

**The Affordability Crisis  
in Massachusetts  
Public Higher Education**

**Produced by the  
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PHENOM was founded in February 2007, and has been mobilizing and advocating for affordable, accessible, democratic, and well-funded public higher education since then. It is the single advocacy organization that unites all constituencies and components of the public higher education system. PHENOM understands that our ability to create the kind of public higher education system Massachusetts deserves depends on bringing students, faculty, staff, alumni and other stakeholders from all our public college and university campuses together around basic principles. PHENOM promotes its goals through grassroots mobilization, legislative action, research, and education.

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# The Affordability Crisis in Massachusetts Public Higher Education

*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*

William Robertson, Framingham State College

There is general agreement on the following:

- In today's world a college education is increasingly necessary; neither individuals nor states can thrive without a high level of education.
- Massachusetts has, and in the future will have, a knowledge economy. Our economic success depends not so much on our natural resources as on the skills, abilities, talents, and education of our population.
- A college education dramatically raises lifetime earnings; estimates range between several hundred thousand and one million dollars.
- Education leads to a more informed and engaged citizenry, and thereby helps strengthen democracy.
- Education helps to open people's minds, introduce them to new possibilities, and develop their full human potential.

However, the rapidly increasing cost of public higher education, combined with the decreasing availability of financial aid grants has led to:

- \*\* Less educational access for our residents
  - \*\* Increased debt for our graduates
    - \*\* Fewer people going into vital fields
      - \*\* The undermining of economic development

It is indeed a crisis of major proportions – *but a solvable one.*

## Introduction

In today's world, for anyone hoping to prosper, college is not a luxury but a necessity. Unfortunately, students are increasingly being priced out of higher education, including public higher education. Many can attend our public colleges only because they or their parents are making great personal sacrifices: As the *New York Times Magazine* recently noted, "today's student debt may have explosive consequences for society."<sup>1</sup>

We agree with Governor Patrick that all high school graduates should have access to a quality, affordable public university or college.<sup>2</sup> But right now, despite its reliance on a "knowledge economy," Massachusetts lags behind many other states in achieving this goal.

It is important to note at the very start that cost is not the only barrier to attending college. Many eligible, low-income and under-represented minority students are provided with inadequate information, resources, and support to apply for higher education, or to understand and apply for the financial aid options that exist. Outreach programs aimed at first generation students, under-represented students of color, student parents, and adult learners have unstable and inadequate funding.

## The Cost of Attending Public College

In the last ten years, tuition and fees have increased much faster than the cost of other goods. Costs have gone up 73 percent in the University of Massachusetts system, 58 percent in the state college system, and 37 percent at community colleges.<sup>3</sup> This is a national problem, but Massachusetts compares poorly to the rest of the country. Only 4 states have higher average tuition and fees at 2-year public colleges than Massachusetts; only 9 have higher tuition and fees at 4-year public colleges.<sup>4</sup> If we are to build a knowledge economy Massachusetts must be a leader in finding solutions.

### Fees vs. Tuition

In Massachusetts this increase has come disproportionately in the form of rising fees. In current dollars (not adjusted for inflation), tuition for an in-state undergraduate at state colleges, for example, has actually decreased by 29% over the last 10 years, but fees have increased by 152%. As a result, tuition and fees combined have increased 78%.<sup>5</sup> The figures are comparable at community colleges and UMass.

Massachusetts is unique in taking this strange approach to tuition and fees. For example, at UMass Amherst, fees make up over 80% of total tuition and fees, but at the other five New England state universities' flagship campuses, fees are 30% or less.<sup>6</sup>

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<sup>1</sup> Jon Gertner, "Chapter 3: The Student; Forgive Us Our Student Debts," *New York Times Magazine* June 11, 2006.

<sup>2</sup> Deval Patrick, "Moving Massachusetts Forward," page 17.

