

**New York State Senate
Democratic Policy Group**



**College in New York State:
Affordability and Success**

Senator Daniel Squadron, Chair

**Senators George Latimer, Velmanette Montgomery, and
José M. Serrano, Policy Group Members**

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INTRODUCTION

In October 2015, Democratic Conference Leader Andrea Stewart-Cousins launched the Democratic Policy Group to develop policy initiatives to better serve all New Yorkers. The group, chaired by Senator Daniel Squadron, with Senators George Latimer, Velmanette Montgomery and José M. Serrano, is working with the entire Democratic Conference to focus on affordability across the state, job creation, meaningful tax and mandate reform, and closing the upstate/downstate economic divide.

This report focuses on **college affordability and success** for all New Yorkers. Over sixty percent of New York students graduate with college debt, and research shows this debt impacts students' ability to make car and home purchases, start a family or a small business; causes anxiety and other health consequences; and actually reduces chances of college graduation. In addition, completing college increases graduates' lifelong earnings, job prospects, and overall well-being, and results in significant savings and financial returns to the state. New Yorkers who too often face crushing college costs and debt, obstacles to college entrance and completion, and challenges connecting college to post-college employment, particularly in parts of the state still recovering from the economic downturn would benefit from state programs to increase college success and affordability.

The Democratic Conference has long fought for New York's students facing the ongoing challenges of affording, entering, and completing college and finding jobs in their communities. This report discusses 15 policy initiatives to support college affordability and success for more New York students and families. Policy initiatives discussed in this report include:

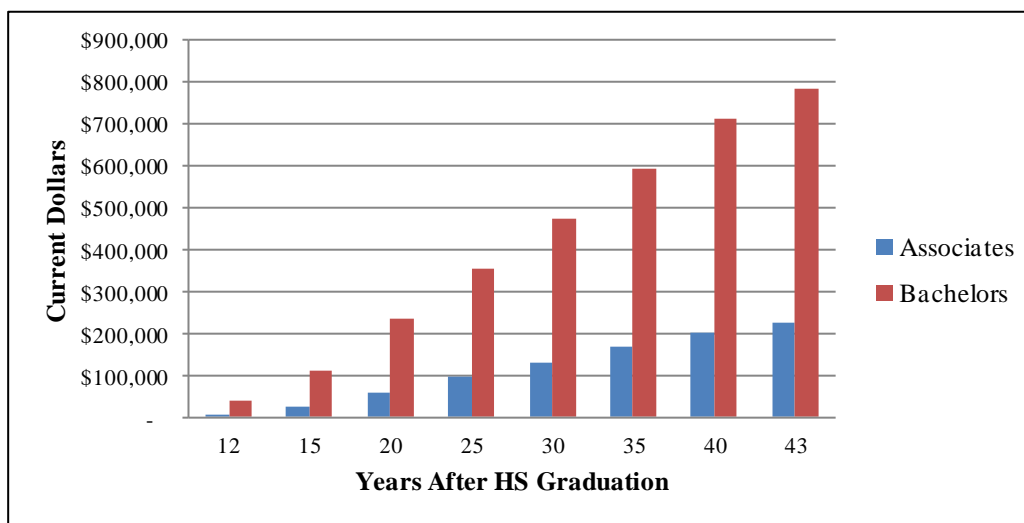
- Make college **more affordable** for more New Yorkers:
 - **Tax incentives to make it cheaper and easier for businesses to help repay employees' student loans**
 - **A state tax deduction for undergraduate student loan interest for all borrowers**
 - **Combat "brain drain" and increase college affordability through location-based loan forgiveness and loan forgiveness as part of a statewide service corps**
 - **Expand college savings accounts like 529s through creative, low-cost solutions proven in other states**
 - **Increase New York's tax deduction for 529 contributions and allow tax refunds to be direct-deposited into 529s**
 - **Facilitate broader use of free open-source resources to dramatically reduce textbook costs**
 - **Expand TAP including through part-time TAP, 5-year TAP, a TAP fund, and increasing eligibility for single, independent students, as well as the DREAM Act which the Conference has long supported**

