



**TESTIMONY  
OF THE  
NEW YORK PUBLIC INTEREST RESEARCH GROUP  
BEFORE THE  
JOINT LEGISLATIVE BUDGET HEARING ON HIGHER EDUCATION  
FOR THE 2018-2019 BUDGET  
JANUARY 28, 2019  
Albany, New York**

Good afternoon. My name is Smitha Varghese and I am the Chairperson of the New York Public Interest Research Group's (NYPIRG) student Board of Directors and a CUNY Queens College student. NYPIRG is a statewide, nonpartisan, nonprofit organization founded by college students in 1973 to engage their peers in civic life. NYPIRG's broad programmatic work provides students with a range of opportunities to participate in public affairs and advance responses to social problems that matter most to them. In collaboration with and guided by professional staff—researchers, organizers, advocates and attorneys—students tackle pressing issues while learning and developing professional-level skills that will boost their prospects for success in college, the job market and throughout their lives. Our Board of Directors consists of college and university students elected from campuses with NYPIRG chapters across the State.

We appreciate this opportunity to share our perspectives on the Governor's 2019-2020 Executive Budget for higher education in New York State.

To start, NYPIRG thanks the Legislature for passing the Jose Peralta DREAM Act this year. This action is long overdue and we look forward to New York showing the nation that access to a college degree is a right, regardless of immigration status.

**PUBLIC INVESTMENT IN HIGHER EDUCATIONAL INSTITUTIONS IS KEY TO A  
THRIVING ECONOMY AND DEMOCRACY**

Investing New York's tax dollars into public higher education is a clear win for individual New Yorkers and a win for the state's economy as a whole, even amid a climate of budget-tightening. A study on SUNY found that for every \$1 spent on education, the economy reaps \$5 in benefits.<sup>1</sup>

---

<sup>1</sup> SUNY, 2018-19 Executive Budget Testimony, Chancellor Kristina Johnson, January 23, 2018, <https://www.suny.edu/govtrelations/state/testimony/2018-19-budget/>.

## NYPIRG Higher Education Testimony, Page 2

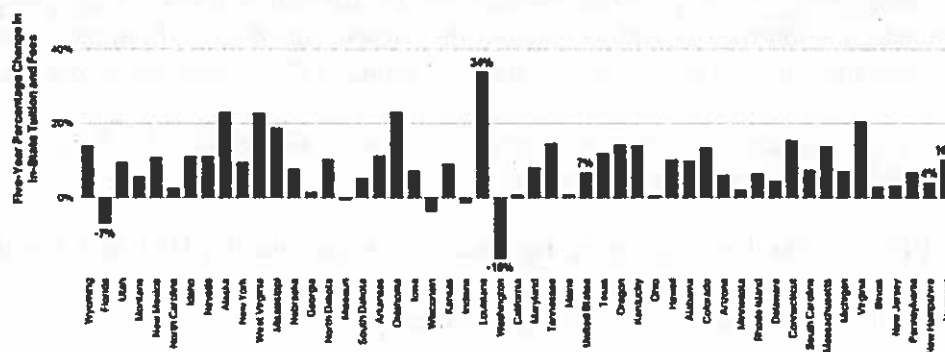
College-educated workers earn more than their high-school educated peers – by an average of \$17,500 per year for millennials, as found by the Pew Research Center. As wages increase, so do tax revenues which support any number of public services. The average bachelor's degree holder contributes \$278,000 more to local economies than the average high school graduate through direct spending over the course of their lifetime; and an associate degree holder contributes \$81,000 more than a high school graduate.<sup>2</sup>

What's more, there is an increasing need for a college degree in today's economy. The availability of blue collar jobs that do not require a Bachelor's degree has decreased by 30 percent since 1991. Nationally, New York ranks in the top four states with the highest decrease in blue collar jobs.<sup>3</sup> It has become more of an economic necessity to hold a bachelor's degree, particularly in New York. Higher education access and degree completion must remain a priority in this year's budget.

### THE STATE NEEDS A NEW DEAL FOR CUNY AND SUNY

Despite the clear benefits of public higher education for the health and prosperity of the state, the Executive Budget shortchanges students by underfunding CUNY and SUNY while pushing costs onto students and their families.

Beginning in 2011, nearly constant tuition hikes have raised tuition rates by more than 38%.<sup>4</sup> As seen below, over the past five years these tuition increases are among the highest in the nation.<sup>5</sup>



<sup>2</sup> Rothwell, Jonathan. "What colleges do for local economies: A direct measure based on consumption." *Brookings*, July 28, 2016, [www.brookings.edu/research/what-colleges-do-for-local-economies-a-direct-measure-based-on-consumption/](http://www.brookings.edu/research/what-colleges-do-for-local-economies-a-direct-measure-based-on-consumption/).

<sup>3</sup> Buffie, Nick, and Tillie McInnis. "Highest to Lowest Share of Blue Collar Jobs By State," April 10, 2017, <https://bluecollarjobs.us/2017/04/10/highest-to-lowest-share-of-blue-collar-jobs-by-state/>.