<sup>3</sup> After adjusting for inflation, the increases are 39%, 29%, and 9 percent respectively. Massachusetts Board of Higher Education Task Force on Student Financial Aid, "Final Report," October 2006, page 4. <http://www.mass.edu/library/Reports/FinancialAidTaskForceReport.pdf>

<sup>4</sup> College Board's study *Trends in College Pricing: 2007*

<sup>5</sup> Massachusetts Board of Higher Education data at [http://www.mass.edu/p\\_p/includes/ir/Tuition&Fees07.pdf](http://www.mass.edu/p_p/includes/ir/Tuition&Fees07.pdf)

<sup>6</sup> UMass Amherst Office of Institutional Research and Planning

## **Tuition Waivers – A Shrinking Benefit**

This is an especially critical issue for certain groups - public college secretaries, custodians, other staff, and their children, as well as high school valedictorians, Hurricane Katrina survivors, and people adopted through the Department of Social Services – for whom the Commonwealth provides tuition waivers in order to make college more affordable. A tuition waiver once covered almost the full cost of a public college. As tuition costs (which are waived) have declined, the real cost of attending college has been shifted to fees (not waived) which are on the rise. A full tuition waiver covers only 16% to 21% percent of the cost. Thus, through a clever “sleight of hand”, state workers have been receiving a pay cut that limits their dependents’ access to public higher education. A one time meaningful benefit has become empty for them and their children.

Fees are also a problem for graduate students. Graduate students who work as teaching assistants or research assistants receive waivers for tuition and for many fees, but the cost of the fees they do pay has gone up dramatically. The required Graduate student fees, currently \$7,455 per year, have increased by over 130% since 2001-02.<sup>7</sup> This rapid increase in graduate student fees, coupled with much slower increases in graduate employee wages, makes it difficult for UMass to compete for the best graduate students.

The shift from tuition to fees emerged at a time when state support for our schools was declining, and campuses realized that while tuition was returned to the state’s general fund, the institutions keep the fees. This has resulted in the ludicrous situation where the “curriculum fee” at UMass, which is simply tuition by another name, is significantly larger than actual tuition. It is imperative that the Commonwealth address the fee structure at its public institutions of higher education. For the most part this is a bookkeeping change, but for some specific groups it has a dramatic impact on affordability and accessibility.

Costs are especially high for the children of undocumented immigrants. The only reason Massachusetts’ population and labor force are growing is because of new immigrants, and they make up a disproportionate portion of the low income families in the state. But they must pay higher (out-of-state) tuition rates than other Massachusetts residents.

## **The Textbook Question**

The Commonwealth also needs to address the spiraling cost of textbooks. These costs are set by a handful of textbook companies, so addressing the problem does not require an expenditure of state funds, but rather the introduction of a rational set of regulations limiting the ability of private companies to inflate the cost of their products. This cost inflation does not reflect the preferences of either students or faculty. For example, textbook publishers often require that

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<sup>7</sup> Fact Sheet published by UMass Amherst Office of Institutional Research and Planning, at [http://www.umass.edu/oapa/publications/factsheets/student\\_charges/FS\\_chg\\_02\\_f07.pdf](http://www.umass.edu/oapa/publications/factsheets/student_charges/FS_chg_02_f07.pdf)

*Textbook prices are ridiculous! I spend over \$500 on textbooks and the worst part is that sometimes professors don't even use them. My husband and I are trying to raise a daughter while attempting to pay for an education. So we take turns; first he went to school and I worked, and now we switched. If public education can't be free then at least the textbooks needed should be. The only people who benefit from the ridiculous prices of the textbooks are publishing companies; how fair is that?*

Patricia R., Holyoke Community College

textbooks be “bundled” with CDs and other items that neither the instructor nor the students requested, and the publishers repeatedly introduce new editions that incorporate only minor changes but which make used books “outdated”.<sup>8</sup> Spiraling textbook prices often catch students by surprise at a particularly vulnerable moment. Some students decline to purchase, trying to read a friend’s book or the one and only library copy; other students rack up credit card debts for textbooks.

## **A Flawed Financial Aid System**

The more costly higher education becomes, the more pronounced the inadequacies of our current financial aid system are. For this reason, efforts to improve the financial aid system must be carefully coordinated with efforts to decrease the cost of attendance.

