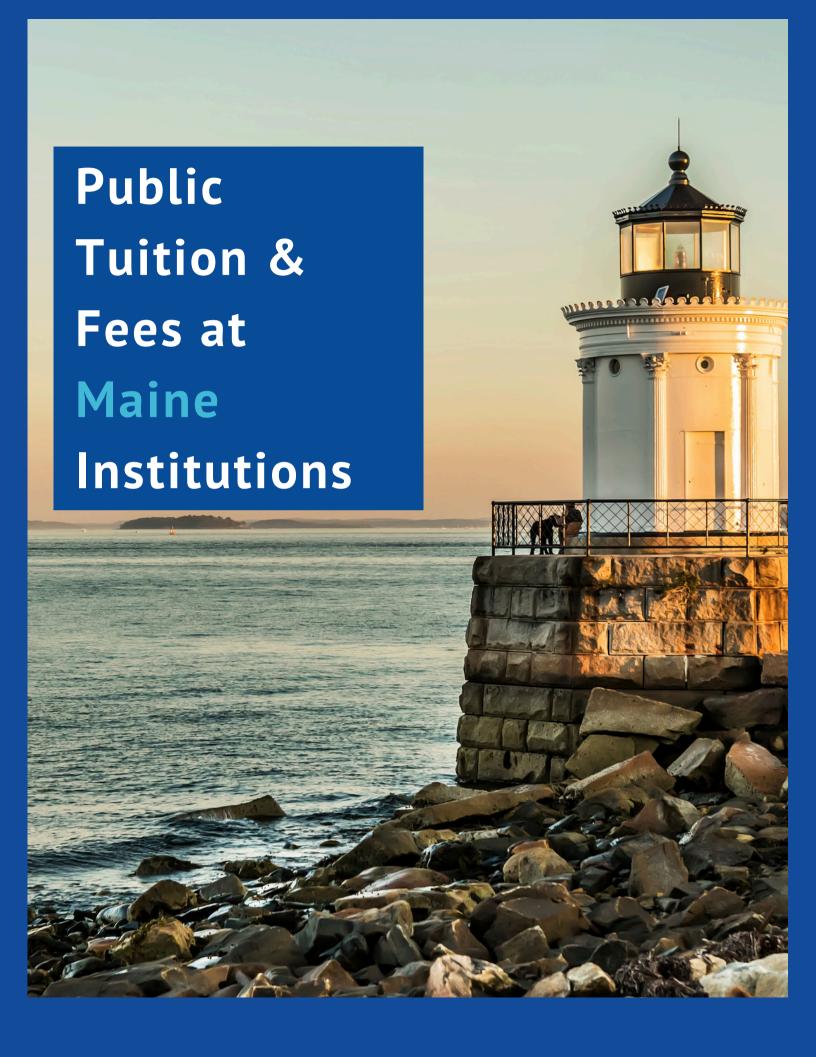


## WHAT IS THE PRICE OF TUITION AND FEES IN CONNECTICUT AFTER FINANCIAL AID?

Pell grants alone are not nearly enough to subsidize the costs of tuition and fees for most Connecticut students who demonstrate some sort of financial need. As is the case with the regional data, the most recent information on average Pell grant comes from 2018-19, therefore we can assume that the average Pell grant is slightly higher in 2020-21, but not by much.

While the maximum amount of Pell money students could receive in 2020-21 was \$6,345, most students did not receive close to the full amount. In 2018, the average Pell grant that students at Connecticut two-year public schools received was \$3,793. This represents a 6.8% increase since 2010-11 allocations. Students at four-year public institutions received an average of \$4,575 which represents a 15.9% increase from 2010-11.



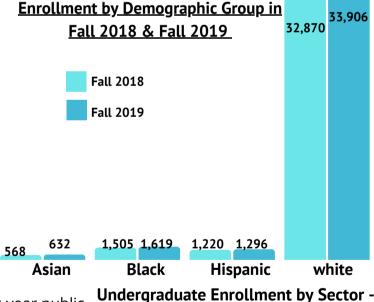


For in-state students who hope to enroll in higher education in New England, public two and four-year institutions are often among the most affordable in the region. Despite their relative affordability, the tuition and fees at Maine public institutions have continued to increase. The effects of the Coronavirus and the subsequent decline in postsecondary enrollment and thus student tuition, have made many states and institutions consider how to adjust their pricing to encourage stable enrollment while still staying economically competitive. Maine public institutions have taken several steps to help students finance their education over the past turbulent year.

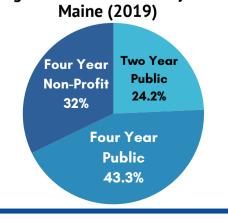
For the 2020-21 academic year, in-state students in the University of Maine system will not experience a tuition increase. In fact this will be the seventh time in the last ten years that the University of Maine has held their in-state tuition flat. Not only has the University of Maine system taken this important step towards reducing debt for students, but Governor Janet Mill's recent budget which proposed a \$6 million, or three percent, increase in state funding to the UMaine system passed in June 2021. This extra monetary allocation will help the system with the economic fallout due to the pandemic. Additionally, the Governor recently proposed providing \$20 million to increase the maximum tuition award offered through the Maine State Grant program from \$1,500 to \$2,500. On the legislative side of things, Maine State Senator and NEBHE Board Member Mattie Daughtry has been appointed as Chair of the Commission to Study College Affordability and College Completion. This is a renewed effort in concert with Maine higher education institutions to make sure that Mainers are receiving the most affordable high quality education possible.

#### HOW MANY STUDENTS ENROLL AT PUBLIC INSTITUTIONS IN MAINE?

According to IPEDs, as of Fall 2019 there were 48,307 students enrolled in public two and four year institutions in the state of Maine. This represents a 2% increase from the previous year's enrollment data, or an increase of 967 students at Maine's public institutions between 2018 and 2019. This is increase is significant especially when compared to the rest of the region, which experienced a 2.1% decrease in total enrollment. Because this data is lagged a year, we can't yet examine the effects of the COVID-19 pandemic on Maine's enrollment rates, but can expect to see some sort of decrease. See the chart to the right for enrollment by specific demographic categories.



Data about how many students enrolled in two-year v. four-year public colleges in Maine show that 24.2% students enrolled in public two-year institutions while 43.3% enrolled in public four-year institutions in 2019. This is higher than the regional average of 16.5% and 27.8% respectively. 32% of students enrolled in postsecondary institutions in Maine enrolled in four year private not-for-profit institutions, compared to the regional average of 54.6%. However, as was explored above, the regional average of private non-profit institutional enrollment is likely driven up by the high enrollments in this sector in New Hampshire due to the size and popularity of SNHU.



