Testimony of Dean James Murphy University Dean for Enrollment Management The City University of New York New York City Council Higher Education Committee Hearing: "Task Force on Free Tuition at CUNY" June 16, 2016

Good morning Chairperson Barron and members of the Higher Education Committee. My name is James Murphy. I am CUNY's University Dean for Enrollment Management. Our offices are responsible for admissions, financial aid, and registration for all 270,000 undergraduate and graduate students at CUNY. I am joined today by the University Budget Director Catherine Abata.

We are delighted to be here today to discuss the City Council forming a task force to explore the possibility of CUNY receiving the adequate funding needed to provide free or at the very least reduced tuition for all or certain categories of students. I would like to begin with a little history of free tuition in CUNY.

A free education for students regardless of their background or financial means was the cornerstone of the original Free Academy, which later became City College when it was established in Manhattan in 1847. Back then, a class typically averaged about 100 or so students. In 1909, two years after moving to more spacious accommodations in Harlem, City College expanded its offerings to include a separate evening baccalaureate program. Over time, the system's night school of general studies expanded throughout the city and served tens of thousands of non-degree students.

By 1930 there were three public colleges in New York City (City, Hunter, and Brooklyn) which offered a free education to students admitted to degree programs based on very high academic averages. Applicants with lower averages were admitted as non-degree students and attended college for the most part at night. These students paid for their courses. Tuition, known then as instructional fees, was uniform for all non-degree students, who paid regardless of their financial circumstances.

For many low-income students in this pre-financial aid era, tuition was a hardship. In fall 1957, for example, nearly 36,000 students attended Hunter, Brooklyn, Queens and City Colleges for free, but another 24,000 paid tuition of up to \$300 a year— the equivalent of about \$2,550 today, according to the U.S. Bureau of Labor Statistics' online inflation calculator. Students at New York City Community College were paying instructional fees as early as the 1950's.

Free tuition for day students only lasted through much of the last century until 1970, when the

University dropped all tuition charges for undergraduate in-State students and accepted any applicant with a high school diploma. The move ushered in a brief period of free tuition at CUNY for all New York State undergraduate students despite attacks by State officials including then-Governor Nelson Rockefeller who by 1961 had successfully ended the free tuition which had been offered to certain groups of students at the SUNY colleges.

Unfortunately, free tuition would not survive the city fiscal crisis of the mid-70s. At one point CUNY could no longer meet its fiscal obligations and actually had to close down for a two-week period. Both the City and State were silent on offering any assistance and President Gerald Ford refused any help, noting the public colleges in his home State of Michigan charged tuition. It became clear tuition was the only source of funding available. The Chairperson of CUNY's Board of Trustees and two other Trustees resigned in protest. On June 12, 1975 Governor Hugh Carey signed into law a new financing plan which allowed CUNY to complete the academic year. Tuition was charged for the first time to all students in the Fall of 1976.

Currently, CUNY enrolls over 274,000 students in a combination of Fall, Winter, Spring and Summer sessions. It will be important to determine if free tuition will be available for each session or just Fall and Spring. We would expect enrollment to grow if tuition was eliminated. However, over the past eight years CUNY enrollment has increased by 30,000 students and we do not currently have the faculty or space to significantly increase enrollment any further.

CUNY enrollment includes undergraduates, graduates, matriculated, non-matriculated, New York City residents, New York State residents, out of State and international students. An important part of a free tuition policy will be the determination of which categories of students would be eligible for free tuition and for how many years or semesters. Currently matriculated New York State residents are eligible to pay in-state tuition. If we include all categories of students we could see a dramatic increase in our admissions applications from both New York State residents and out of State residents. If we do not have the capacity to grow, free tuition could have the unexpected consequence of limiting access to applicants from New York City, many of whom apply late in the process.

This past year CUNY administered about \$1.4 billion in Federal, State, City and institutional financial aid of which slightly less than \$1 billion was grant aid to our undergraduate students. This grant aid coupled with Federal and State tax credits allows over 60% of our matriculated, undergraduate, full-time in-State students to attend CUNY tuition free. In fact over \$700 million of this aid goes directly to pay tuition and fees. Any plan to offer free tuition should probably incorporate these funds.

We appreciate the Council calling attention to the issue of student affordability, and look forward to continuing to partner with you on this topic".

I will now ask Catherine Abata to provide the financial information.

Testimony before the New York City Council Committee on Higher Education Regarding No. 1138 –"to establish a task force to review proposals for restoring free tuition at the City University of New York."

> James Dennis Hoff, BMCC, CUNY

> > June 16, 2016

Dear Chairperson Barron and Committee Members,

My name is James Hoff and I am a member of the professional staff congress, CUNY, a proud graduate of the City University of New York Graduate Center, and a professor of English at the Borough of Manhattan Community College, where I teach many of the most socially and economically disadvantaged students in our system. I am also a proud member of Socialist Alternative, one of the organizations that helped to build last year's national million student marches in the fall and spring, which mobilized tens of thousands of students at hundreds of campuses across the country to demand free college tuition, an end to student loan debt, and a \$15 an hour minimum wage for all campus employees.

I am here today to stand with the thousands, maybe even hundreds of thousands, of CUNY students, faculty, and staff who support the return to open admissions and free tuition, and to strongly urge the city council to not only create a committee to look into the possibility of free tuition at CUNY, but to act with the utmost haste to return the university to its original mission as a university of the people, free and open to all.

In my fifteen years at CUNY I have taught at many campuses across the university system and I have seen how tuition, debt, and low wages crush the hopes and dreams of my students. I have seen students drop my classes because they could not afford tuition or because their financial aid was denied or taken away from them. I have seen students struggle to find the time to study for my classes because they are forced to work 30-40 hours a week at minimum wage jobs just to pay for tuition and books. I have watched students take on huge course loads that they were unable to handle because they could not afford to pay for additional semesters. And I have talked to students who are afraid to take out loans because they do not know how they will ever be able to pay them back and do not want to begin their adult lives under the crushing weight of massive debt.