In order to begin to reform the financial aid system, we must first understand the inadequacies of the current system. To begin with, there is simply not enough financial aid available to allow many students to attend the Commonwealth’s public universities at all. In 2005, the average family in the lowest 20% of the Commonwealth’s income distribution would have had to pay more than half of its annual income, even after accounting for financial aid, in order to cover the cost of a public *community college*.<sup>9</sup> This makes college a major barrier for at least one-fifth of the Commonwealth’s population. For the lowest 40 percent of the population, 52 percent of income would be needed to pay the cost of a public *four-year college* or university.<sup>10</sup>

### **Loans vs. Grants**

Once attending college, a whole host of additional financial aid problems await. First, large portions of the financial aid packages are in the form of interest-bearing loans instead of grants. For example, at UMass Amherst 75% of the federal financial aid comes in the form of interest-

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<sup>8</sup> See “Exposing the Textbook Industry: How Publishers’ Pricing Tactics Drive Up the Cost of College Textbooks” at <http://www.maketextbooksaffordable.org/newsroom.asp?id2=30443>

<sup>9</sup> Massachusetts Board of Higher Education Task Force on Student Financial Aid, “Final Report,” October 2006, page 6, at <http://www.mass.edu/library/Reports/FinancialAidTaskForceReport.pdf>. Their source is “Measuring Up 2006: The State Report Card on Higher Education,” produced by The National Center for Public Policy and Higher Education and available at [www.highereducation.org](http://www.highereducation.org)

<sup>10</sup> “Measuring Up 2006,” op. cit., page 9.

bearing loans.<sup>11</sup> According to the New York Times, those who borrow money to attend a public college finish with a median debt of \$16,000.<sup>12</sup> And of the aid that is given, a growing proportion is merit-based (as opposed to need-based).

This problem, national in scope, was well described in a recent New York Times editorial<sup>13</sup>:

*The flagship schools compete for high-income, high-achieving students who would otherwise attend college elsewhere, while overlooking low-income students who are perfectly able to succeed at college but whose options are far more narrow. In recent years, aid to students whose families earn over \$100,000 has more than quadrupled at the public flagship and research universities. Incredibly, the average institutional grant to students from high-income families is actually larger than the average grant to low- or middle-income families. Partly as a result, high-performing students from low-income groups are much less likely to attend college than their high-income counterparts and are less likely to ever get four-year degrees if they do attend.*

In fact, nationally the freshman class of 2006 was wealthier than any in the past 35 years.<sup>14</sup>

The average UMass Amherst undergraduate who received student loans borrowed \$4,025 in the 2005-2006 academic year, (out of a total average aid package of \$9,286.)<sup>15</sup> Not only is the size of loan-based financial aid burdensome for students; it could well have a negative impact on the Commonwealth as a whole by making public service work financially infeasible for many graduates. According to a recent report, 37% of public four-year college graduates would face serious financial hardship if they attempted to work as social workers while repaying their loan debts.<sup>16</sup> This is in stark contrast with Tufts University which just announced a major loan forgiveness program for graduates who go to work in government service or in the non-profit sector.<sup>17</sup>

MASSGrant – the foundation of the Massachusetts Financial Aid system – has been crippled by budget cuts. The dollar amount invested in MASSGrant was cut nearly in half over 15 years (from over \$57 million in 1988-89 to \$24 million in 2003-04). From FY 1989 to FY 2002, the inflation-adjusted value of MASSGrant funds declined in every year except one. In part, this was because of the wording of legislation which permits funds for MASSGrant to be cut in order to pay for other earmarked aid programs.<sup>18</sup> This past year, there was finally a small increase in MASSGrant (about 9%), but the total amount of grants remains low by historical standards.

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<sup>11</sup> Data are for undergraduates. See “Undergraduate Financial Aid Award, FY 2006.” Office of Institutional Research, 2006. University of Massachusetts Amherst. 23 November 2006

[http://www.umass.edu/oapa/publications/factbooks/05-06/statistics/FB\\_ss\\_05\\_2005.pdf](http://www.umass.edu/oapa/publications/factbooks/05-06/statistics/FB_ss_05_2005.pdf)

<sup>12</sup> *New York Times Magazine*, The Student; Forgive Us Our Student Debts, June 11, 2006

<sup>13</sup> November 23, 2006, *New York Times* Editorial, “Public Colleges as ‘Engines of Inequality’”