In the 2020-21 year, Maine has made strides to try to bolster college going and affordability by freezing tuition for their in-state students. Additionally, in June of 2021, Governor Mill's budget (which included a 3% increase in funding to the state system) passed. This will help allow for the system to allocate more funding to students and make up for revenue shortfalls stemming from keeping tuition flat in the wake of COVID-19. Despite these efforts, the price of tuition and fees has increased in Maine (as it has in the rest of the region) over the last ten years. In the 2020-21 year, the average tuition and fees for public students in the state of Maine were \$7,034. This is \$2,060 less than the regional average of \$9,094.

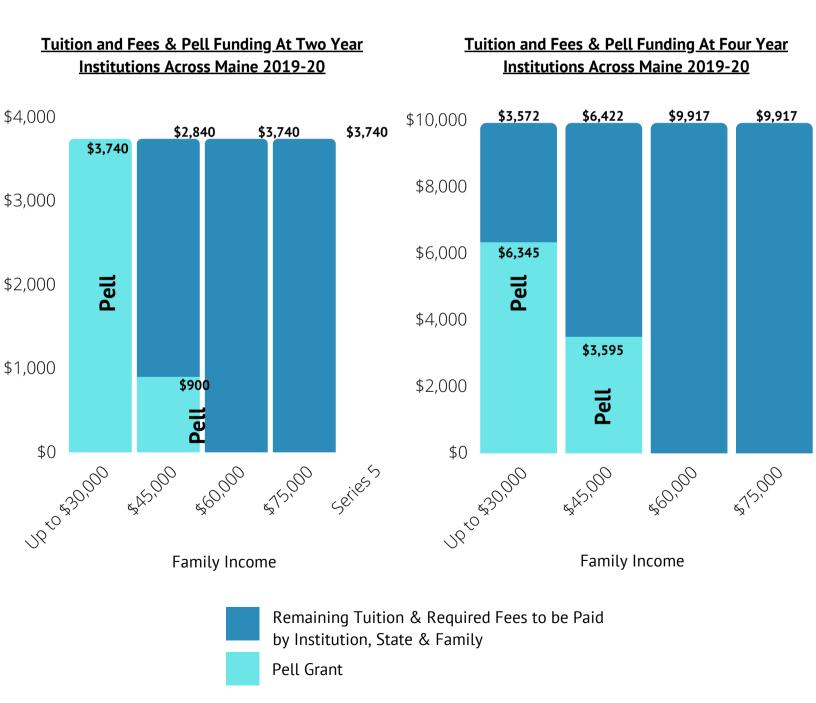
Since 2019-20, the cost attending a two-year public college has increased slightly from \$3,653 to \$3,740 which represents an increase of 2.4%. The average tuition and fees of attending a four-year public college or university in the state has also increased slightly from \$9,677 to \$9,917 which represents a 2.5% increase between Fall 2019 and Fall 2020. Since the 2010-11 year, the cost of attending both a public two-year institution and a public four-year institution has increased much more dramatically. Between 2010-11 and 2020-21, the cost of attending a community college in Maine increased from \$3,219 to \$3,740, which represents a 16.2% jump in tuition and fees. The cost of attending a four-year public institution has also increased between 2010-11 and 2020-21 from \$8,254 to \$9,917, which represents a 20.1% rise in tuition and fees. The average price of attending any public institution of higher education in Maine between 2010-11 and 2020-21 has increased by 19.1%. This is actually the smallest ten-year increase in tuition and fees in all of New England, and is pretty on par with the mean household income growth of 27% in the Pine Tree State.

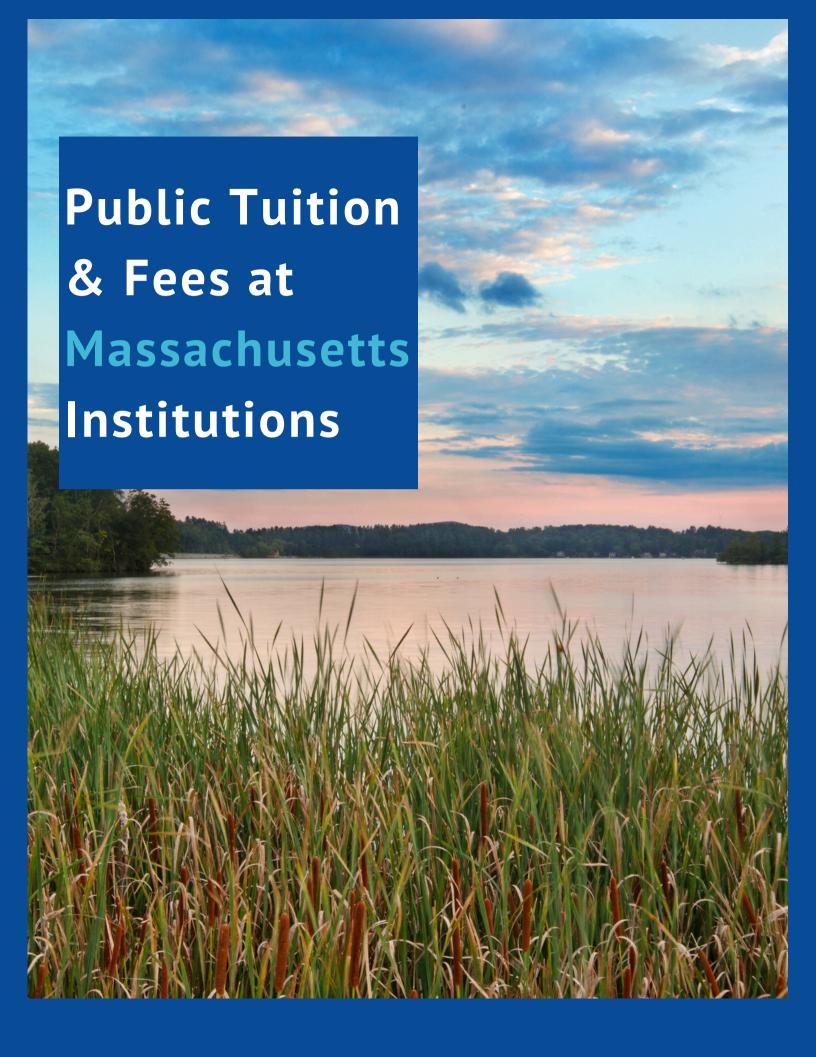
#### Change in Tuition & Fees at Public Institutions in Maine 2010-2020



Pell grants alone are not nearly enough to subsidize the costs of tuition and fees for most Maine students who demonstrate some sort of financial need. As is the case with the regional data, the most recent information on average Pell grant comes from 2018-19, therefore we can assume that the average Pell grant is slightly higher in 2020-21, but not by much.

