

I am writing to you today as the Executive Director of PHENOM (the Public Higher Education Network of Massachusetts), as a proud graduate of the University of Massachusetts Amherst, and a concerned citizen. I am hopeful that you, the Joint Committee on Higher Education, will take serious steps to dramatically increase state funding in our public higher education system. There are three bills that I would like to address: [H1068/S678](#) (An Act relative to strengthening and expanding affordable, quality higher education opportunities for residents of the Commonwealth) and [H1070](#) (An Act making community colleges in Massachusetts free for residents of the state). These bills must really be considered together.

I want to tell you about two students stories, from one of our reports.

One student from Holyoke Community College told us: “The financial aid office told me that all I could be eligible for were loans; some people are getting paid to go to school but I couldn’t get anything! This country makes endless claims about the importance of higher education but Massachusetts has made it nearly impossible to attain it. As I juggle two jobs and a full-time class load, I can barely get enough money to cover the absurd cost of textbooks, which then means I can’t buy a car or move out of my terrible apartment.”

Another student from Framingham State University said: “Since starting college, I’ve worked two jobs. My mother has done the same. It’s hard for my family right now since my mother is a part-time student at Northeastern, with my sister and I both being students in the state college system. Every year student fees have increased and every year it seems harder to afford college. By the time I graduate, I will only have at most a quarter of my student loans paid for, to go along with a very high credit card debt which comes from buying textbooks.”

This report, [The Affordability Crisis in Public Higher Education in Massachusetts](#), came out in 2007! I have serious concerns that it is eight years later and stories from students are just as upsetting. We desperately need to reverse the trends of state disinvestment in public higher education. While we saw increases in the last three fiscal years, the state’s commitment is [still nearly 20% below FY2001 levels](#). Massachusetts currently ranks 42nd nationally in higher education support per capita. For a state that prides itself on being a leader in higher education, this is unacceptable!

Moreover, we released [Working on Free Community College](#) back in 2009 and that while it is great that the Legislature is finally catching up, free community college is too little too late. We have three Democratic presidential candidates proposing some form of debt-free community college. That the affordability barriers for most students go beyond just tuition and fees, and relate to living expenses and textbooks.

After seeing \$335 Million cut between FY02-FY13, community colleges are unbelievably underfunded and understaffed and will become the only option for first-generation, low-income, and minority students. We must support legislation that will create debt-free paths across all

three segments, allowing students who want to pursue a four-year degree to start in a four-year institution, removing some of the hurdles around transfer credits and the additional stress on the community college system.

Finally, we actually have calculated the impact of the student debt crisis on Massachusetts. Earlier this Spring, we released a report by Anastasia Wilson, a Ph.D. candidate in Economics at UMass Amherst. The [*Cause and Consequences of Mounting Student Debt in Massachusetts*](#) provides some insight into the economic toll of the student debt crisis. Massachusetts can no longer ignore the needs of its public colleges and universities, when public students are more likely than private students to take out student loan debt and with higher burdens. This is particularly troublesome when you consider that 9 out of 10 public students remain in the Commonwealth after graduate. And further, that the \$2.5 Billion drain on the economy, due to student loan debt repayments, will only get worse if we do not take serious action now to reduce the cost of attendance for students and their families.

Respectfully,

Natalie Higgins
Executive Director
PHENOM
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