- **Help more New Yorkers achieve college success:**
 - **Expand early college high school programs**
 - **Provide more high schoolers and middle schoolers with access to college readiness coursework**
 - **Rely on high school records and other, alternative placement measures instead of depending on today's flawed tests to determine which students must take pre-college remedial courses**
 - **Provide support to increase the number of counselors per high school student and expand counseling practices proven to increase college matriculation**
 - **Increase access to evidence-based SUNY and CUNY programs like ASAP, Statway, Quantway, Finish in 4, CUNY Start and EOP programs, that show dramatic results improving student success**
 - **Help more veterans achieve college degrees by making it easier to get college credit for military experience, providing flexibility in course registration to accommodate military service, and increasing campus services for veterans**
 - **Provide high school counselors and college career offices with comprehensive regional workforce data to help students align degree choices with job opportunities**
 - **Expand proven programs that combine work experience with a college degree to connect college students to post-college employers**

The Benefits of Investment in College Success

The benefits of a college degree for graduates, the state, and society as a whole are clear: Nationally, evidence shows that those who graduate from community college earn an average of \$10,000 more per year, and those with a four-year degree an average of \$27,000 more per year than those with just a high school diploma.¹ In New York, recent census data shows those with some college or an associate's degree earning over \$7,000 more per year, and those with a bachelor's degree earning \$24,000 more per year.² Considering this data over the life of a graduate means a bachelor's degree can be expected to generate over \$700,000 and an associate's degree or some college over \$200,000 in additional lifetime earnings compared to a high school diploma.³

Figure 1: **Average Cumulative Increased Earnings for Associate and Bachelors Degree Graduates Over High School Graduates, Based on New York State Data**⁴



Occupations requiring postsecondary education have higher median wages (\$57,770) than occupations that typically require a high school diploma or less (\$27,670), according to research reported by the New York State Education Department.⁵ College graduates are also less likely to be unemployed, with those holding an associate's degree or more having a significantly lower unemployment rate than those with only a high school degree.⁶ College graduates are also more likely to hold jobs that provide health insurance, paid sick and vacation days, and other benefits.⁷

Further, as the demands of the modern workforce increase, the importance of a college degree is growing. It has been estimated that by 2020, 65% of all jobs will require at least some college education.⁸ In a recent survey, 27% of employers reported their educational requirements for hiring have increased over the last five years and 30% said they are now hiring

college-educated employees for positions previously held by those with only high school diplomas.⁹

In addition, there is evidence that increasing the number of college graduates in New York State will improve prosperity even for residents who don't go to college: research shows that the wages of workers at all education levels are higher in geographic areas with greater concentrations of college-educated residents.¹⁰

Increasing college attainment also saves the state money. College graduates increase the tax base and have decreased levels of criminal justice involvement and a reduced need for public support programs.¹¹ The RAND corporation has estimated that increasing educational attainment from a high school diploma to some college generates net savings and financial returns to government of between \$37,000 and \$68,000 per student.¹² Increasing attainment from some college to graduation generates an *additional* \$82,000 to \$113,000 in state financial returns per student.¹³ Another recent analysis looked specifically at the value of community colleges, finding \$6.80 returned to the state for every dollar invested.¹⁴

POLICY INITIATIVES FOR CONSIDERATION

1. Affordability

There is more New York can do to confront the ongoing challenge of college affordability: In the ten years from 2004 to 2014, average debt at graduation in New York State rose 48% (from \$18,857 to \$27,822), almost double the rate of inflation.¹⁵ As noted above, sixty-one percent of New York students graduate with college debt,¹⁶ and research shows this debt impacts students' ability to make car and home purchases, start a family or a small business; causes anxiety and other health consequences; and actually reduces chances of college graduation.¹⁷

Nearly 80% of those with student loan debt would like to work for a company that offers student loan repayment assistance,¹⁸ with nearly half of these individuals preferring such assistance over a 401(k) contribution.¹⁹ Companies like Fidelity and Pricewaterhouse Coopers have recently announced student loan repayment plans,²⁰ but as of 2015 only about 3% of employers nationally offer such a benefit.²¹ There is bipartisan support at the federal level for eliminating federal taxes on employer student loan payments by excluding such payments from employee income.²² Making this change on the state level would make it significantly easier for New York employers to provide student loan assistance, at little cost to the state.