While the maximum amount of Pell money students could receive in 2020-21 was \$6,345, most students did not receive close to the full amount. In 2018, the average Pell grant that students at Maine two-year public schools received was \$5,232. This represents a 35.9% increase since 2010-11 allocations. Students at four-year public institutions received an average of \$4,294 which represents a 13% increase from 2010-11.



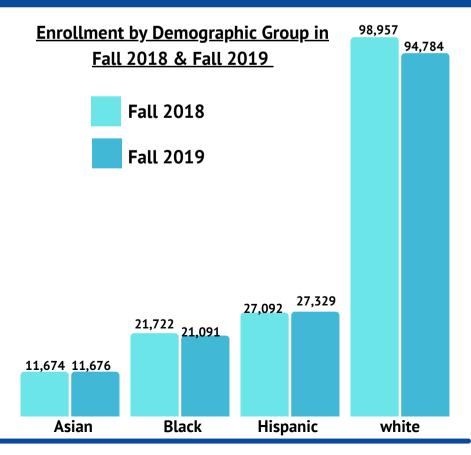


For in-state students who hope to enroll in higher education in New England, public two and four-year institutions are often among the most affordable in the region. Despite their relative affordability, the tuition and fees at Massachusetts public institutions has continued to increase. The effects of the Coronavirus and the subsequent decline in postsecondary enrollment and thus student tuition, have made many states and institutions consider how to adjust their pricing to encourage stable enrollment while still staying economically competitive. Massachusetts public institutions, in conjunction with their state legislature, have taken several steps to help students finance their education over the past turbulent year.

The University of Massachusetts Board of Trustees <u>voted to freeze tuition rates</u> for in-state undergraduate and graduate students in the 2020-21 academic year, despite the University's budget being roughly \$171 million less than the previous fiscal year, and despite the fact that this reduced revenue by \$18.6 million. Students in the system also received almost \$1 billion in private, state, federal and university financial aid in 2020. The Massachusetts legislature also advocated for students and their families dealing with the economic crisis caused by the Coronavirus pandemic in several ways. In 2019 Senator Joanne Comerford proposed <u>Bill S.741</u> (also known as the Cherish Act) which would add an additional \$600 million in funding for public higher education, would establish a minimum funding level for public higher education, and would freeze tuition and fees for five years. In December of 2020, the Senate voted to establish a working group to determine the efficacy of this program, but the act has a resounding number of advocates from all corners of the higher education landscape, from faculty to staff to students. Another piece of legislation proposed in 2021, strives to reduce costs for undocumented high school graduates to provide further equity and access to all Massachusetts residents. <u>Bill S. 823</u>, proposed by Senator Chang Diaz, strives to grant in-state tuition at public institutions to undocumented Massachusetts high school graduates. Should this bill pass, it would be a remarkable advancement towards parity in higher education.

#### HOW MANY STUDENTS ENROLL AT PUBLIC INSTITUTIONS IN MASSACHUSETTS?

According to IPEDS, as of Fall 2019 there were 202,793 students enrolled in public two and four-year colleges in Massachusetts. This represents a 2.6% decline from the previous year's enrollment data, or a decrease of 5,341 students at Massachusetts public institutions between 2018 and 2019. This is a slightly higher decrease than the regional average of -2.1%. Despite the fact that the data is lagged a year, it is interesting to note that there was such a decline in enrollment in 2019, as it indicates that we should expect an even sharper decline in the 2020 enrollment in Massachusetts institutions due to the effects of the coronavirus pandemic. See the chart below for enrollment by specific demographic categories.



Data about how many students enrolled in two-year v. four-year public colleges in Massachusetts show that 16.1% of students enrolled in public two-year institutions while 25.2% enrolled in public four-year institutions in AY 2019. This is about on par with the regional average of 16.5% and 27.8% respectively. 58.6% of students enrolled in postsecondary institutions in Massachusetts enrolled in four year private not-for-profit institutions, compared to the regional average of 54.6%. However the regional average of private not-for-profit institutional enrollment is likely driven up by the high enrollments in this sector in New Hampshire due to the size and popularity of SNHU. It is therefore interesting that Massachusetts had such a high representation of students attending private not-for-profit institutions especially as the regional average is bolstered by SNHU. Massachusetts does have the highest number of private not-for-profit institutions in the region, which might explain the high enrollment of in-state students in this sector.

## Undergraduate Enrollment by Sector Massachusetts (2019) Two Year Public



Four Year Public 25.2%

16.1%

#### WHAT IS THE PRICE OF TUITION AND FEES IN MASSACHUSETTS BEFORE FINANCIAL AID?

In the 2020-21 year, Massachusetts, and especially the University of Massachusetts system, made strides to try to bolster college going and affordability by freezing tuition for their in-state students. Despite these efforts, the price of tuition and fees has increased substantially in Massachusetts (as it has in the rest of the region) over the last ten years. In the 2020-21 year, the average tuition and fees for public students in the state of Massachusetts were \$9,281. This is \$187 more than the regional average of \$9,094.

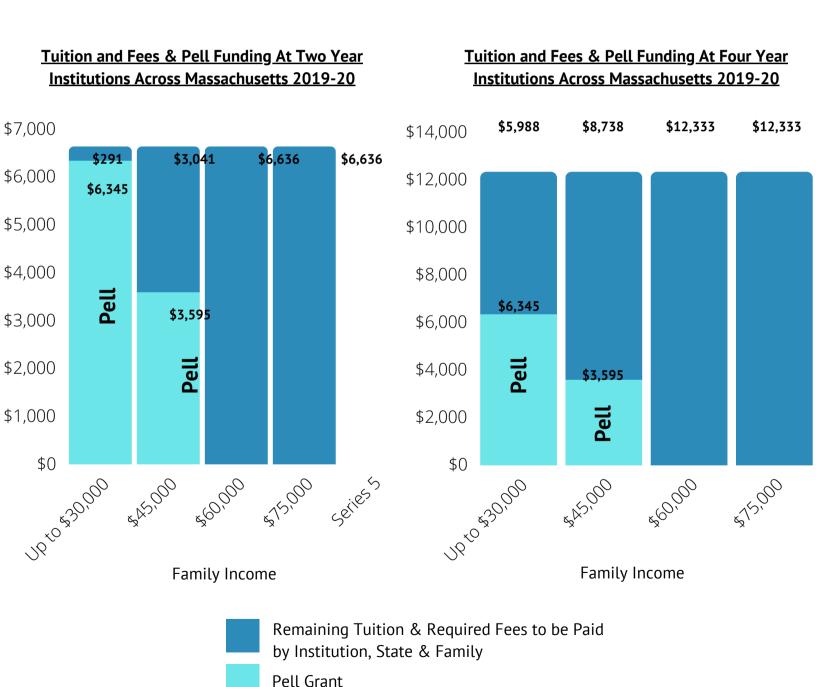
Since 2019-20, the cost attending a two-year public college increased slightly from \$6,471 to \$6,636 which represents an \$10,000 increase of 2.5%. The average tuition and fees of attending a four-year public college or university in the state has also increased slightly from \$11,951 to \$12,333 which represents a 3.2% increase between Fall 2019 and Fall 2020. Since the 2010-11 year, the cost of attending either a public two-year institution or public four-year institution has increased much more dramatically. Between 2010-11 and 2020-21, the cost of attending a community college in Massachusetts has increased from \$4,625 to \$6,636, which represents a 43.5% jump in tuition and fees. The cost of attending a four-year public institution has also increased drastically between 2010-11 and 2020-21 from \$8,472 to \$12,333, which represents a 45.6% rise in tuition and fees. The average price of attending any public institution of higher education in Massachusetts between 2010-11 and 2020-21 has increased by 44.8% despite the fact that the median household income in the state has only increased by 32% between 2010-11 and 2019-20 (most recently available census data).