During this same period I have watched in disappointment and anger as Albany has continued to subject CUNY to decades of deficient budgets and consistent budget cuts that have led to skyrocketing student tuition and fees, which have in turn made the university increasingly unaffordable for the working class students and students of color it was originally founded to serve.

In less than three decades annual tuition at CUNY's four year colleges has increased by an astounding 400% (from \$1,250 in 1989 to \$6,330 today), and the unelected CUNY Board of Trustees is considering yet another round of multi-year increases that could raise tuition every year

for years to come. Meanwhile, the percentage of the university's budget that is covered by the state and city has sunk to historical lows. Currently only a little more than 50% of the University's senior college budget is funded by the state. Much of the remaining percentage is funded by student tuition and fees, which often hit working class students and students of color the hardest.

It is clear ladies and gentlemen that CUNY is faced with a stark choice. Either restore open admissions and free tuition and return to its original mission, or lose its public character entirely. CUNY was founded to serve the people of the City of New York, but, thanks to rising tuition and the confusing and wasteful bureaucracy of financial aid, many of those people are increasingly being shut out of the university and cheated out of their right to an education.

I urge the higher education committee to approve the establishment of a task force to consider proposals for free tuition at CUNY and I urge the members of this committee and their colleagues in the city council to make a free and open CUNY a part of their political platform and to engage their constituencies and urge them to organize and fight for that demand alongside them.

Thank You

James D Hoff Assistant Professor, English Borough of Manhattan Community College, CUNY



TESTIMONY OF THE NEW YORK PUBLIC INTEREST RESEARCH GROUP SUBMITTED TO THE HIGHER EDUCATION COMMITTEE OF THE NEW YORK CITY COUNCIL ON CITY UNIVERSITY OF NEW YORK (CUNY) FREE TUITION TASK FORCE New York, New York June 16, 2016

Good afternoon. My name is Amanda Roman and I am a CUNY College of Staten Island student and a member of the New York Public Interest Research Group (NYPIRG) Board of Directors. NYPIRG is the state's largest non-partisan student advocacy organization. Our Board of Directors consists of college and university students elected from campuses with NYPIRG chapters across the state. We appreciate the opportunity to share our perspectives on the creation of a task force to explore free tuition for CUNY.

Today's students are burdened with ever-increasing costs to attend college. On top of mounting textbook, housing and transit costs, the State's so-called "rational tuition" policy has jacked-up the cost of tuition at public colleges by over 30% since it was passed in 2011. At the same time, State funding has remained largely flat and funding for financial aid programs has stagnated. Programs like the Tuition Assistance Program (TAP) don't cover full college costs for many and have not kept up with the needs of all student types, beyond just the straight-from-high-school-to-college full-time student. This combination has eroded college affordability for too many college students.

Lowering the cost of higher education by restoring free tuition at CUNY is a smart move for New York City's economy and its students.

A college-educated workforce is in demand; a recent Georgetown University study found that by 2018, nearly two-thirds of New York jobs would require a post-secondary education.¹ What's more, college-educated workers still earn more than their high-school educated peers – in fact, by an average of \$17,500 per year for millennials, as found by the Pew Research Center.² As wages increase, so do tax revenues, which support any number of public services.

While a college education is a smart investment for long-term earnings, recent wage stagnation may be affecting the ability for some to even enroll in college or finish their degree now. A recent survey found that from 1979 through 2011, the wealthiest 1% of New Yorkers saw an income growth of 241%, while the bottom

¹ The Georgetown University Center on Education and the Workforce, "Help Wanted: Projections of Jobs and Education Requirements Through 2018: New York" State Level Analysis, 2010, https://cew.georgetown.edu/wp-content/uploads/2014/12/State-LevelAnalysis-web.pdf, accessed April 17, 2015

² Pew Research Center, "The Rising Cost of Not Going to College," <u>http://www.pewsocialtrends.org/2014/02/11/the-rising-cost-of-not-going-to-college/</u>, June 14, 2016.

99% saw an income growth of only 8.5%.³ Moreover, wage stagnation was more pronounced among the lowest income earners.⁴ Free tuition would help to balance this inequity.

Restoring free tuition at CUNY will spur small business ownership in New York City.

Small businesses are the backbone of New York City's economy, representing 98% of all NYC businesses.⁵ As the City's *Small Businesses First* report notes, "These small businesses employ more than half of New York City's private sector workforce, and often provide a first chance for economic self-determination and a path to the middle class for their owners."

However, studies have shown that students burdened with student loan debt are less likely to start a small business.⁶ Laudably, CUNY institutions rank better than the state average when it comes to student loan debt levels. However, it is still a burden endured by a fair amount of its students. For example, according to the Institute for College Access and Success, in 2014 nearly 50% of CUNY Brooklyn College graduates had student loan debt averaging \$12,500 and 22% of CUNY City College graduates held debt averaging nearly \$17,000.⁷

This is compounded by the high costs of living in New York City such as rent, food, insurance premiums and other costs not widely covered by current financial aid like MetroCards and textbooks. Current debt can hamstring future wealth growth—the effect being even greater for low-income students and students of color.⁸

Higher education serves a larger societal purpose and is worthy of investment.

In addition to academic advancement, higher education institutions boost civic empowerment by exposing students to new and enriching experiences. For one, college graduates are more likely to vote and to volunteer.⁹ For another, higher education institutions house key democracy-building groups such as student government associations and public interest groups like NYPIRG, who empower students to be active participants in their own democracy and bring about meaningful social change.

In closing, just as the City invests in Kindergarten through twelfth grade (K-12) because full and equal educational opportunity is a public good, expanding investment to higher education will benefit New York City's economy and communities at large. For these reasons, we support the establishment of a task force to analyze ways to eliminate tuition at CUNY and we would welcome an invitation to sit on such a body.

Thank you for holding this hearing today and providing us an opportunity to share our views.