<sup>14</sup> “The American Freshman – Forty Year Trends,” published by the Higher Education Research Institute, University of California, Los Angeles. See [http://www.gseis.ucla.edu/heri/PDFs/PR\\_TRENDS\\_40YR.pdf](http://www.gseis.ucla.edu/heri/PDFs/PR_TRENDS_40YR.pdf)

<sup>15</sup> “UMass Amherst At a Glance, 2006-2007.”, Office of Institutional Research, University of Massachusetts Amherst. See. [http://www.umass.edu/oapa/publications/glance/FS\\_gla\\_01\\_2006.pdf](http://www.umass.edu/oapa/publications/glance/FS_gla_01_2006.pdf)

<sup>16</sup> Swarthout, Luke. “Paying Back Not Giving Back: Student Debt’s Negative Impact on Public Service Career Opportunities.” *State PIRGs’ Higher Education Project*. 2006. Public Interest Research Group. 23 November 2006.

<http://www.pirg.org/highered/payingback.pdf>

<sup>17</sup> [http://www.boston.com/news/local/articles/2007/10/09/tufts\\_offer\\_of\\_loan\\_aid\\_steers\\_grads\\_to\\_nonprofits/](http://www.boston.com/news/local/articles/2007/10/09/tufts_offer_of_loan_aid_steers_grads_to_nonprofits/)

<sup>18</sup> Massachusetts Board of Higher Education, Final Report from the Taskforce on Student Financial Aid, page 9, <http://www.mass.edu/library/Reports/FinancialAidTaskForceReport.pdf>

Massachusetts does not compare well to other states in terms of how much financial aid is given. Between 2001 and 2006, Massachusetts decreased its allocations of grant aid by 31% (current dollars), becoming one of the few states to decrease the amount of total grant aid awarded to students. Only Alaska decreased aid funding more; Delaware *increased* its aid 540%. Massachusetts ranks 30<sup>th</sup> out of 51 states (including Washington DC) in total grant money awarded per college-aged student -- barely half of the national average.<sup>19</sup> Massachusetts is spending over \$20 million less on financial aid than on financing the shortfall on the Big Dig (\$113 million this year).<sup>20</sup>

*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."*

*Lauren B., Holyoke Community College*

### **Public Dollars to Private Schools**

A significant portion of public financial aid dollars go to students attending private institutions. While funding for MASSGrant decreased by 74% between FY1988-89 and FY2003-04, funding for the Gilbert Grant increased by 35% over the same period (in constant 2003-04 dollars). In FY 2004, the Gilbert Matching Student Grant provided over \$18 million in public dollars to students enrolled at private institutions, for a mean supplementary award of nearly \$2,000 per student.<sup>21</sup> Funding for the Gilbert Grants restricted to private college students remains relatively high; furthermore, a significant portion of MASSGrant funds are directed to students in private institutions. This is because a "cap" system currently in place sets the MassGrant award highest for students attending private colleges, and the lowest for students attending community colleges. Indeed, in FY 2004, over half of the total MASSGrant allocation – \$11.7 million – was given to students in private institutions.<sup>22</sup>

### **Double Whammy**

The problems caused by the financial aid system are exacerbated by the rapid increase in the cost of attendance at the Commonwealth's public institutions of higher education. There was a 31.5% decrease in the dollars appropriated for Massachusetts grant aid between 2000-01 and 2005-06.<sup>23</sup> Over the same period, the real costs of public higher education (measured in constant 2005 dollars) were increasing – by 39% in the University of Massachusetts system, 29% in the state college system, and 9% at community colleges. The combination of cuts in aid along with increases in costs means that the *proportion* of the cost of college covered by financial aid has decreased even more precipitously (by more than half at state colleges, for example).

<sup>19</sup> That is, in relation to the population of people aged 18-24; Massachusetts is 31<sup>st</sup> in total grant money per total population, NASSGAP Survey Report 2005-06, Table 11, Grant Dollars per Estimated Population at <http://www.nassgap.org/viewrepository.aspx?categoryID=3#>

<sup>20</sup> The Big Dig is the Harbor Tunnel/Central Artery construction project in Boston

<sup>21</sup> Massachusetts Board of Higher Education, op. cit., pages 8-9

<sup>22</sup> *ibid.* page 9,

<sup>23</sup> NASSGAP Survey Report 2005-06 op cit, Table 7, Aid and Grant Support State by State.