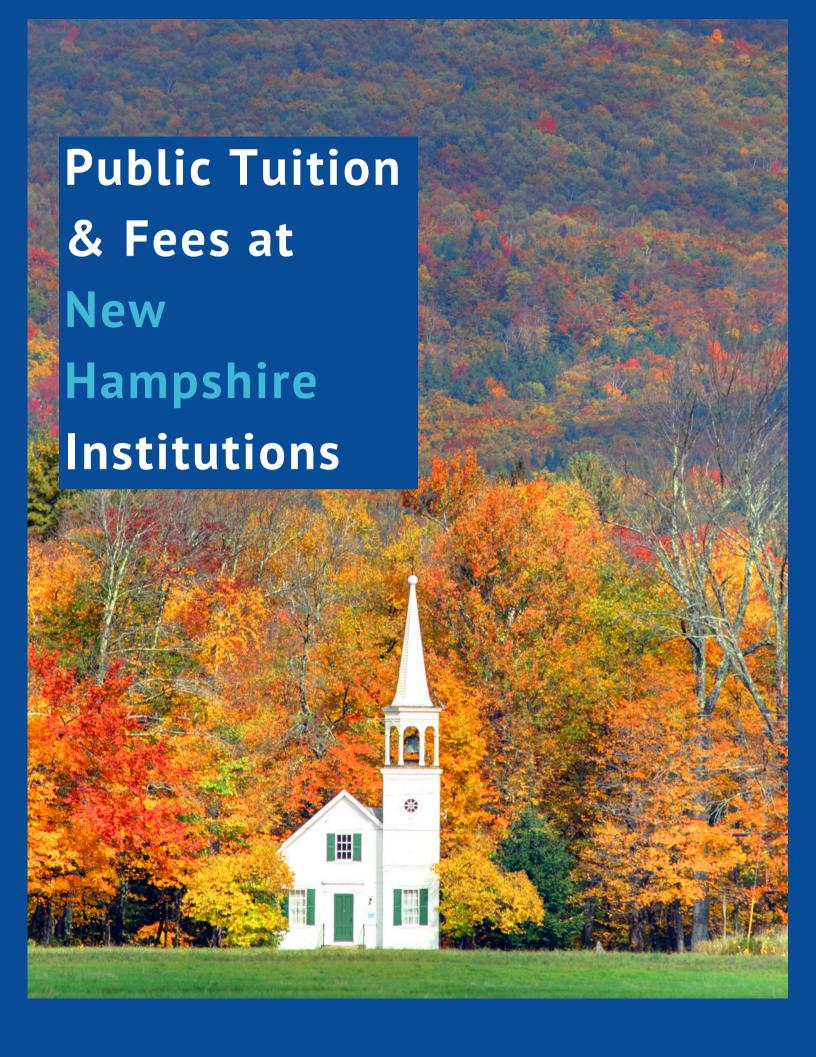
## Change in Tuition & Fees at Public Institutions in Massachusetts 2010-2020



Pell grants alone are not nearly enough to subsidize the costs of tuition and fees for most Massachusetts students who demonstrate some sort of financial need. As is the case with the regional data, the most recent information on average Pell grant comes from 2018-19, therefore we can assume that the average Pell grant is slightly higher in 2020-21, but not by much.

While the maximum amount of Pell money students could receive in 2020-21 was \$6,345, most students did not receive close to the full amount. In 2018, the average Pell grant that students at Massachusetts two-year public schools received was \$3,700. This represents a 11.7% increase since 2010-11 allocations. Students at four-year public institutions received an average of \$4,451 which represents a 11.9% increase from 2010-11.



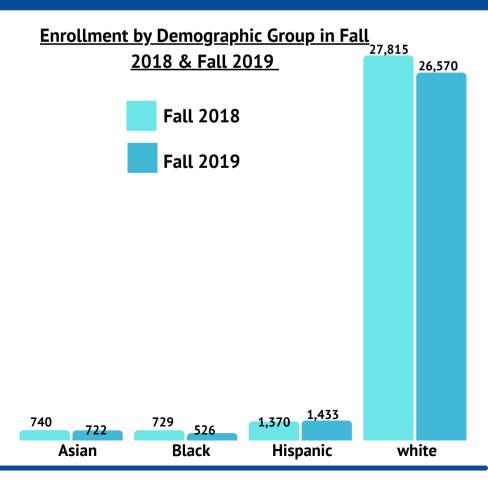


For in-state students who hope to enroll in higher education in New England, public two and four-year institutions are often among the most affordable in the region. Despite their relative affordability, the tuition and fees at New Hampshire public institutions has continued to increase. The effects of the Coronavirus and the subsequent decline in postsecondary enrollment and thus student tuition, have made many states and institutions consider how to adjust their pricing to encourage stable enrollment while still staying economically competitive. New Hampshire public institutions have taken several steps to help students finance their education over the past turbulent year.

In 2020-21, the University System of New Hampshire (which includes Granite State College, Keene State College, Plymouth State University and the University of New Hampshire), decided to freeze tuition for their in-state students for the third year in a row. This decision came out of the resounding negative economic effects of the COVID-19 pandemic, as well as an understanding of the often prohibitive costs of attending postsecondary institutions. Not only did the system freeze tuition rates for the 2020-21 year, but they reaffirmed their commitment to increasing student financial aid. According to the University System, average aid to students has increased by \$42 million per year since 2016. The Community College System of New Hampshire also chose to freeze their tuition to assist with the economic fallout of the coronavirus pandemic. Additionally, although not a public college, one of the largest institutions in the state, Southern New Hampshire University (SNHU) reduced their tuition from \$15,000 to \$10,000 in 2020. This was in response to the pandemic, as well as to the fact that tuition and fees at private four-year institutions have disproportionately increased over the past decade or two, and SNHU hopes to reconcile this by freezing tuition and fees at their 2011 rates for the foreseeable future.