³ Sommeiller, E., and Price, M., "The Increasingly Unequal States of America, Income Inequality by State, 1917 to 2011," Economic Policy Institute, February 19, 2014, http://www.epi.org/multimedia/unequal-states-interactive/#/New York, accessed April 16, 2015. ⁴ Leonard, D., "The Great Wage Slowdown," The New York Times, October 7, 2014,

http://www.nytimes.com/2014/10/07/upshot/the-great-wage-slowdown-of-the-21st-century.html?smid=tw-share&abt=0002&abg=0, accessed April 16, 2015.

⁵ New York City "Small Businesses First," <u>http://www1.nyc.gov/assets/smallbizfirst/downloads/pdf/small-business-first-report.pdf</u>, June 14, 2016.

⁶ Ambrose, Brent W. and Cordell, Larry and Ma, Shuwei, The Impact of Student Loan Debt on Small Business Formation (July 2015), http://papers.ssrn.com/sol3/papers.cfm?abstract_id=2633951, June 14, 2016.

⁷ The Institute of College Access & Success, Project on Student Debt, State by State Data, see: <u>http://ticas.org/posd/map-state-data-2015#</u>, June 14, 2016.

⁸ Robert Hiltonsmith, "At What Cost? How Student Debt Reduces Lifetime Wealth," Demos (2013), <u>http://www.demos.org/what-cost-how-student-debt-reduces-lifetime-wealth</u>, accessed April 17, 2015.

⁹ College Board, Baum, Ma, Payea, "Education Pays 2013, The Benefits of Higher Education for Individuals and Society," <u>https://trends.collegeboard.org/sites/default/files/education-pays-2013-full-report.pdf</u>, June 14, 2016.

Testimony of Prof. Stephen Brier <u>(sbrier@gc.cuny.edu</u>) on Proposed CUNY Free Tuition Policy NY City Council Higher Education Committee June 16, 2016

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Thank you for the opportunity to testify on the important subject of establishing a proposed task force to consider a free tuition policy at CUNY. I am a historian, a professor in the Urban Education PhD program at the CUNY Graduate Center, and co-author of a new book entitled Austerity Blues: Fighting for the Soul of Public Higher Education, which has a major focus on the history and structure of CUNY. I appreciate the efforts of this committee and especially its chair, Councilmember Inez Barron (with whom I had the privilege of sharing a police van and a jail cell earlier this year when we were both arrested for peacefully protesting Gov. Cuomo's anti-CUNY policies), to consider reestablishing NYC's longstanding free tuition policy for our public colleges. We can trace that policy to 1847 with the founding of the Free Academy, which later became City College. Free tuition for full-time students continued for almost 130 years thereafter until the city's 1976-77 fiscal crisis ended the policy.

We rightly celebrate NYC's deep and abiding public commitment to provide tuition free public higher education to its citizens. But we

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also need to be cognizant of the fact that the historic embrace of a free tuition policy by the four original municipal colleges—CCNY, Hunter, Brooklyn & Queens—also helped assure that the overall institution, especially in the first few decades after World War II, remained increasingly exclusive academically and overwhelmingly white and middle class. This occurred in the 1950s and 1960s because the municipal colleges (which were brought together under the CUNY umbrella only in 1961) had failed to broaden their admission policies in response to the city's changing demographics in these years. Tens of thousands of the city's African American and Puerto Rican high school graduates sought access to affordable higher education in the 1960s, a surge that CUNY was unable to accommodate because of its limited size and admissions policies. Only with the student uprisings in the spring of 1969, which began at CCNY and then rapidly spread across the CUNY system, did the Board of Higher Education finally agree to institute an Open Admissions policy that assured public higher education access tuition free to any NYC public high school graduate. Open Admissions led to the dramatic expansion of the CUNY student body, which numbered a guarter million by 1972. Sadly, that policy would last barely seven years, a casualty of the 1976 fiscal crisis, which proved to be the

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opening shot in the neoliberal counter-revolution that has done so much to undermine and even destroy public programs and institutions.

I would argue that a commitment to free tuition, while important to reestablish, especially for the hundreds of thousands of poor and working class CUNY students, most of them immigrants and students of color, should not blind us to the very real and ongoing material problems that CUNY faces, including a sharp decline in the full time teaching work force (through the growing use of contingent/adjunct faculty), decaying and overcrowded classrooms and buildings (as attested to by the recent front-page exposé in the New York Times), and an ever growing and highly paid administrative bureaucracy which has little impact on classroom instruction. Those endemic problems cannot and will not be solved by reinstituting a free tuition policy alone, however desirable that policy would be and how much it would improve the educational experiences of CUNY's poor and working-class students. CUNY has been savagely underfunded by the State of New York for decades now, a policy that has continued under both Republican and Democratic governors, including the current occupant of the governor's office. One major example of this consistent underfunding is the fact that the 25,000 strong faculty and staff

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members at CUNY, members of the PSC-CUNY, have been without a new contract (and thus without any kind of salary increase) for almost six years now. We will only bring CUNY back to its earlier educational glories if we not only reinstitute free tuition, but also directly confront the neoliberal attacks on higher education. We need to remember that public higher education is a public good that the state of New York needs to recommit substantial economic resources to if CUNY is to remain a world-class public university system.

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Testimony before the New York City Council Higher Education Committee Hearing on Establishing a Task Force to Review Proposals for Restoring Free Tuition at CUNY

> Statement of Carmel Martin Executive Vice President, Policy Center for American Progress June 16, 2016

> > Progressive Ideas for a Strong, Just and Free America

Chairman Barron and members of the committee, thank you very much for the invitation to testify before you today.

My name is Carmel Martin, and I am executive vice president for policy at the Center for American Progress, where I manage policy across domestic, economic, and national security issue areas. Before joining American Progress, I served as an assistant secretary at the Department of Education where I led the Department's policy and budget activities and served as a senior advisor to Secretary of Education Arne Duncan. I have worked on postsecondary education issues as an advisor to several senators, including as general counsel and lead education advisor for the late Sen. Edward Kennedy (D-MA) who served as chairman and ranking member of the Health, Education, Labor and Pensions Committee. As an associate in the education practice of Hogan and Hartson, I represented institutions of higher education.