<sup>4</sup> SUNY tuition for Academic Year (AY) 2010-2011 was \$4,970, and CUNY was \$4,830. The so-called "rational tuition" policy allowed for \$300 annual increases for 5 years, or a total of \$1,500 by July, 2016. NY's Final State Budget for AY 2017-2018 and 2018-2019 allowed for two \$200 dollar increases, bringing tuition to \$6,870 at SUNY and \$6,730 at CUNY, hence tuition has increased over 38%. See: <https://www.suny.edu/smarttrack/tuition-and-fees/> and [www2.cuny.edu/financial-aid/tuition-and-college-costs/tuition-fees/#1452179204200-d27abc14-99f4](http://www2.cuny.edu/financial-aid/tuition-and-college-costs/tuition-fees/#1452179204200-d27abc14-99f4). Calculations performed by NYPIRG.

<sup>5</sup> The College Board, see: <https://trends.collegeboard.org/college-pricing/figures-tables/2018-19-state-tuition-and-fees-public-four-year-institutions-state-and-five-year-percentage>.

### NYPIRG Higher Education Testimony, Page 3

While New York's substantial financial aid and opportunity programs have shielded some students from these hikes, there are many who fall through the eligibility cracks or who cannot apply for reasons outside of their control. We'll review some of these shortfalls later.

What's more, even with these programs in place, state maneuvers sold as efficiency measures have shortchanged CUNY and SUNY for years, starving campus budgets and putting student support services and educational quality at risk. For one example, the tuition price per student at senior colleges (\$6,730 at CUNY 4-year schools and \$6,870 at SUNY 4-year schools)<sup>6</sup> continues to outpace the maximum Tuition Assistance Program (TAP) award (\$5,165)<sup>7</sup> resulting in an increasing "TAP Gap." While students who receive the full TAP award haven't had to pay the difference, the individual colleges have had to absorb the loss in revenue. This year, CUNY has reported a \$74 million TAP Gap.<sup>8</sup>

For another example, while the state promised in 2011 to maintain its funding levels from year to year as it raised the tuition burden on students, the state has not included funding for inflationary or other mandatory cost increases like electricity and staff contracts. That has created another gap in state funding for mandatory costs. According to SUNY New Paltz Vice President for Administration and Finance, revenues are simply not keeping pace with necessary increases in expenditure. One factor among others cited was no increases in direct state support since 2012. In response to an anticipated \$5 million budget deficit, SUNY New Paltz is implementing a 90-day hiring freeze for retiring faculty.<sup>9</sup> CUNY Baruch College's President released a statement this past July that they expect a \$5 million budget shortfall and are implementing across the board department budget cuts and vacancy-control measures. *The announcement also made clear that the increased tuition revenue from the latest tuition hike would cover mandatory, predictable collective-bargaining costs.*<sup>10</sup>

The erosion of state support and the creation of growing funding gaps is translating into an erosion of student services and quality of education. Students have experienced firsthand difficulty in getting into the classes they need to graduate, limited services such as library hours, and advisement gaps across the CUNY and SUNY system. According to a CUNY survey, over a third of CUNY students reported not being able to register for a course they needed for their major. Of those students, half couldn't register because there were not enough seats available.<sup>11</sup>

<sup>6</sup> Supra 4.

<sup>7</sup> New York State Higher Education Services Corporation, The New York State Tuition Assistance Program (TAP), <https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/nys-tap.html>.

<sup>8</sup> City University of New York, 2019-2020 Operating Budget Request and Four-Year Financial Plan; January 14, 2019, <http://www2.cuny.edu/wp-content/uploads/sites/4/page-assets/about/administration/offices/budget-and-finance/FY2020-Budget-Request-for-OBFSite-1.pdf>.

<sup>9</sup> The New Paltz Oracle, "Budget Cuts Costs on SUNY New Paltz Campus," November 8, 2018, <https://oracle.newpaltz.edu/budget-cuts-costs-on-suny-new-paltz-campus/>.

<sup>10</sup> Baruch College, Message from the President, FY19 Budget Reduction, July 9, 2018, <https://www.baruch.cuny.edu/facstaff/documents/07092018-FY19BudgetReduction.pdf>.

<sup>11</sup> City University of New York, "2016 Student Experience Survey A survey of CUNY undergraduate students," [http://www2.cuny.edu/wp-content/uploads/sites/4/page-assets/about/administration/offices/oira/institutional/surveys/2016\\_SES\\_Highlights\\_Updated\\_10112016.pdf](http://www2.cuny.edu/wp-content/uploads/sites/4/page-assets/about/administration/offices/oira/institutional/surveys/2016_SES_Highlights_Updated_10112016.pdf).

## **NYPIRG Higher Education Testimony, Page 4**

Binghamton University, for example, is cutting their library budget and administering a hiring freeze on all staff positions aside from Adjuncts and Teaching Assistants.<sup>12</sup> As a result, the university is not replacing two retiring faculty members in the Department of Art and Design and are putting a temporary suspension on the graphic design minor.<sup>13</sup> Stony Brook University has enacted a hiring freeze as well, citing an \$18.5 million budget shortfall, and are eliminating their undergraduate pharmacology program.<sup>14</sup>

At Bronx Community College, former Student Government Vice President, Hussein Abdul sounded the alarm over possible library hour cutbacks. He told us his story:

“They would always say there were cuts across departments but never gave us a number. Amongst the budget cuts, our library hours have been cut. Once again, this is not unique to BCC. Across CUNY, colleges are experiencing short library hours. It’s funny because when I was younger my mother would force my brother and I to go to the library. She would scream, and shout, and force us to go study when all we wanted to do was chill and relax. Yet, here we are today, screaming and shouting for access to the library—to be able to use the library past 5 o’clock on a Friday.”