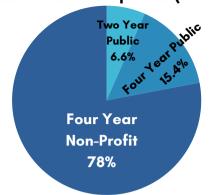
#### HOW MANY STUDENTS ENROLL AT PUBLIC INSTITUTIONS IN NEW HAMPSHIRE?

According to IPEDS, as of Fall 2019 there were 37,221 students enrolled in public two and four-year colleges in New Hampshire. This represents a 3.9% decline from the previous year's enrollment data, or a decrease of 1,521 students at New Hampshire public institutions between 2018 and 2019. This is a slightly higher decrease than the regional average of -2.1%. Despite the fact that the data is lagged a year, it is interesting to note that there was such a decline in enrollment in 2019, as it indicates that we should expect an even sharper decline in the 2020 enrollment in New Hampshire institutions due to the effects of the coronavirus pandemic. See the chart below for enrollment by specific demographic categories.



Data about how many students enrolled in two-year v. four-year public colleges in New Hampshire show that 6.6% enrolled in public two-year institutions while 15.4% enrolled in public four-year institutions in AY 2019. This is significantly lower than the regional average of 16.5% and 27.8% respectively. 78% of students enrolled in postsecondary institutions in New Hampshire enrolled in four year private not-for-profit institutions, compared to the regional average of 54.6%. As explored above, this can be explained by the extremely high enrollment of students at Southern New Hampshire University, which drives up not only the regional average, but also the average of the state of New Hampshire.

## Undergraduate Enrollment by Sector - New Hampshire (2019)

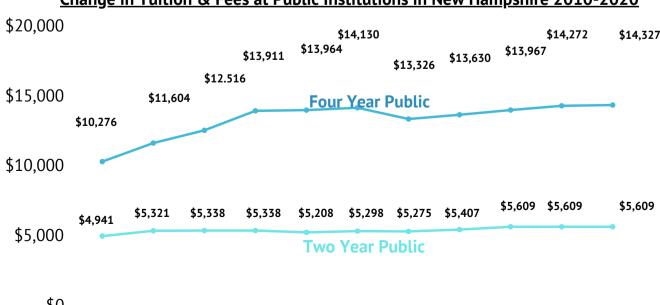


#### WHAT IS THE PRICE OF TUITION AND FEES IN NEW HAMPSHIRE BEFORE FINANCIAL AID?

In the 2020-21 year, New Hampshire, and especially the University System of New Hampshire, made strides to bolster college-going and affordability by freezing tuition for their in-state students. Despite these efforts, tuition and fees has increased substantially in New Hampshire (as it has in the rest of the region) over the last ten years. In the 2020-21 year, the average tuition and fees for public students in the state of New Hampshire were \$9,941. This is \$847 more than the regional average of \$9,094.

Since 2019-20, the cost of attending a two-year public college has stayed flat at \$5,609. The average tuition and fees of attending a four-year public college or university in the state has increased ever so slightly from \$14,272 to \$14,372 which represents a 0.2% increase between Fall 2019 and Fall 2020. Since the 2010-11 year, the cost of attending either a public two-year institution or public four-year institution has increased more dramatically. Between 2010-11 and 2020-21, the cost of attending a community college in New Hampshire has increased from \$4,941 to \$5,609, which represents a 13.1% jump in tuition and fees. The cost of attending a four-year public institution has also increased between 2010-11 and 2020-21 from \$10,276 to \$14,327, which represents a 39.4% rise in tuition and fees. The average price of attending any public institution of higher education in New Hampshire between 2010-11 and 2020-21 has increased by 39.1% despite the fact that the average household income in the state has only increased by 26.2% between 2010-11 and 2019-20 (most recently available census data).