Implementing free college tuition could send a powerful message to students particularly low-income ones—that postsecondary education can and will be affordable. At the same time, it is important that any college affordability plan adopt a careful design that prioritizes support for the most at-risk students. This includes acknowledging costs beyond tuition, ensuring federal dollars supplement and do not supplant state and local money, and providing necessary student supports to encourage completion.

Today my remarks will focus on four topics: 1) why college attainment is critical to economic mobility, 2) how higher education funding has changed over time, 3) the impacts of rising tuition and student debt, and 4) recommendations for efforts to improve college access and affordability in New York City.

Postsecondary attainment provides a critical path to the middle class

Education after high school is essential to providing citizens a path to economic mobility. Postsecondary education builds the knowledge, skills, and abilities of a workforce that are necessary for economic growth. Unfortunately, on college attainment, the United States is falling behind its international peers. In 2000, our country ranked second among OECD and partner countries in the proportion of adults with a postsecondary education and ranked third among young adults aged 25 -34.ⁱ While we have made gains in the intervening years in the share of adults with these degrees, peer countries have made even greater strides. The United States now ranks sixth overall and, more troubling, tenth among young adults.

To its credit, the United States has done a good job on improving college access. Since the 1970s, college-going rates have gone up by one-third—most significantly for lowand middle-income students, up 40 percent and 48 percent, respectively, since 1975.ⁱⁱ Among communities of color, attendance rates have also increased. The share of African American recent high school completers that enroll in college has increased 47 percent since 1972.ⁱⁱⁱ Among Hispanics, the rate has increased 31 percent, about the same as the population overall.^{iv}

The City University of New York has done an excellent job enrolling at-risk students, particularly those from lower-income backgrounds. Fifty-seven percent of the students enrolled at the City University of New York are Pell-eligible, thirty eight percent have a household income of less than \$20,000, and 42 percent are first-generation students.^v

National increases in college-going rates mean that the total number of students in college has skyrocketed. Enrollments in degree-granting institutions have nearly doubled, increasing from 11 million in the mid-1970s to nearly 20.6 million in fall 2012.^{vi} Total enrollment for the 2011-12 academic year exceeded 28 million.^{vii}

The rise in enrollment has not, however, resulted in improvements in college completion. Graduation rates remain nearly flat at the same time we need more individuals with quality postsecondary degrees and credentials. Our economy demands it. Jobs requiring an associate's degrees or higher will make up 65 percent of available positions by 2020.^{viii} Yet, according to the most recent analysis by the Lumina Foundation, just over 40 percent of Americans have achieved this level of education.^{ix}

These trends in increased college going but stagnant college completion are particularly acute for students of color. In 1976, the share of students enrolled in degree-granting institutions that came from a minority background totaled 15.7 percent of all students.^x In 2012, students that came from a minority background comprised 39.7 percent of the student population.^{xi}

Despite the increase in college access, low-income students have a much lower likelihood of completing college and this gap is growing. In 2013, students from high income families were 8 times more likely to receive a bachelor's degree than those from low-income families.^{xii} This income gap in college completion has grown since the 1970's when high income students were 6 times more likely to obtain a bachelor's degree.^{xiii}

Why college prices are out of control

While a number of factors affect college completion, price is undoubtedly a major contributor to why students don't finish. Unfortunately, public support for higher education is declining, resulting in rising tuition prices that create a barrier to college attainment. Over the past several decades, higher education in the United States has fallen victim to a massive cost shift. State and local governments across the country, which

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have historically been the primary funders of public higher education, decimated their financial contributions to colleges and universities. The result has been devastating for students and families.

Thirty years ago, higher education was generally affordable, thanks to state subsidies that kept prices low.^{xiv} Students and families faced modest tuition charges that accounted for about 25 percent of all spending on public postsecondary education.^{xv} Thanks to state funding cuts, revenue at public postsecondary institutions today is essentially split 50-50 between the state and families.^{xvi}

When faced with budgetary holes stemming from state cuts, institutions are forced to raise prices. State funding reductions thus set off a chain reaction that lead to higher tuition for students, necessitating greater out of pocket spending and more reliance on student loans. What was once a public good covered by state and local support with some federal grant aid to help those most in need has become expensive and out of reach for many.

The financial crisis of 2008 further exacerbated the decline in state funding of higher education, triggering increases in tuition and more student loan borrowing. A CAP analysis found that 38 states cut their funding per student by at least 5 percent from 2008 to 2012.^{xvii} As a result, students take on more and more debt. Following state funding cuts, both the share of students borrowing, and the average debt students took on increased. Between the 2003-04 and 2011-12 school years, the percentage of students borrowing at public colleges increased from 24 to 30 percent.^{xviii} Similarly, the average amount borrowed at all public institutions increased from \$4,967 to \$7,063 per year over the same period.^{xix}

While state cuts have been a massive driver in college prices, institutions also have a responsibility to do their part to contain costs. This means taking a close look at budgets to identify unnecessary costs, experimenting with new methods of teaching and learning, and emphasizing efficiency throughout.

Rising college costs and student debt are unsustainable

As a result of declining state funding, students and families are struggling to cover the cost of college without resorting to substantial amounts of student loans. Even at the public, four-year colleges in their own state—educational opportunities that were traditionally a high-quality, low-cost option—costs have risen substantially. In the 2014-15 academic year, average tuition at a four-year public university was \$8,543, a 289 percent increase in real terms since 1980.^{xx}

But tuition is just one part of the cost of higher education —students also have to pay for food, housing, transportation, books and other living expenses. Including all these factors means a family needs to come up with more than \$18,600 just to pay for a year at their local four-year institution, and about \$75,000 to earn a bachelor's degree.^{xxi}

Never-ending price increases are particularly hard on families because wages have not kept up. As a result, families whose income falls in the 25th to 50th percentile of people in college have to devote on average 42 percent of their income to pay for higher education expenses. That is too large a burden for families already squeezed by the need to pay for other essentials like health care, housing, and child care.