With a tuition hike up to \$200 for CUNY and SUNY senior colleges in the Executive Budget, the Governor’s plan is continuing to rely on students and families, many who struggle to keep up with rising costs, rather than addressing years of state underfunding.

- **NYPIRG urges the Legislature enhance funding for CUNY and SUNY by closing the “TAP Gap” and include mandatory costs in its base funding equation in order to help students get the classes they need to graduate, reduce class sizes, and bolster student advisement.**
- **NYPIRG urges the Legislature to freeze all tuition rates at senior and community colleges to protect college affordability.**

---

<sup>12</sup> Pipe Dream, “Running Low on Revenue Binghamton University Struggles to Cover Employee Raises,” November 26, 2018, <https://www.bupipedream.com/news/101083/running-low-on-revenue-binghamton-university-struggles-to-cover-employee-raises/>.

<sup>13</sup> Pipe Dream, Kerr, Jake, “Department of Art and Design to Temporarily Suspend Graphic Design Minor,” November 26, 2018, <https://www.bupipedream.com/news/101025/department-of-art-and-design-to-temporarily-suspend-graphic-design-minor/>.

<sup>14</sup> The Statesman, Liebson, Rebecca, “College of Arts and Sciences Cuts Undergraduate Pharmacology Program,” February 25, 2018, <https://www.sbstatesman.com/2018/02/25/college-of-arts-and-sciences-cuts-undergraduate-pharmacology-program/>.

**OPPORTUNITY PROGRAMS ARE IMPORTANT PATHWAYS THAT HELP AT-RISK STUDENTS SUCCESSFULLY COMPLETE COLLEGE.**

**THEIR DEMONSTRATED SUCCESSES SHOULD RESULT IN PROGRAMMATIC EXPANSIONS, NOT CUTS**

Opportunity programs, which are designed for educationally and economically disadvantaged students, have a steady track record of success in increasing graduation rates among the most at-risk students.<sup>15</sup> In general, students in opportunity programs are individuals who have come from low-income communities and often rank low on traditional measures of collegiate admissions standards, such as SAT scores, high school GPA, and class standing. New York State has several opportunity programs in place to help increase access to higher education to New Yorkers. These programs include Search for Education, Elevation, and Knowledge (SEEK), Higher Education Opportunity Program (HEOP), College Discovery, Educational Opportunity Program (EOP), and others.

Despite the track records of the successes of these programs, the Executive Budget proposes cuts, not improvements.

- The Executive Budget cuts \$5.36 million from SUNY's Educational Opportunity Program (EOP). NYPIRG urges restoration and expansion of funding.
- The Executive Budget cuts \$5.0 million to Education Opportunity Centers. NYPIRG urges restoration and expansion of funding.
- The Executive Budget cuts \$4.68 million from Search for Education, Elevation, and Knowledge (SEEK). NYPIRG urges restoration and expansion of funding.
- The Executive Budget cuts \$2.5 million from CUNY's Accelerated Study in Associate Programs (ASAP). NYPIRG urges restoration and expansion of funding.
- The Executive Budget cuts \$225,000 to College Discovery. NYPIRG urges restoration and expansion of funding.
- The Executive Budget cut \$600,000 from mental health services at SUNY. NYPIRG urges restoration and expansion of funding.

Opportunity programs often take a more holistic approach to college affordability and student support services. Textbook, transit, food, and housing costs are barriers toward on time graduation. ASAP and other programs build in robust advisement services, and funding for textbook and transit costs, among other costs. And it works. Students involved in the nationally recognized ASAP graduate at more than double the rate of non-ASAP students.<sup>16</sup>

---

<sup>15</sup> For an example of the success of opportunity programs, see State University of New York's Office of Opportunity Programs, <http://system.suny.edu/ooop/>.

<sup>16</sup> City University of New York, "Significant Increases in Associate Degree Graduation Rates: CUNY Accelerated Study in Associate Programs (ASAP)," March 1, 2017, [http://www1.cuny.edu/sites/asap/wp-content/uploads/sites/8/2017/03/ASAP\\_Program\\_Overview\\_Web.pdf](http://www1.cuny.edu/sites/asap/wp-content/uploads/sites/8/2017/03/ASAP_Program_Overview_Web.pdf).

## **NYPIRG Higher Education Testimony, Page 6**

- **NYPIRG urges the Legislature to restore and expand funding to the opportunity programs and services list above, which were cut or eliminated in the Executive Budget.**
- **NYPIRG recommends that the state looks to programs such as CUNY's Accelerated Study in Associate Programs (ASAP) as a model for free public college which addresses the all-in costs of higher education and has proven to increase graduation rates.**

### **NEW YORK STATE SHOULD SUPPORT ON-TIME GRADUATION BY PROVIDING TAP AND EXCELSIOR AWARDS FOR SUMMER AND WINTER SESSIONS**

We agree that the goal of increasing on-time graduation rates, as expressed in the Governor's budget summary, is important. However, inflexible award schedules do not support on-time graduation for too many students. Both Excelsior Scholars and TAP recipients are limited to accessing their aid in fall and spring semesters alone.