The problem is severe. Three years ago the Board of Higher Education reported that 88,000 students had an unmet need of approximately \$4,500 per student.<sup>24</sup> It is unlikely that this has improved since then.

In summary, the financial aid system, which does not meet the needs of the Commonwealth's poorest citizens, and saddles many middle class students with unmanageable debt, must be overhauled in order to ensure that Massachusetts is able to meet its obligation to provide residents with affordable, accessible higher education.

## How Students Cope

Students and their families deal with the affordability crisis in several ways.

- Many take on one or more jobs while working to support themselves and cover the cost of tuition, fees and textbooks.
- Some work full-time, and attend school part-time, lengthening the time they spend in school and lowering the total cost per semester they must cover.
- Students also take more online classes in order to accommodate work and family commitments.
- Students take on credit card debt, with interest rates as high as 25-30%, which can lead to financial hardship later on, including bankruptcy and the use of debt management services.
- Individual family financial situations might only allow one child or spouse to attend college at a time, while others in the family have to put off enrolling.
- Because the cost of textbooks has dramatically increased, some students decline to purchase materials.
- Finally, as the cost of education soars, students of all background increasingly rely on loans, public and private, to cover the cost of higher education, thus leaving college with enormous debt. This of course distorts career choices and narrows post-college options for many students.

*Framingham State is one of the most affordable state schools in Mass. yet when I graduate in May, I'll have roughly \$30,000 in debt. I didn't qualify for financial aid because my parents made "too much" money (I wish we saw the money they were talking about...) I have to finish my senior year by finishing up my last classes, finding a job, and worrying about how I'm going to pay off my loans.*

Sarah Charland, Framingham State College

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<sup>24</sup> "Unmet need" is defined as "Cost" minus "Expected Family Contribution" minus "Financial Aid".  
Massachusetts Board of Higher Education, Final Report from the Taskforce on Student Financial Aid, page iii,  
[http://www.mass.edu/p\\_p/includes/meetings/2007/BHE.10.19/Financial%20Aid%20Task%20Force%20Report%20FINAL.pdf](http://www.mass.edu/p_p/includes/meetings/2007/BHE.10.19/Financial%20Aid%20Task%20Force%20Report%20FINAL.pdf)

## Solving the Crisis of Affordability

When dealing with almost any policy issue, there is an overwhelming tendency to work within the limits of conventional wisdom, to think only in terms of what is regarded as realistic for next year or the year after. When faced with the limits of the current revenue streams, competing demands, and the ways powerful political actors put certain issues off the table, what is regarded as “politically responsible” becomes ever more restricted. This long-standing approach to Massachusetts public higher education has not served the Commonwealth. It is important to step back and consider the big picture.

If we begin by reminding ourselves of the basic facts about higher education stated at the very beginning of this paper, it follows that our long-term goal must be to make public higher education free. We want all residents of the Commonwealth to have a chance to gain these benefits, and we believe that a state which makes a dramatic commitment to education will attract talent, capital, and entrepreneurs eager to take advantage of a strong “knowledge climate.”

### First Two Years Free

We are excited by, and strongly support, Governor Deval Patrick’s first step toward making this a reality: his announced commitment to making community college free. This is perhaps the boldest and most promising proposal for reforming public higher education seriously promoted by any state governor or legislature. But this cannot simply be an abstract commitment for a distant future. Concrete steps must be taken *now* to implement this; and we must reframe it as a right to two years of taxpayer-funded higher education (not just at community colleges) for qualified students. Otherwise we exacerbate the tracking of low income students into community colleges, and higher income students to 4-year colleges..

This is not such a radical concept. A college degree today is more necessary than a high school degree was in 1940. In 1940 less than 25% of the population had a high school degree – but high school was nonetheless free for all.<sup>25</sup> The G.I. Bill, instituted after World War II at the federal level, made college free for millions of veterans, resulting in a generation of new college students. The program is estimated to have returned economic benefits of \$6.90 for each dollar that the program initially cost.<sup>26</sup>

It is also not such an expensive concept. Total tuition and fees at the state’s 15 community colleges cost an estimated \$56 million to \$70 million a year.<sup>27</sup> This is about ¼% of the state’s budget, a small investment with a remarkable yield for thousands of people and for the Commonwealth.