To encourage more employers to help repay employee student loans, states are also considering tax credits for employers that provide this benefit, with credits provided as a percentage of the loan assistance provided, up to a cap.²³ Investing \$20 million in a 20% tax credit would mean \$100 million in employer student loan assistance helping more than 100,000 New Yorkers with student loan payments and focusing employers on offering this benefit more broadly in New York.²⁴

State tax breaks for student loan *interest* can also help New Yorkers facing loan burdens: The federal tax code allows a deduction of up to \$2,500 in student loan interest payments for individuals meeting certain income thresholds.²⁵ At the state level, Massachusetts adds a deduction for undergraduate loan interest with no income or total deduction limit.²⁶ Offering this kind of benefit to New York residents would assist over a million New Yorkers, many of whom now obtain no tax relief on student loan payments, and save New Yorkers an estimated \$90 million annually.²⁷

Targeted loan forgiveness programs could also help address declining job opportunities and net population losses in upstate communities.²⁸ Providing student loan forgiveness benefits to residents of counties experiencing net population loss could entice recent graduates to these communities. Similarly, Michigan's Promise Zone program allows localities to retain portions of tax revenue that would otherwise go to the state to fund a location-based scholarship

program.²⁹ Loan forgiveness could also be included as a targeted benefit as part of a statewide service corps, as do AmeriCorps and other federal programs that provide loan forgiveness benefits based on service.

College savings accounts help students afford college,³⁰ reduce college debt,³¹ and improve chances of college attendance and graduation.³² Despite these benefits, likely fewer than 30% of New York families with children under 18 have 529 college savings accounts.³³ Other states have piloted creative solutions to expand use of these accounts, often with little or no cost to the state: Nevada is piloting a \$50 automatic grant to all public school kindergarten students funded with private dollars,³⁴ Rhode Island is providing babies born or adopted in that state with a \$100 529 deposit financed by the financial firm that runs that state's 529 program,³⁵ and Maine is providing a similar \$500 grant using foundation funding.³⁶

Some jurisdictions are also experimenting with matching grants, which can be financed with private or existing funds: San Francisco designed a program to provide matching incentives using funds raised from private sources,³⁷ and Connecticut redirected funding from an expired state program into a 529 match program.³⁸ After some 529 programs experienced investment declines during the recent recession,³⁹ some states, but not yet New York, are offering 529 options insured by the Federal Deposit Insurance Corporation (FDIC),⁴⁰ which provide another option to encourage people to use 529s. Increasing the permissible state tax deduction for 529 contributions⁴¹ and allowing a portion of tax refunds to be directly deposited into 529s⁴² would further increase the flexibility and tax savings associated with 529 accounts.

The cost of textbooks is a significant – though often overlooked – challenge to college affordability. Textbook costs have soared in the last decade,⁴³ and high costs are forcing students to opt out of courses due to textbook costs or take courses without the textbook.⁴⁴ “Open Educational Resources” (OERs) are developed like textbooks but have “open” use licenses and therefore can be offered at no cost to students in lieu of textbooks, generally electronically.⁴⁵ A statewide initiative would complement initial steps underway by SUNY and CUNY to promote access to OERs.⁴⁶ Other states have taken legislative action to facilitate access to OERs to lower textbook costs: a 2015 California law established a statewide council to identify and catalogue available OERs and promote making these materials available, Connecticut is enabling pilot programs to pursue that goal, and a \$1.2 million investment to support an open course library in Washington state was found to save students at least \$5.5 million in textbook costs.⁴⁷