The Excelsior Scholarship mandates 30 credits per year to maintain eligibility (or else the scholarship turns into a loan), the award is not available for summer and winter sessions. While scholarship recipients can maintain eligibility by taking 12-credits per semester in the fall and spring, they must pay out of pocket for the additional 6 credits in the winter or summer sessions. Meaning, the state's new "free tuition" scholarship is not always tuition-free, even for those who qualify, maintain eligibility, and receive the award.

TAP recipients are eligible for the award in the fall and spring semesters as long as they take a minimum of 12 credits per semester. However, with the exception of some opportunity programs or for some students with disabilities, the award is only available for up to 8 semesters. In order for students to reach the credits required for graduation on time (often 120), they must take 15 credits per semester or add summer and winter session classes. And when TAP recipients take winter and summer classes, they must pay out of pocket.

For some students, a 15-credit course-load is a reasonable ask. This is supported by the 12 percent increase in students taking 15 credits per fall and spring at CUNY and the 4 percent increase at SUNY. However, 15 credits per semester is simply unrealistic for some. The issue is particularly acute for working students. Currently, students nationwide work an average of about 30 hours per week. At least a quarter of all students – and about a fifth of all students who enroll on a full-time basis – are also employed full-time while enrolled.<sup>17</sup> We've heard from students who struggle to balance their full-time course load, jobs, and personal obligations. In a recent report put out by the CUNY Office of Institutional Research and Assessment, of students that work, 79 percent reported that they work to pay for living expenses and over a third of those who work believe that having a job negatively impacts their academic performance.<sup>18</sup>

---

<sup>17</sup> 2016 Student Experience Survey, CUNY, [http://www2.cuny.edu/wp-content/uploads/sites/4/page-assets/about/administration/offices/oira/institutional/surveys/2016\\_SES\\_Highlights\\_Updated\\_10112016.pdf](http://www2.cuny.edu/wp-content/uploads/sites/4/page-assets/about/administration/offices/oira/institutional/surveys/2016_SES_Highlights_Updated_10112016.pdf).

<sup>18</sup> City University of New York, "2016 Student Experience Survey A survey of CUNY undergraduate students,"

## **NYPIRG Higher Education Testimony, Page 7**

Yerania Aguilar transitioned from Queensborough Community College where she was part of the ASAP program, to Queens College at which point she received the Excelsior Scholarship but could not meet the credit requirements and is now in debt:

“I started off in the ASAP program at QCC and was able to smoothly manage my course load and graduate on time because of the support I received from the opportunity program. However, when I enrolled at Queens College and heard about the Governor touting free college for all through Excelsior, I was quick to sign up only to find out when it was too late that I needed to fulfill a 30-credit requirement for the entire academic year. Because I found out too late, I had to pay back \$800 for Excelsior since I didn’t take the required number of classes which would have been five classes instead of the four that I took.

Five classes, for many students including myself, is too much to set as a universal standard for all students. At most, I can handle four classes if I want to get good grades in all of them. For the state to expect students to meet unrealistic academic goals... it’s setting students up to fail.”

Lily Mou, a student at Baruch College, similarly struggles with on-time graduation. She shared her story with us:

“While I receive TAP and Pell, it still wasn’t enough so this spring I had to pay \$600 out of my pocket to make sure my classes wouldn’t drop! I have to work to pay the difference that financial aid does not cover, hindering me from focusing on school which is why I am unable to graduate on time. Before I came to Baruch, I was enrolled at QCC. This semester I’m taking 4 classes which translates to 13 credits but I wanted to take more. My advisor however recommended for me to stick to 13 since I’m taking calculus which is hard enough. It was my advisor’s professional opinion that taking more than 4 classes while transitioning to a 4 year would be too much of a workload for me, an average CUNY student who already works more than 20 hours a week. I have to pay hundreds of dollars out of pocket to cover my tuition and to cover the costs of expensive textbooks, not to mention the basic expenses I have to come up with in order to eat. I’ve been in college for more than 5 years now because I have never been able to completely devote my attention to my classes. Instead, I’m constantly struggling to balance my work schedule with classes, meeting deadlines both financially and academically.”

Ramona Shoy-Parker, a Brooklyn College Excelsior Scholar, shared:

“Currently, balancing work and school is a lot. I am taking 15 credits while working 40 hours a week to pay for additional costs such as textbooks, food and transportation. My mom helps me out with the costs but balancing it is a lot, especially straight out of high

## **NYPIRG Higher Education Testimony, Page 8**

school. If I had the option to take fewer classes I would. I believe the scholarship would be better if students were able to take a mandatory 12 credits because 15 is a lot of pressure, especially since the scholarship doesn't cover Winter or Summer semesters."

For many students, limited course offerings, overloaded classes, and even limited advisement are the cause for graduation delays. According to a CUNY survey, over a third of CUNY students reported not being able to register for a course they needed for their major. Of those students, half couldn't register because there were not enough seats available.<sup>19</sup>

SUNY New Paltz student Haley Gray transferred to the campus for its art education program and struggles to get the courses she needs:

"I chose to come to SUNY New Paltz for their top-rated art education program. But recently, it's been nearly impossible for me to get all the classes that I need in order to graduate. When I first transferred here, there were so many more sections of classes offered. Making my schedule last semester was a nightmare because the classes I needed for my major and the classes I needed in order to fulfill my general education requirements conflicted in time slots. I had to repeat studio courses that I had already completed just to fulfill the requirements for my major. This semester, I had the same experience. Not being able to take the studio courses in my concentration negatively impacts my educational development and my ability to teach in the future."