With prices rising and incomes barely budging, families increasingly rely upon federal student loans to finance college expenses. Today, nearly 70 percent of students earning a four-year degree borrow for college, with those with debt owing nearly \$29,000 on average.^{xxii}

Student debt hits particularly hard among lower- and middle-income individuals. According to Department of Education data, these individuals are far more likely to borrow for college than their more affluent peers and their debt levels are 36 percent higher than the wealthiest graduates.^{xxiii}

While growth in student debt is concerning, loans have helped avoid devastating consequences in terms of postsecondary access for American families. In the wake of continued state cuts, the availability of federal loans has meant families still had a source of financing to cover the increasing amounts charged.

Student loans, however, can only treat the symptoms of rising tuition and decreasing affordability. They cannot fix the underlying disease. To do that requires policy solutions that change the dynamics between states, the federal government, institutions, and students. Changes that arrest state or local disinvestment would provide more guarantees for families that they can and will be able to afford college through a combination of out-of-pocket contributions, grant aid, and loans with reasonable terms that are easy to repay.

Fortunately, the student debt story at CUNY is not as bleak as it is elsewhere. Students enrolled in the CUNY system have lower borrowing rates and student debt levels than the national average. Among CUNY community colleges, 5 to 19 percent of students borrowed, with average debt levels of \$6,000 to 10,000.^{xxiv} This is much lower than the national figures, where 38 percent of students attending public two-year community colleges borrow an average of \$12,000.^{xxv} Similarly, among CUNY four-year colleges, the percentage of students borrowing ranged from 11 and 24 percent, with average debt

ranged \$9,500 and \$16,900.^{xxvi} At the national level, 61 percent of students attending four-year public colleges borrow, with average cumulative debt levels of \$18,000.^{xxvii}

While borrowing and debt levels are below average, low college completion rates in the CUNY system are a concern. Nationally, average six year graduation rates at public colleges are 43 percent.^{xxviii} Six-year graduation rates at CUNY two-year colleges range from 11 to 29 percent and between 26 and 65 percent at the four-year colleges.^{xxix}

Recommendations

As the taskforce deliberates on the best way to make college affordable for students enrolled in the City University of New York I hope you will consider the following four recommendations: 1) prioritize students who need the greatest assistance; 2.) consider all the expenses associated with college enrollment; 3) ensure federal resources supplement, not supplant state, local, and institutional money; and 4) support vulnerable students by making investments in their academic success.

Prioritize Students with the Greatest Financial Need

Free college tuition and universal access at all public institutions is an ambitious and worthy goal. As described above economic demands show that the United States urgently needs to boost the share of its citizens with college degrees.

Because of its history of significant public investment and its setting, the City University of New York is well placed to be a leader in this effort. As a community with strong progressive constituents and citizens, it has the power to implement such a program for students at both its community and senior colleges.

That said, we live in world of finite resources. And so if the council finds itself needing to make tradeoffs, it should ensure that additional funds prioritize students with the greatest financial need. Lower income students have fewer resources to cope with high prices. Shocks such as sudden cost increases or life circumstances may be more likely to cause them to stop using a service. For example, they may stop out or drop out of college. These individuals likely need help with more than just tuition—they will struggle in college without help with other expenses like housing, transportation, or child care. They also need robust student support services while in school to ensure they stay on path to graduation.

Consider Living Expenses

Higher education costs are comprised of many expenses and any effort to tackle affordability must consider all costs. Tuition is the cost a student must pay to "pass go"

and enroll at an institution. But students also face a whole set of costs that come with living. That means rent, food, transportation, childcare, if applicable, and other core necessities. These additional expenses are substantial. In fact, for a full time CUNY community college student living on their own, living expenses account for 80 percent of the full cost of attendance.^{xxx}

These costs are central to paying for college but are often an afterthought when available benefits are constructed. In its deliberations on implementing free tuition, the taskforce should consider how best to address living costs in its proposal. Emphasizing living expenses ensures that the overall program considers the full price students pay and directs its assistance to the most vulnerable students and their families.

Ensure Federal Aid Supplements, Not Supplants, Help from Other Sources

As a signature federal program to support students in college, the Pell Grant provides needy students additional resources to pay for expenses related to their education. This grant is flexible in that students can use it for direct expenses, like tuition and fees, but also for indirect expenses, including living expenses. This flexibility is crucial because indirect expenses are a key element of student success. Without the resources to support themselves while enrolled in college students will face barriers to completing.

The design of a college affordability program will influence how effective the Pell Grant is in achieving its goals. Of particular importance is whether additional support is given to students before or after they use their Pell Grant—a concept known as "first" or "last" dollar assistance.

First dollar assistance is much better for Pell Grant recipients. This means that the state, city, and institution first work together to bring tuition to zero for these individuals. Because they face no tuition before using their Pell Grant, the student can then apply this award entirely to living expenses, ensuring it covers a larger percentage of their cost of attendance.

Last dollar programs, by contrast, are less generous. In this scenario, the state, city, and institution only provide aid to cover any remaining tuition after subtracting the Pell Grant. Because the Pell Grant already went to tuition, the student thus has no other help for living expenses and may struggle.

To put it another way, first dollar programs allow federal aid to supplement money spent by others—in this case to help with living expenses. Last dollar programs essentially supplant federal dollars—they use the Pell Grant to cover costs that the state, city, or institution should.

Promote Student Success and Completion

College completion matters as much as affordability. Free tuition is not enough if students fail to succeed once they get in the door. It is imperative that additional investments in reducing college prices are paired with academic and social service supports that improve student outcomes.

There are many interventions that have been implemented across the country that demonstrate promise in serving students well, including learning communities, mentorships, and summer bridge programs focused on the mission of student success. Failing to consider support services reduces the potential impact that any additional investment could accomplish.

In fact, the CUNY system is already working to develop solutions to this problem. In a test program, Accelerated Study in Associate Programs (ASAP) granted tuition waivers to a targeted population of CUNY students and gave them funding for textbook and transportation costs. Students were given a dedicated advisor and assistance to develop and follow their course of study. The results were dramatic: graduation rates for ASAP students were nearly double those of similar students who did not receive this support. While the overall investment was higher it was more cost-effective because of the improved outcomes.^{xxxi}

Conclusion

Let me close by thanking the committee for the opportunity to appear before you today. One of the single best ways that we can expand opportunity for all Americans is to commit to an investment in the next generation of students. I am happy to answer any questions you may have.