#### Change in Tuition & Fees at Public Institutions in New Hampshire 2010-2020

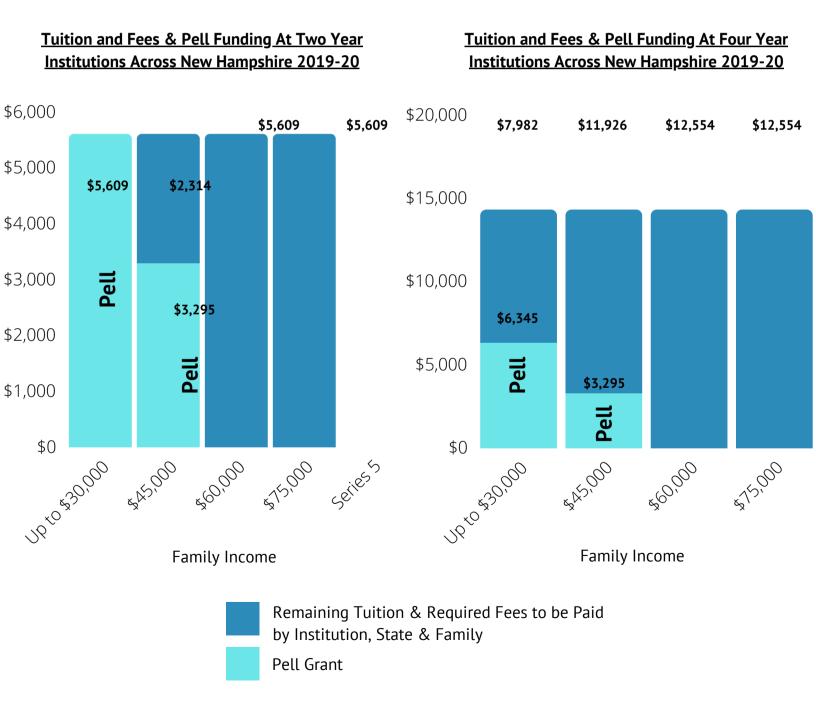


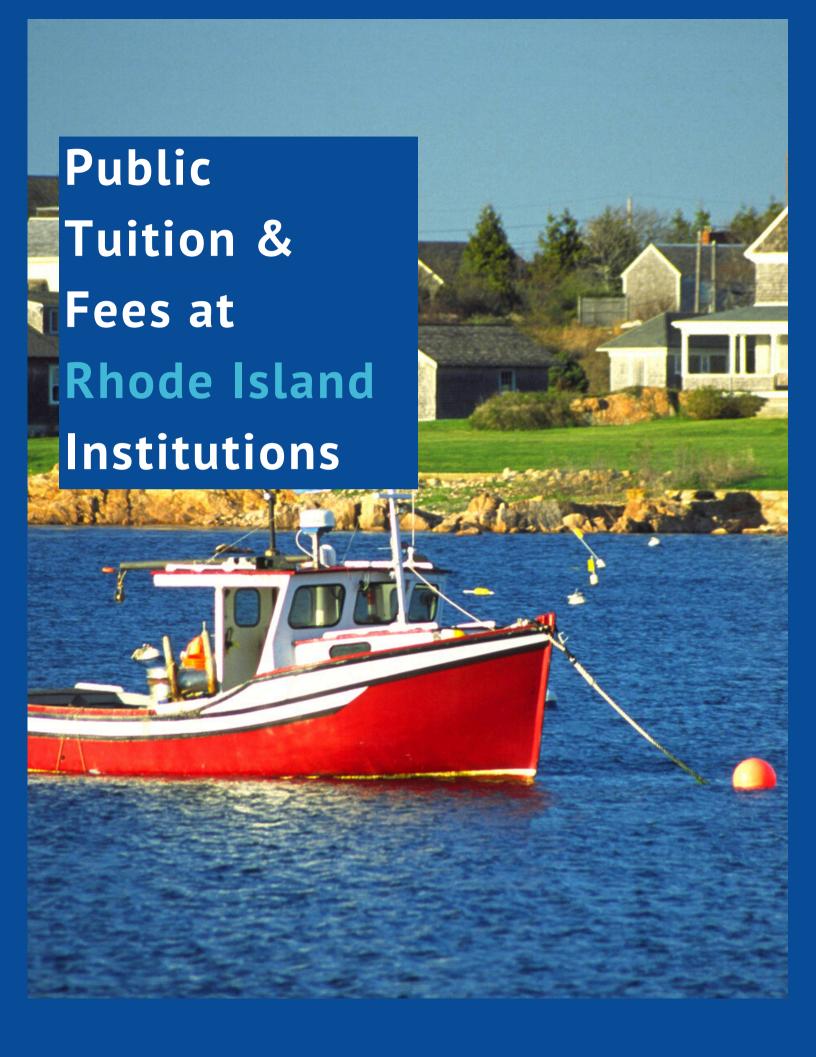
\$0 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020

## WHAT IS THE PRICE OF TUITION AND FEES IN NEW HAMPSHIRE AFTER FINANCIAL AID?

Pell grants alone are not nearly enough to subsidize the costs of tuition and fees for most New Hampshire students who demonstrate some sort of financial need. As is the case with the regional data, the most recent information on average Pell grant comes from 2018-19, therefore we can assume that the average Pell grant is slightly higher in 2020-21, but not by much.

While the maximum amount of Pell money students could receive in 2020-21 was \$6,345, most students did not receive close to the full amount. In 2018, the average Pell grant that students at New Hampshire two-year public schools received was \$4,138. This represents a 14.8% increase since 2010-11 allocations. Students at four-year public institutions received an average of \$4,309 which represents a 11.9% increase from 2010-11.



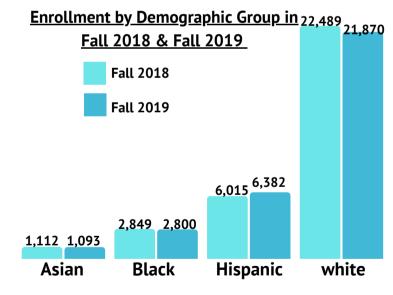


For in-state students who hope to enroll in higher education in New England, public two and four-year institutions are often among the most affordable in the region. Despite their relative affordability, the tuition and fees at Rhode Island public institutions has continued to increase. The effects of the Coronavirus and the subsequent decline in postsecondary enrollment and thus student tuition, have made many states and institutions consider how to adjust their pricing to encourage stable enrollment while still staying economically competitive. Rhode Island public institutions, in conjunction with the Rhode Island legislature, have taken several steps to help students finance their education over the past turbulent year.

In May of 2021, the Rhode Island legislature provided affirmative support for thee "Rhode Island Promise". Later that month, Governor Dan McKee signed the bill into permanent state law. This program, which allows graduates of Rhode Island high schools to attend the Community College of Rhode Island tuition free, is an integral step towards providing affordable and high quality education for Ocean Staters. Not only does the Rhode Island Promise promote further equity in the state, but it also encourages students to stay in their home state to earn an Associates Degree and above, therefore bolstering the state's economy at the same time. This goes to show that there are a multitude of ways in which advocating for high quality and affordable postsecondary education can benefit not only students, but states and tax-payers as well. The University of Rhode Island was also granted \$5.6 million in CARES act funding to provide directly to students as a result of the COVID-19 pandemic.

#### HOW MANY STUDENTS ENROLL AT PUBLIC INSTITUTIONS IN RHODE ISLAND?

According to IPEDS, as of Fall 2019 there were 40,082 students enrolled in public two and four-year colleges in Rhode Island. This actually represents a 1.6% growth from the previous year's enrollment data, or an increase of 236 students at Rhode Island public institutions between 2018 and 2019. Rhode Island and Maine are the only two states that saw such an increase in enrollment rates, whereas the region in general saw an average decline in total enrollment to the tune of 2.1%. Because this data is lagged a year it will be interesting to juxtapose this slight increase to the 2020-21 data in the wake of the coronavirus pandemic. See the chart below for enrollment by specific demographic categories.



Data about how many students enrolled in two-year v. four-year public colleges in Rhode Island show that 18.5% enrolled in public two-year institutions while 31.2% enrolled in public four-year institutions in AY 2019. This is slightly higher than the regional average of 16.5% and 27.8% respectively. 50.3% of students enrolled in postsecondary institutions in Rhode Island enrolled in four year private not-for-profit institutions, compared to the regional average of 54.6%. However, as was explored above, the regional average of private not-for-profit institutional enrollment is likely driven up by the high enrollments in this sector in New Hampshire due to the size and popularity of Southern New Hampshire University.