New York's public four-year resident tuition rates are the lowest in the Northeast,⁴⁸ nearly 8 in 10 graduates leave CUNY debt free,⁴⁹ and New York's Tuition Assistance Program (“TAP”) helps over 350,000 New Yorkers across the state annually attend New York colleges of their choice⁵⁰ and can reduce the costs of college attendance by 10 to 25 percent.⁵¹ However,

there are several ways TAP can be strengthened to support more students to achieve college degrees. Under current rules, students who attend school part-time have basically no access to TAP assistance.⁵² Numerous other states provide state financial aid to part-time students on a pro-rata basis or as long as students enroll for a certain number of credits,⁵³ leaving New York as one of only fourteen states to strictly limit state aid for part-time students.⁵⁴

Relatedly, single independent students with no dependents are currently ineligible for TAP if their income exceeds \$10,000 per year.⁵⁵ In 2014 Testimony, the President of SUNY-Delhi noted that the TAP restrictions on part-time study and single, independent students were a significant barrier to students working to get degrees from that school⁵⁶ – and this aligns with reported experiences from around the state.⁵⁷ Expanding TAP in a variety of ways, including “Supplemental TAP” – a reduced TAP award that can be used specifically to pay for college preparation coursework without impacting later TAP eligibility;⁵⁸ a TAP fund; and lengthening the number of semesters for which TAP is available,⁵⁹ for example to allow TAP for five years for bachelor’s degree students, could also assist more current students to complete their degrees affordably,⁶⁰ with minimal fiscal impact and potential net cost savings. In addition, the Democratic Conference has long advocated for expanding TAP through the DREAM Act.

For consideration:

- **Tax incentives to make it cheaper and easier for businesses to help repay employees’ student loans**
- **A state tax deduction for undergraduate student loan interest for all borrowers**
- **Combat “brain drain” and increase college affordability through location-based loan forgiveness and loan forgiveness as part of a statewide service corps**
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2. College Success

Research shows that by 2018, the U.S. higher education system will have produced 3 million fewer college graduates than demanded by the labor market.⁶¹ Since the 1980s, the United States has failed to produce college graduates to keep pace with demand for skilled workers.⁶² Currently, for every 100 ninth graders in New York, on average only 23 will complete a college degree on time or close to on time.⁶³ Further, national estimates show between 28 and 40 percent of students arriving at college in need of at least one remedial course, with rates over 50% at community colleges, and estimated costs of remediation to states and students of over \$2.3 billion.⁶⁴ In New York, the SUNY community colleges alone are spending more than \$70 million annually on remediation.⁶⁵ In addition to being expensive, remediation addresses college readiness too late. Much better than remediation is preparation.

Early College High Schools are a partnership between a high school and a higher education institution to allow high school students to complete college credits and even earn a post-secondary degree while still in high school.⁶⁶ Rigorous research, including randomized controlled trials, has demonstrated that early college high school students are significantly more likely to graduate high school, enroll in college, and complete college degrees than comparison students.⁶⁷ Despite New York's leadership on early college high schools,⁶⁸ the state has not established an overall strategic plan for the continuation and expansion of early college high school programs.

Evidence from around the country supports the potential of other readiness programs focused on the high school period and even earlier. California's Early Assessment Program provides an optional college readiness test to 11th graders coupled with readiness modules in 12th grade that has resulted in more students graduating ready for college.⁶⁹ Programs in Washington and Tennessee provide students with opportunities to complete college readiness courses in 12th grade that are accepted by colleges as evidence of readiness to enter into college coursework.⁷⁰ A first-of-its kind program in Colorado enrolled students starting in 8th grade in courses to prepare them for college work;⁷¹ average participants graduated high school having completed five college classes, and Colorado received federal grant money for program costs.⁷²

Recent research is demonstrating that the tests often used today to determine whether college students must take remedial classes are placing too many students into such classes,⁷³ and that using multiple measurements, including high school performance, may better predict college success.⁷⁴ Questions about these tests led the producer of one of these tests to announce it would no longer produce the test.⁷⁵ Based on this research, North Carolina's state community college system recently established a new mechanism to place students into college courses based on high school performance and other measures.⁷⁶ Community college systems in Washington and Illinois are using assessments that are part of their state's high school curriculum to place students into college courses, eliminating an additional level of tests at the

college level.⁷⁷ Relying on high school records and other alternative measures instead of depending on today's flawed tests to determine which students must take remedial courses will help increase placement accuracy and decrease remediation costs.