^{iv} Ibid.

book/current/student/ug_student_profile_f14.pdf.

^{vi} National Center for Education Statistics, Digest of Education Statistics: 2013, Table 306.10. ^{vii} Ibid.

OECD, "Trends in educational attainment, by age group (2000, 2005, 2010 and 2014)," in Education at a Glance 2015, (Paris: OECD Publishing, 2015), available at <u>http://www.oecd-</u>

ilibrary.org/education/education-at-a-glance-2015_eag-2015-en

ⁱⁱ National Center for Education Statistics, Digest of Education Statistics: 2014 (U.S. Department of Education, 2014), Table 302.30, available at http://nces.ed.gov/programs/digest/2014menu_tables.asp. ⁱⁱⁱ National Center for Education Statistics, Digest of Education Statistics: 2014, Table 302.20.

^v The City University of New York, "Undergraduate Student Profile," available at <u>http://www.cuny.edu/about/administration/offices/ira/ir/data-</u>

^{ix} Lumina Foundation, "A Stronger Nation," (2016), available at

https://www.luminafoundation.org/stronger_nation2016

^x National Center for Education Statistics, Digest of Education Statistics: 2013, Table 306.20. ^{xi} Ibid.

^{xii} Pell Institute for the Study of Opportunity in Higher Education and University of Pennsylvania Alliance for Higher Education and Democracy, "Indicators of Higher Education Equity in the United States: 45 Year Trend Report" (2015), available at <u>http://www.pellinstitute.org/downloads/publications-</u>

Indicators of Higher Education Equity in the US_45 Year Trend Report.pdf. xⁱⁱⁱ Ibid.

^{xiv} U.S. Department of Education and U.S. Department of the Treasury, "The Economics of Higher Education," available at

https://www.treasury.gov/connect/blog/Documents/20121212_Economics%20of%20Higher%20Ed_vFINAL.pdf.

^{xv} State Higher Education Executive Officers Association, "State Higher Education Finance, FY 2014," available at http://www.sheeo.org/sites/default/files/project-files/SHEF%20FY%202014-20150410.pdf. ^{xvi} CAP analysis of data from "State Higher Education Finance FY14," (Boulder, Colorado: State Higher Education Executive Officers Association, 2014), available at

http://www.sheeo.org/resources/publications/shef-%E2%80%94-state-higher-education-finance-fy14; ^{xvii} David A. Bergeron, Elizabeth Baylor, and Antoinette Flores, "A Great Recession, A Great Retreat: A

Call for a Public College Quality Compact (Washington: Center for American Progress, 2014).

^{xviii} Elizabeth Baylor, "State Disinvestment in Higher Education has led to an Explosion of Student Loan Debt," (Washington: Center for American Progress, 2014).

^{xix} Ibid.

^{xx} National Center for Education Statistics, "Average undergraduate tuition and fees and room and board rates charged for full-time students in degree-granting postsecondary institutions, by level and control of institution: 1963-64 through 2014-15," available at

https://nces.ed.gov/programs/digest/d15/tables/dt15_330.10.asp?current=yes.

^{xxi} National Center for Education Statistics, "Average amount of grant and scholarship aid and average net price for first-time, full-time students receiving Title IV aid, by control and level of institution and income level: 2009-10 through 2012-13," available at

https://nces.ed.gov/programs/digest/d14/tables/dt14_331.30.asp?current=yes.

^{xxii} The Institute for College Access & Success, "Student Loan Debt Averages \$28,950 for Class of 2014 Debt Levels Rose More than Twice as Fast as Inflation Over Last Decade," available at

http://ticas.org/sites/default/files/pub_files/student_debt_and_the_class_of_2014_nr_0.pdf. xxiii Ibid.

xxiv U.S. Department of Education, "College Scorecard," available at https://collegescorecard.ed.gov/.

^{xxv} CAP analysis of National Postsecondary Student Aid Survey, 2011-12, available at

https://nces.ed.gov/datalab/powerstats/default.aspx.

^{xxvi} U.S. Department of Education, "College Scorecard."

xxvii CAP analysis of National Postsecondary Student Aid Survey, 2011-12

xxviii U.S. Department of Education, "College Scorecard."

^{xxix} Ibid.

^{xxx}The City University of New York, "Tuition and Fees," available at <u>http://www2.cuny.edu/financial-</u>aid/tuition-and-college-costs/tuition-fees/.

^{viii} Georgetown Center on Education and the Workforce, "Recovery: Job Growth and Education Requirements Through 2020," (Washington: 2013), available at <u>https://cew.georgetown.edu/wp-content/uploads/2014/11/Recovery2020.ES</u>. Web .pdf

^{xxxi} Susan Scrivener, Michael J. Weiss, Alyssa Ratledge, Timothy Rudd, Colleen Sommo, and Hannah Fresques, "Doubling Graduation Rates: Three-Year Effects of CUNY's Accelerated Study in Associate Programs (ASAP) for Developmental Education Students," (MRDC: 2015), available at: http://www.mdrc.org/sites/default/files/doubling_graduation_rates_fr.pdf

Testimony of Catherine Abata University Budget Director The City University of New York New York City Council Higher Education Committee Hearing: "Task Force on Free Tuition at CUNY" June 16, 2016

Good afternoon Chair Barron and members of the Higher Education Committee. My name is Catherine Abata and I am CUNY's budget director. Thank you for your continued support for CUNY and for the opportunity to speak with you today about forming a task to explore the possibility of identifying funding in order to provide free tuition at CUNY.

Tuition rates are \$6,330 at the senior colleges and \$4,800 at the community colleges. This generates about \$1.5 billion out of a total budget of \$3.2 billion. Financial aid and scholarships cover about 49% of the tuition revenue budget. Students' out of pocket tuition and fee expenses are about \$784 million. This includes both undergraduate and graduate students.