Evelyn Marks, a Teaching English to Speakers of Other Languages (TESOL) major at SUNY Cortland, is also concerned about graduating on time. With some of the classes that she needs conflicting with other required classes, she may have to push her graduation date out a year.

Dennis Dontsov a recent graduate of Hunter College told us his own personal struggle being able to access courses for his pre-law degree, and the experience he had being offered money to hold spots in biology courses:

"I personally have had to stay an extra year at Hunter College because I did not get one of the required courses I needed to graduate on time and now I must wait an extra year to graduate. As a result, I have run out of my TAP award because it only covers four years. I still get the Pell Grant, but now I must buy my textbooks and other living expenses out of pocket."

Robust financial aid programs exist to safeguard low and middle income students from the financial barriers which can impede college completion. Financial aid barriers in the winter and spring semester must be lifted. It could even promote early graduation for those looking to jumpstart their careers or postgraduate studies.

---

<sup>19</sup> City University of New York, "2016 Student Experience Survey A survey of CUNY undergraduate students," [http://www2.cuny.edu/wp-content/uploads/sites/4/page-assets/about/administration/offices/oira/institutional/surveys/2016\\_SES\\_Highlights\\_Updated\\_10112016.pdf](http://www2.cuny.edu/wp-content/uploads/sites/4/page-assets/about/administration/offices/oira/institutional/surveys/2016_SES_Highlights_Updated_10112016.pdf).



## **NYPIRG Higher Education Testimony, Page 9**

- **NYPIRG urges the Legislature to provide TAP and the Excelsior Scholarship during winter and summer sessions.**

### **MODERNIZE FINANCIAL AID**

There are still many New Yorkers that need financial support to pursue a college degree. In order to enhance the accessibility and affordability of attending New York's higher educational institutions to qualified students, the Tuition Assistance Program (TAP) should be expanded.

Last year, the State established a New York State Part-Time Scholarship (PTS) Award Program to provide scholarships to students attending a SUNY or CUNY community college on a part-time basis. Awards cover the cost of six credit hours, up to \$1,500 and were awarded on a lottery-based system. Aid for part-time students is woefully limited and this award is a step in the right direction, but a small one. Part-time students should be eligible for TAP and the Excelsior Scholarship rather than administering this limited separate scholarship.

- **NYPIRG urges the Legislature to expand TAP and Excelsior awards to part-time students.**

Despite prisons being called "correctional facilities," they do a dismal job in turning lives around. According to the U.S. Department of Justice, nationwide about two-thirds of released state prisoners were re-arrested within three years and three-quarters within five.<sup>20</sup> Too often, prison is a revolving door. And it's a revolving door that impacts certain communities worse than others. According to the Cuomo Administration, nearly half of New York inmate population is African American, nearly one quarter is Hispanic, and nearly one quarter is white.<sup>21</sup>

The currently high recidivism rate helps no one, so what should be done? While prisoners can sometimes get access to educational courses now, they are ineligible for the federal Pell Grant program as well as the New York State Tuition Assistance Program (TAP). Since the vast majority of inmates are low income, they usually cannot afford college courses while in prison. The connection between higher education and reduced recidivism has been well established.

A study conducted by the University of California at Los Angeles found that "[a] \$1 million investment in incarceration will prevent about 350 crimes, while that same investment in education will prevent more than 600 crimes. Correctional education is almost twice as cost effective as incarceration."<sup>22</sup>

---

<sup>20</sup> U.S. Department of Justice, Office of Justice Programs, Bureau of Justice Statistics, "3 In 4 Former Prisoners In 30 States Arrested Within 5 Years Of Release," April 22, 2014, see: <http://www.bjs.gov/content/pub/press/rpts05p0510pr.cfm>.

<sup>21</sup> New York State Department of Corrections and Community Supervision, "Under Custody Report: Profile of Inmate Population Under Custody on January 1, 2013," see: [http://www.doccs.ny.gov/Research/Reports/2013/UnderCustody\\_Report\\_2013.pdf](http://www.doccs.ny.gov/Research/Reports/2013/UnderCustody_Report_2013.pdf).

<sup>22</sup> Audrey Bazos and Jessica Hausman, UCLA School of Public Policy and Social Research Department of Policy

## **NYPIRG Higher Education Testimony, Page 10**

- **NYPIRG urges the Legislature to provide TAP eligibility for incarcerated individuals.**

Graduate TAP began in 1974-1975, helping 22,253 New York graduate students with an average award of \$302 with a maximum award of \$600. The program has fluctuated greatly over the years with regards to the number of students receiving the award, the maximum award available, average award distributed, and the amount of money the state invested in the program. Before TAP for graduate students was completely eliminated in 2009-2010, it served 7,251 students.<sup>23</sup>

The Bureau of Labor Statistics estimates that jobs requiring master's degrees and professional degrees will grow by 22% and 20%, respectively, from 2010 to 2020 – faster than any other level of education.<sup>24</sup> According to the Georgetown University Center on Education and the Workforce, a worker with a high school diploma can expect to earn \$1.3 million over a lifetime, while a worker with a bachelor's degree will earn \$2.3 million and a worker with a master's degree will earn \$2.7 million over a lifetime.<sup>25</sup> While the benefits of advanced degrees are clear, financial aid programs are either non-existent or uninviting to prospective graduate students, many of whom already hold student loan debt.