Increasing college advising for high school students has also been shown to improve college success for more students.⁷⁸ Sixty-six percent of high schools with high college matriculation rates had counselor caseloads of 250 or fewer students,⁷⁹ but average students per counselor rates in New York State public schools are over 400 and higher in some areas.⁸⁰ New research is also identifying specific advising practices that can increase college attendance and matriculation,⁸¹ including use of text message reminders to increase the number of high school seniors accepted to college that actually enter in the fall.⁸² Applying lessons of this research, Colorado created a grant program for schools to increase counselor to student ratios and support counselors to be trained on proven practices for improving college readiness and matriculation,⁸³ and Delaware leveraged foundation funding to launch a statewide text message program to increase college matriculation.⁸⁴

Multiple SUNY and CUNY programs are showing impressive results increasing student achievement and completion: CUNY's Accelerated Study in Associate Programs (ASAP) has nearly tripled graduation rates for participating students,⁸⁵ and decreased overall costs per degree.⁸⁶ Supporting 1,000 students in the ASAP program creates \$46 million more in net savings and financial returns to taxpayers than equivalent investment in other programs.⁸⁷ Statway and Quantway are national programs designed to help students more quickly and successfully enter college-level math with results doubling and tripling student success rates in half the time compared to other remedial paths.⁸⁸ UBuffalo's Finish in Four initiative which asks for certain commitments from students in exchange for a commitment from the university to ensure all courses necessary to complete their degrees in four years are available to participating students,⁸⁹ is showing promising early results increasing GPAs, retention, and performance.⁹⁰ Research shows students participating in CUNY Start, a program aimed at getting students more quickly and affordably ready for college coursework,⁹¹ are 22.7% more likely than a comparison group to achieve proficiency in reading, 35.6% more likely in writing, and 43.7% more likely in math, and also show improved GPAs, credit accumulation, and retention.⁹² SUNY's Educational Opportunity Program (EOP) and related programs – including the Arthur O. Eve Higher Education Opportunity Program – bring graduation and retention rates for students who face significant obstacles on college entry to meet or exceed the rates for the general student population.⁹³ Expanding support for such evidence-based programs, including to expand them to more campuses statewide, would assist more New Yorkers to achieve college success.

Veterans can face particular challenges entering and graduating from college. CUNY, SUNY and other schools throughout the state are working to assist veterans on campus,⁹⁴ and multiple New York state schools, including SUNY and CUNY campuses have received military

friendly designations in national rankings.⁹⁵ But examples from other states show there is more New York can do to help veterans across the state achieve college success. Twenty six states, including California, Colorado, Massachusetts, Maryland, Minnesota, Oregon, Washington, and Virginia, have passed legislation to ensure that college credit can be awarded more comprehensively based on students' military training and experience at campuses throughout these states.⁹⁶ CUNY and some other campuses across the state ease registration requirements as needed to accommodate military service schedules.⁹⁷ Pennsylvania and Washington have passed legislation to help veterans better access colleges courses when they need them by increasing veterans' flexibility in course registration.⁹⁸

States are also taking extra steps to ensure sufficient on-campus resources for veterans, such as navigators, resource centers and mentors. New Jersey's Troops to College legislation assists the state's colleges and universities to coordinate services provided to veterans,⁹⁹ and Texas leveraged its existing Veterans Commission to create a network of veteran education counselors to assist colleges to improve on-campus services for veterans.¹⁰⁰ New York should identify what additional state support is needed to ensure sufficient on-campus resources for veterans.

College success doesn't just mean getting a degree, it also means finding employment after college. Florida,¹⁰¹ Virginia,¹⁰² and other states¹⁰³ are ahead of New York in collecting and making public data on job trends and credential attainment that help students make job-ready choices about education. Florida is collecting data on job openings by sector combined with the predicted number of students who will graduate from Florida programs with degrees and credentials, so that students can identify areas where credentials may be particularly in-demand.¹⁰⁴ Providing high school and college students and counselors with this kind of information in a user-friendly way will help prospective students choose courses of study that are likely to lead to a job in New York State.