Recognizing that this will be an extended process, it is also important to take other steps to hold down costs, improve financial aid, address textbook costs, and improve access to higher education for all.

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<sup>25</sup> U.S. Bureau of the Census, *Historical Statistics of the United States, Colonial Times to 1970*. Washington, D.C., 1975, page 380.

<sup>26</sup> Subcommittee on Education and Health of the Joint Economic Committee, "A Cost-Benefit Analysis of Government in Postsecondary Education under the World War II G.I. Bill," December 14, 1988.

<sup>27</sup> Michael J. Widmer, president of the Massachusetts Taxpayers Foundation, quoted in *New York Times*, “Governor Proposes Free Community College”, June 2, 2007

## A Few Good Ideas

We are not advocating a specific program at this time. We simply want to demonstrate that there are many programs already being implemented, and which are thus known to be realistic and practical, or which have been filed as legislation in Massachusetts, some at no cost to the state. Each of these approaches has strengths and limitations and no one approach will solve the crisis by itself, but all are worth serious consideration. With input from diverse constituencies across the state, PHENOM may develop a specific program for Massachusetts.

### 1. Debt relief.

Both private colleges and the legislature have taken steps to address the crushing burden that student loans can place on graduates, but the legislature's step is far too modest, and debt forgiveness should not be only for those lucky enough to attend wealthy private institutions.

The boldest initiative has been by Amherst College, which is replacing education loans with grants and scholarships. In a press release, Amherst College President Anthony Marx asserted *"this new initiative significantly broadens that commitment by eliminating barriers for middle-income families who want to ensure that their children receive an excellent education."*<sup>28</sup> When Princeton did the same, some surveyed students said *"becoming a teacher, or working for a nonprofit was now a viable option"*.<sup>29</sup> By waiving student loans, colleges decrease the decades-long cost of high tuition and fees, and allow their graduates to enter life after college unfettered by debt. As the Boston Globe recently noted, high levels of student debt may discourage alumni giving.<sup>30</sup>

A more limited initiative is Tufts University's program offering loan relief to students entering into public-service work, including teaching, nonprofits, and social work. Tufts University President Lawrence Bacow said of the program *"I'm hoping that our students' career choices will not be distorted as much as they are otherwise by the debt they've acquired in financing their education."*<sup>31</sup>

Australia has a fascinating program under which college graduates who earn below a threshold amount have to pay nothing back. Those making above that amount pay back a percentage of their income to the government via payroll deduction. This is based on the premise that it is more logical to base aid on future earnings rather than on a student's present financial circumstances.<sup>32</sup>

This year the legislature passed a very narrow version of a loan forgiveness program (the Commonwealth Covenant). Students who stay in Massachusetts after majoring in science, technology, math or engineering would have at least some of their loans forgiven. \$3.75 million was funded for this program in the state budget this year. The state is looking for another \$3.75 million in private funds to double the available amount. The program's sponsor, Senator Robert O'Leary, was hoping for a much broader and heftier loan forgiveness program.

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<sup>28</sup> "Amherst cuts loans in college aid", *The Boston Globe*.

[http://www.boston.com/news/local/massachusetts/articles/2007/07/20/amherst\\_cuts\\_loans\\_in\\_college\\_aid/](http://www.boston.com/news/local/massachusetts/articles/2007/07/20/amherst_cuts_loans_in_college_aid/)

<sup>29</sup> New York Times Magazine, The Student; Forgive Us Our Student Debts, June 11, 2006

<sup>30</sup> "Colleges fear debt puts damper on donations", *The Boston Globe*. See

[http://www.boston.com/news/education/higher/articles/2007/07/09/colleges\\_fear\\_debt\\_puts\\_damper\\_on\\_donations/](http://www.boston.com/news/education/higher/articles/2007/07/09/colleges_fear_debt_puts_damper_on_donations/)

<sup>31</sup> "Tufts offer of loan aid steers grads to non-profits", *The Boston Globe*. See

[http://www.boston.com/news/education/higher/articles/2007/10/09/tufts\\_offer\\_of\\_loan\\_aid\\_steers\\_grads\\_to\\_nonprofits/?page=1](http://www.boston.com/news/education/higher/articles/2007/10/09/tufts_offer_of_loan_aid_steers_grads_to_nonprofits/?page=1)

<sup>32</sup> New York Times Magazine, op. cit.