- **NYPIRG urges the Legislature to expand TAP to eligible graduate students.**
- **NYPIRG supports the Executive Budget's maintained support for the Bundy Aid program to help independent colleges and universities meet the needs of their students.**

## **CHILD CARE EXPANSION AT CUNY AND SUNY**

The cost of child care can be a significant barrier toward accessing a degree. According to the Institute for Women's Policy Research, just 8 percent of single mothers who enroll in college graduate with an associate or bachelor's degree within six years, compared with 49 percent of women students who are not mothers.<sup>26</sup> Single mothers with only a high school diploma are over three times as likely to live in poverty as single mothers with a bachelor's degree.<sup>27</sup>

While the average cost of private child care or daycare in NYC can be prohibitively expensive

---

Studies, "Correctional Education as a Crime Control Program," p 2, March 2004, see:  
<http://www.ceanational.org/PDFs/ed-as-crime-control.pdf>.

<sup>23</sup> New York State Higher Education Services Corporation, "Graduate Level TAP AY 1974-1975 thru 2009-2010," Neal Warren, September 2013.

<sup>24</sup> United States Department of Labor, Bureau of Labor Statistics, "Occupational Outlook Handbook, Projections 2010-2020," <http://www.bls.gov/ooh/about/projections-overview.htm>.

<sup>25</sup> The Georgetown University Center on Education and the Workforce, "The College Payoff: Education, Occupations, Lifetime Earnings," Page 2, August 15<sup>th</sup> 2011,  
<http://www9.georgetown.edu/grad/gppi/hpi/cew/pdfs/collegepayoff-summary.pdf>.

<sup>26</sup> Institute for Women's Policy Research, "Investing in Single Mothers' Higher Education: Costs and Benefits to Individuals, Families, and Society." <https://iwpr.org/publications/investing-single-mothers-higher-ed/>.

<sup>27</sup> Institute for Women's Policy Research, "Investing in Single Mothers' Higher Education: Costs and Benefits to Individuals, Families, and Society." <https://iwpr.org/publications/investing-single-mothers-higher-ed/>.

## **NYPIRG Higher Education Testimony, Page 11**

(roughly \$25,000 a year<sup>28</sup>), enrolling a child in daycare at CUNY can cost as little as \$5 a day. It's unsurprising that access to affordable child care increases degree completion rates. A study by Monroe Community College in Rochester, NY, found that student parents that used the child care center there were 30 percent more likely to stay in school.

CUNY and SUNY child care centers are a unique and powerful tool for socio-economic mobility in New York City. While, as of 2015, fewer than half of two year and four year colleges nationwide had child care centers, nearly every CUNY campus has one.

Alexis Ramos, a student parent that benefits from the child care center at Borough of Manhattan Community College shared her story with us:

"I am majoring in political science and theater, and aim to be a senator or mayor. I believe tuition and other costs to attend CUNY and SUNY schools should be state funded. I started college right after getting my GED. When I started to look into schools, I was worried I couldn't afford it. A huge obstacle was figuring out where my 2-year-old son would go while I was in school. My mother was too old and sick to take care of him and I didn't have any other family members around me so I felt stuck. My only option was to look for daycare but the prices were way too expensive. I felt like I would be drowning in debt and costs of tuition and childcare. I enrolled at BMCC since it had a childcare center."

Melissa Estrella took ten years to get her Associate's Degree, simply due to the fact that she was unaware of child care at Bronx Community College and as a result took a break from her education. She shared her story with us:

"I've been at BCC off and on since 2009. I took time off when I had my kids because I honestly didn't know about childcare at CUNY. It's \$5 a day here, that's super cheap. I was going here and I had no idea it existed, I would've finished school a lot quicker if I had known. I had to drop a couple of semesters because I didn't have child care."

The Governor's Executive Budget allocates \$5 million to fund a child care pilot program called "Community College Family Empowerment Program" at CUNY and SUNY community colleges. The program would open up 400 new child care spots for single parents, and includes collaboration with ASAP offices at CUNY to provide additional support services such as advisement. While we believe the child care pilot program, including the pairing of program participants with other services through ASAP, is a worthwhile initiative, the Governor's Executive Budget also cuts \$1.9 million from current child care center funding CUNY and SUNY-wide and \$2.5 million from ASAP. The new pilot program must build on, not come at the expense of, services that student-parents already rely on.

---

<sup>28</sup> Bernard, Tara Siegel. "Choosing Child Care When You Go Back to Work." *The New York Times*, The New York Times, 22 Nov. 2013, [www.nytimes.com/2013/11/23/your-money/choosing-child-care-when-you-go-back-to-work.html](http://www.nytimes.com/2013/11/23/your-money/choosing-child-care-when-you-go-back-to-work.html).