Finally, to assist long-term job prospects and earnings, New York can also do more to help ensure that students working during college can leverage that experience toward higher earnings and post-college jobs. More than 60% of students nationally in coop programs – an applied learning program in which students work during college as part of a structured educational experience – receive and accept a job offer from their coop placement, and 95% find jobs immediately after graduation.¹⁰⁵ SUNY has committed to providing applied learning opportunities to all its students, but examples from other states show how state support can expand such experiences to additional schools.¹⁰⁶ Extending TAP to part-time students, as discussed above would support working students, as would expanding pilot programs showing promise for working students, such as “MOMS: from Education to Employment,” a Niagara Community College program with early results increasing earnings and job placement for participants.¹⁰⁷

For consideration:

- **Expand early college high school programs**
- **Provide more high schoolers and middle schoolers with access to college readiness coursework**
- **Rely on high school records and other, alternative placement measures instead of depending on today’s flawed tests to determine which students must take pre-college remedial courses**
- **Provide support to increase the number of counselors per high school student and expand counseling practices proven to increase college matriculation**
- **Increase access to evidence-based SUNY and CUNY programs like ASAP, Statway, Quantway, Finish in 4, CUNY Start and EOP programs, that show dramatic results improving student success**
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- **Expand proven programs that combine work experience with a college degree to connect college students to post-college employers**

¹ *Where Value Meets Values: The Economic Impact of Community Colleges*. Economic Modeling Specialists Intl., Feb. 2014, at 15.

² See U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates, Educational Attainment, New York. Available at http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_S1501&prodType=table.

³ See Figure 1 and sources cited. National analyses have reported between \$500,000 and \$1 million as the lifetime earnings premium for a bachelor’s degree holder. See, e.g., Abel, Jason R. and Deitz, Richard. “Do the Benefits of College Still Outweigh the Costs?” *Current Issues in Economics and Finance*, Vol. 20, No. 3 (2014) at 5; *Does College Matter? Federal Reserve Bank of San Francisco, 2014 Annual Report Essays*. Federal Reserve Bank of San Francisco, 2014, at 6. Available at <http://www.sffed-education.org/annualreport2014/files/2014%20Annual%20Report%20Essays.pdf>.

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- ¹³ *Id.*
- ¹⁴ *Where Value Meets Values: The Economic Impact of Community Colleges*. Economic Modeling Specialists Intl., Feb. 2014, at 8 and 9.
- ¹⁵ *Student Debt and the Class of 2014*. The Institute for College Access and Success, The Project on Student Debt, Oct. 2015, at 2 and 9-10, Table 4. Available at http://ticas.org/sites/default/files/pub_files/classof2014.pdf#overlay-context=posd/map-state-data-2015. Average debt at graduation nationally rose from \$18,550 to \$28,950 (a 56% increase) in the same period. *Id.* at 2.
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- ¹⁷ *Life Delayed: The Impact of Student Debt on the Daily Lives of Young Americans*. American Student Assistance, 2013, at 2; Mitchell, Michael and Michael Leachman. *Years of Cuts Threaten to Put College Out of Reach for More Students*. Washington, D.C.: Center on Budget and Policy Priorities, 13 May 2015 at 21; Dwyer, Rachel E., Laura McCloud, and Randy Hodson. “Debt and Graduation from American Universities.” *Social Forces* 90.4 (2012): 1133-1155; White, Gillian B. “The Mental and Physical Toll of Student Loans.” *The Atlantic*. 2 Feb. 2015.
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- ²⁴ Estimate based on credit of 20% of first \$1,000 in repayment assistance provided.
- ²⁵ See 26 U.S.C. §§ 62(17) and 221.
- ²⁶ See M.G.L. c. 62, § 2(d)(1) and § 3(B)(a)(12).
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