Undergraduate Enrollment by Sector Rhode Island (2019)

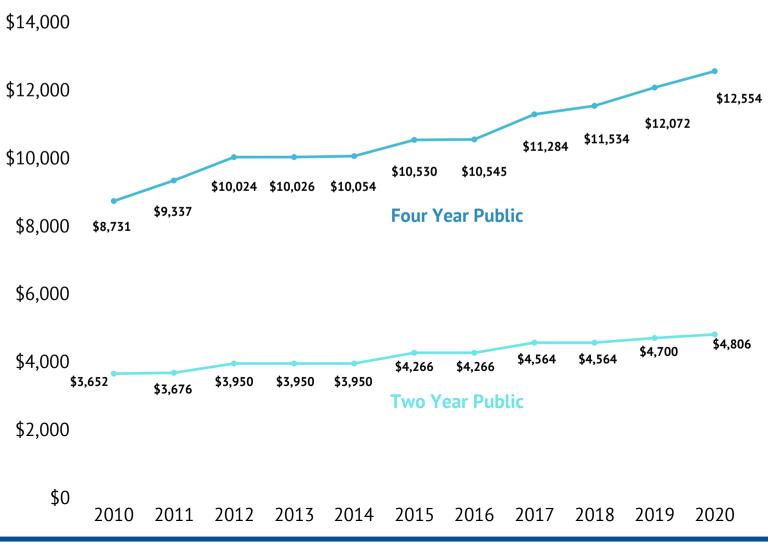
Two Year
Public
18.5%
Four Year
Non-Profit
50.3%
Four Year
Public

31.2%

In the 2020-21 year, the University of Rhode Island attempted to help students deal with the economic fall out of the COVID-19 pandemic by allocating CARES Act funding to eligible students. Additionally the Rhode Island Promise program helped to provide more affordable pathways to students looking to attend postsecondary institutions. Despite these efforts, the price of tuition and fees has increased substantially in Rhode Island (as it has in the rest of the region) over the last ten years. In the 2020-21 year, the average tuition and fees for public students in the state of Rhode Island were \$9,971. This is \$877 more than the regional average of \$9,094.

Since 2019-20, the cost attending a two-year public college increased slightly from \$4,700 to \$4,806 which represents an increase of 2.3%. The average tuition and fees of attending a four-year public college or university in the state has increased slightly from \$12,072 to \$12,554 which represents a 4% increase between Fall 2019 and Fall 2020. Since the 2010-11 year, the cost of attending either a public two-year institution or public four-year institution has increased more dramatically. Between 2010-11 and 2020-21, the cost of attending a community college in Rhode Island has increased from \$3,652 to \$4,806, which represents a 31.6% jump in tuition and fees. The cost of attending a four-year public institution has also increased drastically between 2010-11 and 2020-21 from \$8,731 to \$12,554 which represents a 43.8% rise in tuition and fees. The average price of attending any public institution of higher education in Rhode Island between 2010-11 and 2020-21 has increased by 33% despite the fact that the average household income in the state has only increased by 28.7% between 2010-11 and 2019-20 (most recently available census data).

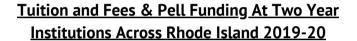




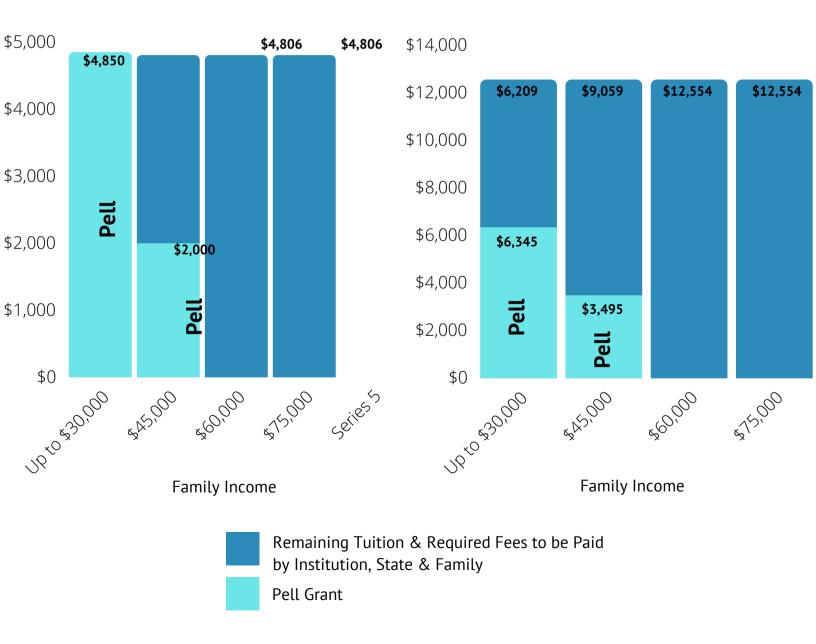
## WHAT IS THE PRICE OF TUITION AND FEES IN RHODE ISLAND AFTER FINANCIAL AID?

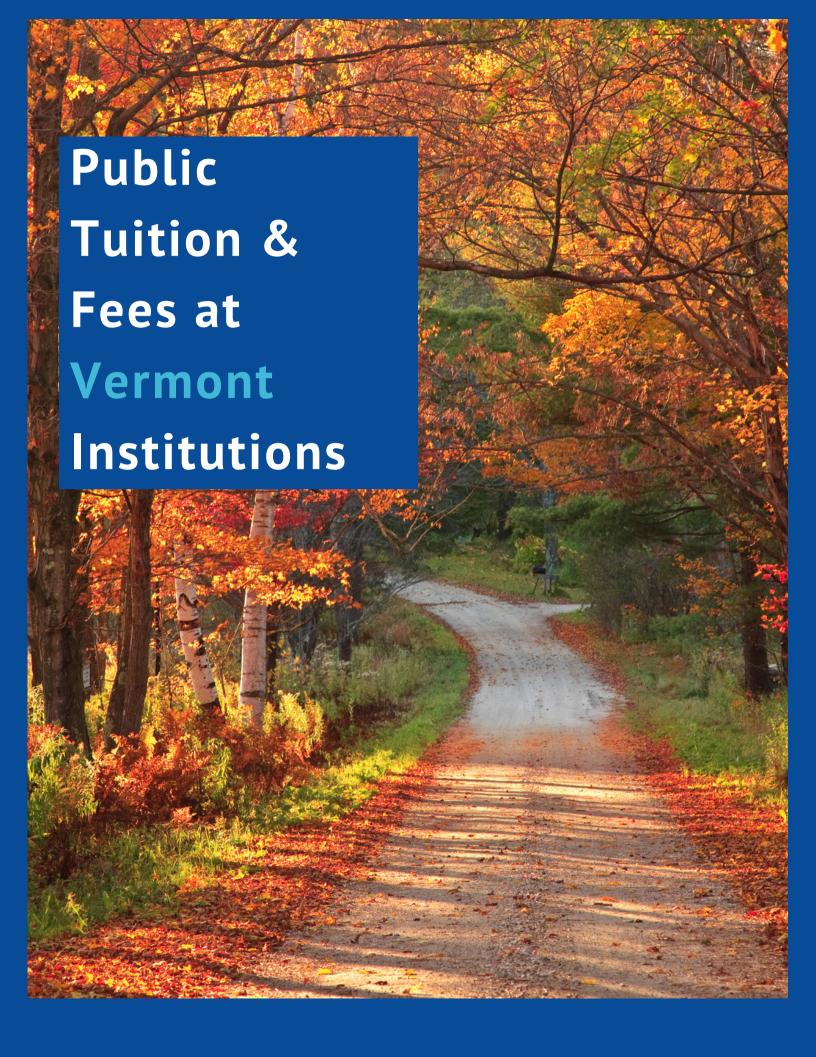
Pell grants alone are not nearly enough to subsidize the costs of tuition and fees for most Rhode Island students who demonstrate some sort of financial need. As is the case with the regional data, the most recent information on average Pell grant allocation comes from 2018-19, therefore we can assume that the average Pell grant is slightly higher in 2020-21, but not by much.