## 2. Scholarships for strong students.

Numerous states have programs to provide scholarships and reduced costs to students with a record of strong performance. Closer to home, however, 20 of the 36 valedictorians at Boston's public high schools didn't have enough money to go to college. While a few received ACCESS scholarships, others had to get high interest loans, defer admission, or forego college entirely.<sup>33</sup>

Georgia's H.O.P.E. program supports public costs for student graduating with a 'B' average or better in high school. The H.O.P.E. program has supported 850,000 students at public colleges in Georgia. The program covers all tuition costs for eligible students, and, unlike in Massachusetts, tuition, rather than fees, make up the majority of college costs.<sup>34</sup>

Tennessee recently began a merit-based program similar to H.O.P.E. It offers \$4,000 for four-year and \$2,000 for two-year colleges.<sup>35</sup> The New Jersey Star's [NJ Stars] program provides assistance for tuition and fees at local community colleges for the top 20 percent of high school graduates in New Jersey. Florida's Bright Future's program and South Carolina's Palmetto Fellows Scholarship Program offer high school graduates similar benefits.

The city of Kalamazoo, Michigan instituted the Kalamazoo Promise program that provides scholarships for *all* graduating high school students from the city, for use at community colleges and state universities.<sup>36</sup> The amount of tuition assistance is based on the length of time the student was enrolled in Kalamazoo public schools; students attending schools from kindergarten through 12<sup>th</sup> grade receive the full benefit. The program is funded by private donors.

## 3. Re-thinking state financial aid.

The Massachusetts Board of Higher Education reports that "*A study of recent high school graduates found that nearly half of those who did not attend or who dropped out of college cited financial constraints as a key obstacle.*"<sup>37</sup> The Board of Higher Education's Financial Aid Task Force's recommended that all need-based financial aid be directed to "*students whose family incomes are equal to or less than the Commonwealth's median income*" (roughly \$70,000).<sup>38</sup>

More than 30 states direct a larger share of their need-based aid to students attending public colleges than Massachusetts does.<sup>39</sup>

And of course, many states simply provide much more need-based financial aid than Massachusetts. For example, New York gives almost four times as much need-based grant aid

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<sup>33</sup> "Sending Our Kids to College," Boston Globe, May 11, 2007,

[http://www.boston.com/news/globe/editorial\\_opinion/oped/articles/2007/05/11/sending\\_our\\_kids\\_to\\_college/](http://www.boston.com/news/globe/editorial_opinion/oped/articles/2007/05/11/sending_our_kids_to_college/)

<sup>34</sup> University of Georgia website: <http://www.bursar.uga.edu/>

<sup>35</sup> Tennessee Student Assistance Program [http://www.collegepaystn.com/mon\\_college/hope\\_scholar.htm](http://www.collegepaystn.com/mon_college/hope_scholar.htm)

<sup>36</sup> Kalamazoo Promise Program website, <https://www.kalamazoopromise.com/>

<sup>37</sup> Massachusetts Board of Higher Education Task Force, op. cit., page 1.

<sup>38</sup> Board of Higher Education, April 2007, op cit, page 25

<sup>39</sup> NASSGAP Survey Report 2005-06, Table 9, Need-Based Grants Awarded to Students, by State and by Type of Institution, <http://www.nassgap.org/viewrepository.aspx?categoryID=3#>

per undergraduate student as Massachusetts; New Jersey and Pennsylvania give about three times as much.<sup>40</sup>

Massachusetts Senate Bill 738, “An act to increase access to higher education and job training”, introduced by Senator Stan Rosenberg, would allocate \$5,000 to every Massachusetts resident at birth. This money would go to cover costs of higher education, and would be maintained by the Massachusetts Education Financing Authority. The spirit of the bill is to “encourage every child to seek higher education and to encourage residents to stay in the Commonwealth”.