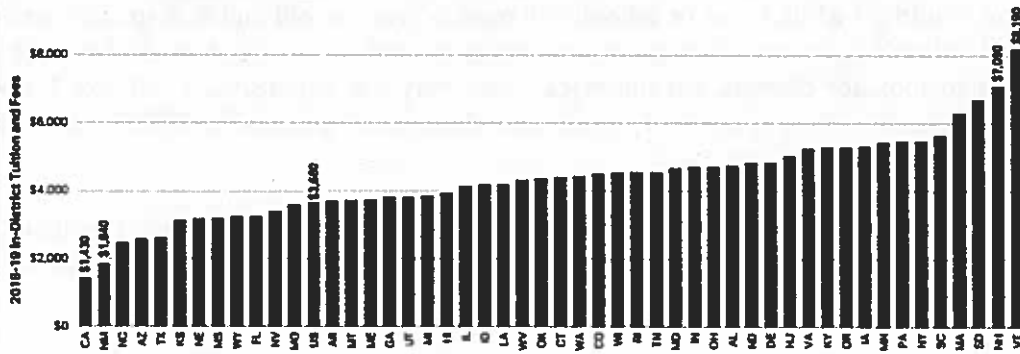
**NYPIRG Higher Education Testimony, Page 12**

- **NYPIRG urges the Legislature to restore the \$1 million cut to SUNY child care and \$902,000 cut to CUNY child care centers.**
- **NYPIRG supports the \$5 million added in the Executive Budget for the Family Empowerment Community College Program at CUNY and SUNY.**

**GUARD INVESTMENT IN SUNY AND CUNY COMMUNITY COLLEGES AS AN IMPORTANT GATEWAY TO HIGHER EDUCATION**

Community colleges are a local and potentially affordable path to a higher degree or a better job for many New Yorkers, including those who need to be close to their homes, families, and jobs. Moreover, community colleges provide crucial job training and re-training for under-employed and unemployed workers in a rapidly shifting economic environment.

Yet, as seen below, community college tuition costs are among the highest in the nation<sup>29</sup> – creating a barrier to individuals who need new skills for a rapidly changing marketplace.



The Executive Budget includes a decrease in funding for community colleges at SUNY and CUNY, reflecting a decrease in full time enrollment since funding for the community colleges is directly tied to enrollment numbers. This decline in enrollment should be looked at more in depth as investment in community colleges carries proven advantages, particularly for more rural and isolated communities.<sup>30</sup>

- **NYPIRG urges that the Legislature support an increase in state aid to offset the costs of attending community colleges.**

<sup>29</sup> The College Board, see: <https://trends.collegeboard.org/college-pricing/figures-tables/2018-19-district-tuition-and-fees-public-two-year-institutions-state-and-five-year>.  
<sup>30</sup> Thaler, C., “The impact of community colleges on employment growth in rural U.S. counties.” *Journalist's Resource*, October 18, 2013, [journalistsresource.org/studies/society/education/community-colleges-jobs-budget-cuts](http://journalistsresource.org/studies/society/education/community-colleges-jobs-budget-cuts).

### **ADDITIONAL SUPPORT SERVICES FOR LOW INCOME STUDENTS**

NYPIRG commends the work of CUNY and SUNY staff, often in collaboration with our campus NYPIRG chapters, student governments and the community at large, to stock and maintain food pantries in compliance with last year's mandate from Governor Cuomo that every CUNY and SUNY campus create food pantries. That mandate came in part as a response to a recent report by groups including NYPIRG entitled *Hunger on Campus*. The report looked at food insecurity on campus, and how that may undermine the educational success of untold thousands of students.<sup>31</sup> Consistent with prior studies, 48 percent of survey respondents reported food insecurity in the previous 30 days.

Taking a closer look at the approximately 1,800 students who reported experiencing food insecurity, thirty-two percent believed that hunger or housing problems had an impact on their education, from foregoing textbook purchases, to missing or dropping classes. Students that are hungry and homeless must get the services they need.

Furthermore, many students are eligible for public benefits that could help them make it through college and finish their degree. The "Single Stop" program at CUNY provides an essential service in helping connect students to the millions of dollars in public benefits that they are eligible for including; housing, SNAP benefits, health insurance, tax preparation and financial counseling.<sup>32</sup> Single Stop has received national recognition for its tremendous success and should be expanded to all CUNY and SUNY campuses to meet the needs of all students.<sup>33</sup> Comprehensive programs such as this should be looked toward and replicated. CUNY is asking that this program be expanded to its senior colleges, we urge the state to support this effort.

- **NYPIRG urges the Legislature to include monies in the budget to support operating expenses food pantries across campuses at SUNY and CUNY.**
- **NYPIRG urges the Legislature to expand support for programs such as Single Stop.**

### **PROTECT STUDENT BORROWERS**

The Governor has proposed help for New Yorkers who manage their college loan debt by having the state fill a regulatory void by licensing and overseeing student loan servicers—the conduit between student loan borrowers and lenders. The quality of student loan services bears directly on whether student loan borrowers will understand their rights and repayment options—information that can mean the difference between repayment and default or other financial distress.

---

<sup>31</sup> NYPIRG, *Hunger on Campus, The Challenge of Food Insecurity for College Students*, October 2016, [http://www.nypirgstudents.org/reports/Hunger\\_on\\_Campus\\_NYPIRG.pdf](http://www.nypirgstudents.org/reports/Hunger_on_Campus_NYPIRG.pdf), accessed November 30, 2016.

<sup>32</sup> The City University of New York, BMCC, Single Stop, <http://www.bmcc.cuny.edu/singlestop/>.