While the maximum amount of Pell money students could receive in 2020-21 was \$6,345, most students did not receive close to the full amount. In 2018, the average Pell grant that students at Rhode Island two-year public schools received was \$3,555. This is the only state and sector that represents a a decrease in allocations from 2010-11, by 11.9%. However, students at four-year public institutions in the state received an average of \$4,361 which represents a 13.2% increase from 2010-11.



### Tuition and Fees & Pell Funding At Four Year Institutions Across Rhode Island 2019-20



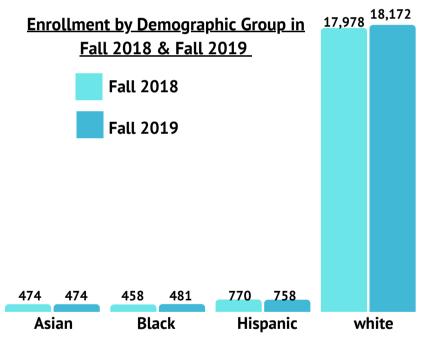


For in-state students who hope to enroll in higher education in New England, public two and four-year institutions are often among the most affordable in the region. Despite their relative affordability, the tuition and fees at Vermont public institutions has continued to increase. The effects of the Coronavirus and the subsequent decline in postsecondary enrollment and thus student tuition, have made many states and institutions consider how to adjust their pricing to encourage stable enrollment while still staying economically competitive. Vermont public institutions have taken several steps to help students finance their education over the past turbulent year.

In 2020-21, due largely to the negative economic impacts of covid, the Vermont State College System introduced a variety of cost-savings programs for students. In fact the system allocated \$16 million to introduce new initiatives to bolster affordability. These included things like: free tuition for degrees and certificates in critical fields like nursing, and scholarships for Vermont students who transferred back to a home state university from an out-of-state one. In a typical year the Vermont State College System spends about \$8-9 million on student aid, but due to the extra funds they received from the CARES Act and similar federal aid programs, this spending doubled in 2020-21.

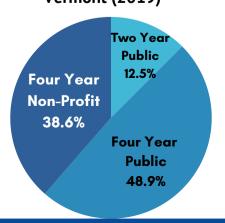
#### HOW MANY STUDENTS ENROLL AT PUBLIC INSTITUTIONS IN VERMONT?

According to IPEDS, as of Fall 2019 there were 25,131 students enrolled in public two and four-year colleges in Vermont. This represents a 0.3% decline from the previous year's enrollment data, or a decrease of 66 students at Vermont's public institutions between 2018 and 2019. This is less of a decrease than the regional average decline of -2.1%. Despite the fact that the data is lagged a year, it is interesting to note that there was still a decline in enrollment in 2019, as it indicates that we should expect an even sharper decline in the 2020 enrollment in Vermont institutions due to the effects of the coronavirus pandemic. See the chart below for enrollment by specific demographic categories.



Data about how many students enrolled in two-year v. four-year public colleges in Vermont show that 12.5% enrolled in public two-year institutions while 48.9% enrolled in public four-year institutions in AY 2019. Regionally, 16.5% of students enrolled in two-year institutions whereas 27.8% enrolled in public four-year institutions on average. 38.6% of students enrolled in postsecondary institutions in Vermont enrolled in four year private not-for-profit institutions, compared to the regional average of 54.6%. However, as was explored above, the regional average of private not-for-profit institutional enrollment is likely driven up by the high enrollments in this sector in New Hampshire due to the size and popularity of Southern New Hampshire University.

Undergraduate Enrollment by Sector -Vermont (2019)



For the 2020-21 academic year Vermont institutions made strides to create a sense of affordability for students and their families in the wake of the COVID-19 economic crisis. As has been previously stated, the Vermont State University system almost doubled their allocations of financial aid packages to students by utilizing the extra funding they accrued through federal allocations. With that said, the average cost of attending a public college in Vermont is higher than the regional average. Public school students in Vermont pay \$2,127 more in tuition and fees compared to the regional average (\$11,221 v. \$9,094).

Since 2019-20, the price of community college tuition has increased slightly in Vermont. In 2019-20, students paid \$6,507 to attend a public two-year institution, whereas in 2020-21, they spent \$7,020. This represents a 7.9% increase in tuition and fees between the two years. The cost of attending a public four-year institution has increased slightly from \$14,879 to \$15,421. This represents a 3.6% increase. Since the 2010-11 year, the cost of attending either a public two-year institution or public four-year institution has increased much more dramatically. Between 2010-11 and 2020-21, the cost of attending a community college in Vermont has increased from \$4,970 to \$7,020 which represents a 41.2% increase in tuition and fees. The cost of attending a four-year public institution has also increased between 2010-11 and 2020-21 from \$11,389 to \$15,421, which represents a 35.4% increase in tuition and fees. The average price of attending any public institution of higher education in Vermont between 2010-11 and 2020-21 has increased by 37.2% despite the fact that the average household income in the state has only increased by 26.3% between 2010-11 and 2019-20 (most recently available census data).

#### Change in Tuition & Fees at Public Institutions in Vermont 2010-2020



## WHAT IS THE PRICE OF TUITION AND FEES IN VERMONT AFTER FINANCIAL AID?

Pell grants alone are not nearly enough to subsidize the costs of tuition and fees for most Vermont students who demonstrate some sort of financial need. As is the case with the regional data, the most recent information on average Pell grant comes from 2018-19, therefore we can assume that the average Pell grant is slightly higher in 2020-21, but not by much.

While the maximum amount of Pell money students could receive in 2020-21 was \$6,345, most students did not receive close to the full amount. In 2018, the average Pell grant that students at Vermont two-year public schools received was \$2,996. This represents a 14.6% increase since 2010-11 allocations. Students at four-year public institutions received an average of \$4,368 which represents a 15.9% increase from 2010-11.