The University's fixed costs increase annually and while we always strive to cover these increases through efficiencies where additional state and city funding may be absent, it does put pressure on our ability to identify funding for programmatic investments. If tuition were to be eliminated, while it would be a financial benefit to students, any resultant reduction in funding levels would be harmful and would likely outweigh the initial financial benefit.

Revenue from tuition has enabled the University to make significant investments over the last five years, including the hiring of 1,000 new full-time faculty, and the enhancement of academic and student support services. During this time, graduation rates have increased at both senior and community colleges, 20 percent more degrees were awarded annually and more credits were earned. The goal certainly is to be able to continue this trajectory.

Testimony of the Professional Staff Congress/CUNY

New York City Council Higher Education Committee Hearing on Intro 1138, Legislation to Establish a Temporary Taskforce to Examine the Feasibility of Eliminating Tuition at The City University of New York

Michael Fabricant, First Vice President June 16, 2016

Good morning Chair Barron, members of the Council, and friends. On behalf of the 25,000 faculty and staff of CUNY represented by the Professional Staff Congress, I thank you for the opportunity to testify here today and for your continued advocacy on behalf of the students, faculty and staff of CUNY.

The PSC shares your vision of making a high-quality CUNY education available for free to every New York City student. And we support Intro 1138, legislation to establish a temporary taskforce to "examine the feasibility of eliminating tuition at the City University of New York and to develop recommendations for achieving such result." CUNY was free once, and it can be free again, if we have the political imagination and will to make it so. That is why President Barbara Bowen testified before you last year in support of a Council resolution endorsing President Obama's "America's College Promise," which would establish federal funding to provide tuition-free community college education.

It is good sense to appoint a taskforce of stakeholders and experts to undergo a careful analysis of what it would take to make CUNY free again. The taskforce's charge, as outlined in the legislation, is to present a report to the Mayor and Speaker which covers, but is not limited to, an analysis of:

- existing and potential sources of revenue that could replace tuition at CUNY;
- obstacles preventing the elimination of tuition;
- recommendations for how such obstacles should be addressed; and
- steps the city should take to address them.

I would respectfully recommend adding to that list of charges an analysis of:

- existing and potential sources of revenue that could provide resources *beyond* replacing tuition given the University's serious and long-term underfunding;
- obstacles, beyond tuition, to students' ability to succeed in college and obtain a degree;
- recommendations for how such obstacles should be addressed; and
- steps the city should take to address them.

The PSC has long supported removing financial barriers to students' access to CUNY, and we share the long-term goal of making CUNY free. But simply replacing tuition revenue is not enough. If every dime of CUNY's tuition revenue were to be replaced right now with federal funding or money from some other

source, CUNY would still be drastically under resourced. There would still be a shortage of full-time faculty. Adjunct faculty, who currently teach half the courses at CUNY, would still work for low-wages without job security or adequate teaching conditions. CUNY students—most of them low-income New Yorkers, people of color or immigrants—would still be squeezed into crowded classrooms in buildings that need significant repair. And CUNY students face challenges that go beyond tuition.

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If we can imagine a return to a free CUNY education, we must also imagine—and fight for—paradigm shifting investments in maintaining the quality of CUNY education, which means increasing the number of full-time faculty, improving advisement, expanding student support services.

When he unveiled his proposal for free community college, President Obama cited CUNY's ASAP program as a model. ASAP, Accelerated Study in Associate Programs, has shown that by providing tuition-free education, and investing in smaller classes, enhanced advising and academic support, free books, Metrocards, and internships to community college students, graduation rates can be dramatically raised. By adding a third more funding per FTE community college student for enhanced services, ASAP has increased 3-year Associates graduation rates to 56%—a result that far outpaces national averages. As a result, the City has dramatically increased its investment to expand ASAP to 50% of community college students by 2019.

Every CUNY student deserves increased public investments associated with a quality higher education. This rich city in a rich state in the wealthiest nation in the world can make that happen. But it will require more-progressive tax structures at each level of government, elected leaders who will make quality, free public higher education a top priority, and answers to knotty policy questions.

Here are several additional issues that we would urge a taskforce to consider. The PSC does not have immediate answers to these questions, but we would be proud and excited to engage them with you in this process:

 Should tuition-free college be limited to the community colleges or extended to CUNY as a whole? Focusing on the community colleges makes sense because New York City has formal legal responsibility for community colleges. What will happen, however, if community colleges become free and senior colleges do not? One possible result is that many more students will opt for taking their first two years "tuition free" and overwhelm the capacity at the community colleges, which are already overcrowded.

- 2. How should the city define residential eligibility for students seeking free tuition at CUNY? If the federal government does not set a free-college policy for the country and funding to make it possible, students, who live outside the city could move here to attend CUNY. How many more full-time faculty and staff would need to be hired to accommodate a potential influx of students? Alternatively, how should the city define residency or control admissions without compromising CUNY's access mission?
- 3. Should free tuition at CUNY be available to all resident students regardless of their personal and family income? Perhaps so. But any City program of free tuition would benefit by first covering the portion of tuition for low and moderate-income students that is not covered by federal Pell grants or state TAP financial aid. Additionally, and importantly, many low- and moderate-income and working-class students do not receive financial aid because they are categorically ineligible or their work and family obligations make it impossible for them to attend full-time. The students left out include independent students living on their own, undocumented immigrant students who graduate from city high schools, low-wage workers and displaced workers needing retraining who attend part-time. Tuition free CUNY will help these students immensely.

Finally, we encourage the Council to set its sights on the full cost of getting a college degree. While even some college experience helps students, the greatest economic, civic and personal benefits accrue to students who receive a degree. For this reason, we encourage you to consider not only the cost of covering tuition, but also the cost of providing access to quality instruction, educational services, advising and academic supports, which will make it possible for more students to earn a degree. Making CUNY tuition free will go a long way to making this possible, but we urge you to make sure that CUNY has all the resources it needs to ensure students' success.