<sup>33</sup> Single Stop, The City University of New York, [www2.cuny.edu/current-students/student-affairs/special-programs/single-stop/](http://www2.cuny.edu/current-students/student-affairs/special-programs/single-stop/).

## NYPIRG Higher Education Testimony, Page 14

Student loan debt affects 41 million Americans—with more than *\$1.2 trillion* in outstanding loans, second only to mortgage debt.<sup>34</sup> The current cohort of New Yorkers graduating college will leave with \$32,200 in debt.<sup>35</sup> They will join some 2.8 million other New Yorkers paying off their student loans.<sup>36</sup> Increasingly, older Americans are paying off their student loans and experiencing problems similar to their younger counterparts.<sup>37</sup>

With the federal Consumer Financial Protection Bureau under attack, along with other consumer financial protections, the state must step in. Indeed, even without this latest set of threats the documented problems student borrowers experience under virtually non-existent regulation demonstrate the urgent need for reform.<sup>38</sup>

Student loan servicing companies are the essential link between borrowers and lenders. As the Consumer Financial Protection Bureau points out:

Servicers manage borrowers' accounts, process monthly payments, manage enrollment in alternative repayment plans, and communicate directly with borrowers, including borrowers in distress. There are no consistent, market-wide federal standards for student loan servicing and servicers generally have discretion to determine policies related to many aspects of servicing operations.<sup>39</sup>

The CFPB has found that student loan servicers are falling far short in providing information to borrowers who could qualify for income-driven repayment, forbearances, public service loan forgiveness, and disability waivers.

And there's more than sufficient evidence to show action is needed. In addition to the problems catalogued in the CFPB September 2015 report, in January 2017 the CFPB and two state attorneys general sued Navient, the nation's largest student loan service company, contending that it had misled borrowers and failed to act upon legitimate complaints resulting in millions of dollars in overpayments.<sup>40</sup>

---

<sup>34</sup> Student Loan Servicing, Analysis of Public Input and Recommendations for Reform, Consumer Financial Protection Bureau, September 2015. Accessed at [http://files.consumerfinance.gov/f/201509\\_cfpb\\_student-loan-servicing-report.pdf](http://files.consumerfinance.gov/f/201509_cfpb_student-loan-servicing-report.pdf).

<sup>35</sup> *Student Loan Debt in New York State*, Office of the State Comptroller, September 2016. Accessed at [https://www.osc.state.ny.us/reports/highered/student\\_loan\\_debt.pdf](https://www.osc.state.ny.us/reports/highered/student_loan_debt.pdf).

<sup>36</sup> *Id.*

<sup>37</sup> Snapshot of Older Consumers and Student Loan Debt, Consumer Financial Protection Bureau, January 2017. Accessed at [http://files.consumerfinance.gov/f/documents/201701\\_cfpb\\_OA-Student-Loan-Snapshot.pdf](http://files.consumerfinance.gov/f/documents/201701_cfpb_OA-Student-Loan-Snapshot.pdf).

<sup>38</sup> *Id.*

<sup>39</sup> Student Loan Servicing, Analysis of Public Input and Recommendations for Reform, Consumer Financial Protection Bureau, September 2015. Accessed at [http://files.consumerfinance.gov/f/201509\\_cfpb\\_student-loan-servicing-report.pdf](http://files.consumerfinance.gov/f/201509_cfpb_student-loan-servicing-report.pdf).

<sup>40</sup> *Student Loan Collector Cheated Millions, Lawsuits Say*, Stacey Crowley and Jessica Silver-Greenberg, *The New York Times*, January 18, 2017. Accessed at [https://www.nytimes.com/2017/01/18/business/dealbook/student-loans-navient-lawsuit.html?\\_r=0](https://www.nytimes.com/2017/01/18/business/dealbook/student-loans-navient-lawsuit.html?_r=0).

## **NYPIRG Higher Education Testimony, Page 15**

States have begun to fill this role, including California and Connecticut, as well as the District of Columbia.<sup>41</sup>

In the absence of strong national regulations and in the face of threats to the Consumer Financial Protection Bureau, New York must fill this void by requiring the licensing and oversight of student loan servicing companies.

In addition, NYPIRG supports greater accountability for for-profit colleges. For-profit colleges are by structure obliged to return profit to investors, in contrast to public and nonprofit colleges that are focused on the mission of delivering higher education. In the For Profit Accountability Act the Governor has proposed approaches worthy of support, including capping the amount of tuition and public monies that go to overall for-profit college revenues; require that for-profit colleges expend at least 50% of revenues on student instruction; and protecting students' rights to hold for-profit colleges accountable in court.

*In conclusion*, New Yorkers need a New Deal for CUNY and SUNY, one that includes robust investment in quality and affordability. When the state limits public investment, rising tuition and other costs can lead to increased student debt, delayed graduation, and increasingly limited opportunities to thrive academically. In order to provide a quality and affordable higher education for all New Yorkers, the State must commit itself to substantially increasing public funding this year and modernizing existing financial aid programs to meet students' needs.

Thank you.

---

<sup>41</sup> *Student Loan Servicing Laws Enacted in D.C., Proposed in New York*, February 27, 2017, Ballard Spahr, LLP. Accessed at <http://www.ballardspahr.com/alertspublications/legalalerts/2017-02-27-student-loan-servicing-laws-enacted-in-washington-dc-proposed-in-new-york.aspx>.