#### **4. Educational parity for the children of Massachusetts immigrants.**

Currently, Massachusetts does not allow children of undocumented immigrants to qualify for in-state tuition and fee rates at public colleges, even if they have attended Massachusetts public schools their whole lives. Not all states take this approach. House Bill 1197, An Act to Promote Educational Parity within Institutions of Higher Learning, would mandate that the children of immigrants who graduate from Massachusetts high schools be offered in-state tuition and fee rates. This legislation would eliminate this disparity for those who are not yet citizens or permanent residents but who would sign an affidavit pledging to apply for such status at the earliest possible opportunity. The Massachusetts Taxpayers Foundation estimates that the bill would produce new revenue from tuition and fees and that the state would incur little or no cost.<sup>41</sup> The bill represents the bare minimum of support for these students, as the bill would not provide access to additional financial aid resources. The Board of Higher Education estimates the difference between in-state and out-of-state tuition over 4-years of college is \$30,030, on average.<sup>42</sup>

#### **5. Unbundled textbooks.**

House Bill 1200, mandating that “unbundled” textbooks be offered for sale and ensuring transparent textbook pricing, recently moved out of the Legislature’s Joint Higher Education Committee with a favorable recommendation. This bill would force textbook publishers to sell textbooks, workbooks and associated materials ‘unbundled’, allowing student to purchase whatever materials they need for their class.<sup>43</sup> The bill costs the state nothing.

### **Conclusion: Eyes on the Prize**

Public education is intended to level the playing field, to give everyone a chance to succeed, no matter what their parents’ incomes or education, no matter what neighborhood they grew up in. Much of the rest of our society is highly unequal, but the argument is made that this is acceptable because the education system levels the playing field and provides opportunities for all. Our selective private institutions certainly don’t meet that need since “young people from the

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<sup>40</sup> NASSGAP Survey Report 2005-06, Table 12, Estimated Undergraduate Grant Dollars per Undergraduate Enrollment, <http://www.nassgap.org/viewrepository.aspx?categoryID=3#>

<sup>41</sup> Massachusetts Taxpayers Foundation, available at <http://www.masstaxpayers.org/data/pdf/bulletins/mtfnew~1.pdf>.

<sup>42</sup> Board of Higher Education, April 2007. Available at <http://www.mass.edu/library/Motions/2007/FAAP07-25.pdf>

<sup>43</sup> Masspirg.org Available at <http://www.masspirg.org/news-releases/higher-education/higher-education-news/bill-to-lower-cost-of-college-textbooks-heard-before-legislative-committee>

wealthiest fourth of society are about 25 times as likely as those from the bottom fourth to enroll in a selective college.”<sup>44</sup>

Today, more than 27% graduate from college – but we make people pay large sums to attend college. Among young people, a large majority of today’s population (85.2%) graduate from high school, and a large majority of high school graduates (66.7%) attend college.<sup>45</sup> This is a clear sign of both the necessity and yearning for a college education. But even our public colleges are in practice not open to much of the public, or are open only if they work long hours, take extra years to graduate, and then spend further years paying off large student loans. This is an economically short-sighted approach, an attempt to balance today’s budget at the expense of future generations.

Without anyone intending it, college has become increasingly difficult to afford at exactly the same time that it has become increasingly necessary. This undermines our society’s ideals, weakens our democracy, and restricts people’s ability to realize their full human potential. We can and must do better in Massachusetts, by re-dedicating ourselves to the goal of giving *all* our residents an opportunity for quality public higher education.

*I know a talented art student here who dropped out because she couldn't afford UMass. She has no parents with any kind of money, so has been trying to cobble together tons of babysitting and cleaning jobs to be able to go to UMass. She finally decided it wasn't worth it. Furthermore, all the worry about money is making her reconsider art as a major, even though it is clearly her calling.*

Max Page, Professor of Architecture and Art History, UMass Amherst

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<sup>44</sup> Peter Schmidt, “At the Elite Colleges – Dim White Kids.” *Chronicle of Higher Education* September 28, 2007.

<sup>45</sup> U.S. Bureau of the Census, *Statistical Abstract 2006*, tables 214 and 265, available at <http://www.census.gov/compendia/statab/education/>.