State Assembly Member Charles Barorn Testimony Committee on Higher Education 250 Broadway, 14th Floor Hearing Room Thursday, June 16, 2016

<u>Testimony on Int. No. 1138: A local law to establish a task force to review</u> proposals for restoring free tuition at the City University of New York.

Greetings! My name is Keron W. Alleyne, and I am here today representing State Assembly Member Charles Barron. Unfortunately, he is unable to attend due to his obligations in the Albany. I'm here to testify in full support of Council Member Inez Barron's bill, Intro 1138. This bill seeks create a task force to review proposals for restoring CUNY back to where it used to be; Free!!

As former Chair of the Committee on Higher Education, I too advocated for the return of free tuition. I'm proud to see that my wife shares the same sentiment and is taking this discussion a step further.

New York City is a port to the world where people seeking opportunities dock for that prospect. The main path towards achieving one's goals is through the educational system. We must acknowledge the more education you acquire, the better your prospects are to survive this capitalist system. People seek higher education all across the country and the rising costs of education is crippling and hindering these opportunities; especially for Black and Latino people.

Upon completing college too many students are left with insurmountable debt that stifle their chances to build a life for themselves and their families and attain any real wealth. New York City once agreed that higher education should be free, but that was for white males. Once tuition was initiated and as attendance by Black and Latino people increased due to open admissions, the cost has placed on the backs of the students.

Every year our students are left with the burden of lobbying city and state elected officials to not cut financial aid. We must find better ways to cover the increasing costs to obtain a college degree. It is unreasonable to expect an 18 year old to sign a promissory note for their loans and be expected to pay it back while only earning minimum wage. This is a disservice to the next generation and we have an obligation to create a better future for them.

I support the passage of Intro 1138 and I encourage members of the City Council and Speaker Melissa Mark Viverito to cosponsor this bill.

Testimony of John McFarland

My name is John McFarland. I am a Brooklyn College graduate with a degree in computer science and a resident of City Council district 48. I recently served as the tech advisor to CLAS Student Government. I am here today in support of the establishment of a task force to review proposals for restoring free tuition at CUNY.

Like many New York City residents I come from a low-income home. My mother struggled to put a roof over our heads and often had to sell her jewelry just to make ends meet. When I was seventeen I dropped out of highschool. For many young men in New York City that's the beginning of a downward spiral in crime that eventually leads to incarceration. My mother fought to make sure that didn't happen. Thanks to CUNY Kingsborough I had access to affordable education that gave me opportunities I wouldn't have had otherwise.

Now as a graduate I can say with certainty that CUNY saved my life. Thanks to CUNY I won't need to struggle as hard as my mother did because I was able to go get an education. I didn't end up being a criminal. Instead I'm a productive member of society. I'd like to call on the council to adopt this proposal but wIth more representation from CUNY students. The member who represents students at CUNY should come from or be the designee of the CUNY Student Senate. It is the moral responsibility of this council to establish this task force, and to explore every available option in restoring free tuition to CUNY.



TESTIMONY of The Federation of Protestant Welfare Agencies

> Before the New York City Council Committee on Higher Education

Introduction No. 1138-2016

June 16, 2016

Prepared By:

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My name is Mallory Nugent and I am a Senior Policy Analyst at the Federation of Protestant Welfare Agencies (FPWA). I would like to thank Chair Barron, and the members of the Committee for the opportunity to testify before you today and for your leadership on this important issue.

FPWA is an anti-poverty, policy and advocacy nonprofit with a membership network of nearly 200 human service and faith-based organizations. FPWA has been a prominent force in New York City's social services system for more than 92 years, advocating for fair public policies, collaborating with partner agencies, and growing its community-based membership network to meet the needs of New Yorkers. Each year, through its network of member agencies, FPWA reaches close to 1.5 million New Yorkers of all ages, ethnicities, and denominations. FPWA strives to build a city of equal opportunity that reduces poverty, promotes upward mobility, and creates shared prosperity for all New Yorkers.

In this testimony, I would like to express FPWA's support for Intro. No. 1138, and identify some of the positive impacts and potential challenges of making the City University of New York (CUNY) tuition-free. FPWA would also be happy to participate in the task force outlined in this bill. Our focus on economic mobility, along with our member agencies working directly and indirectly on college access issues, would make us an asset to this conversation.

Positive Impacts of College Achievement

As an anti-poverty organization, FPWA commends the Council for seeking to explore means to promote college access and achievement. Education is a significant factor in economic stability and upward mobility, especially for low income students.

Without a college degree, a child born into the bottom fifth of the income distribution has a 45% chance of remaining there, and only a 5% chance of moving to the top fifth. When that same child earns a college degree, their chances of making it to the top nearly quadruple, and their chances of making it out of the bottom increase by more than 50%.¹ Over the course of their working life, the median income of an individual with a bachelor's degree is 65% greater than the median income of a high school graduate², and the unemployment rate for the college graduate is approximately half of the rate for the high school graduate³. Even with an associate's degree, the average annual income for a degree holder is 36% higher than a high school graduate.⁴ One study predicted that by 2020, 69% of all jobs in New York State would require some form of post-secondary education⁵.

It is important to note that while a college degree can be the key to upward mobility, students from low-income families are much less likely to obtain a degree. The gap becomes apparent from high school graduation: in 2012, 52% of students from the lowest 5th of the income distribution enrolled

¹ "Increasing College Opportunity for Low Income Students." The White House, 2014. Web. Aug. 2015.

<https://www.whitehouse.gov/sites/default/files/docs/white_house_report_on_increasing_college_opportunity_for_low-income_students_1-16-2014_final.pdf>.

² Ibid.

³ "Employment Rates of College Graduates." *Fast Facts*. National Center for Education Statistics. Web. Aug. 2015. https://nces.ed.gov/fastfacts/display.asp?id=561.

⁴ "Facts for Education Advocates." The College Board. Web. Aug. 2015.

https://professionals.collegeboard.com/profdownload/Facts_For_Education_Advocates_Sept.pdf>

⁵ Carnevale, Anthony P., Nicole Smith, and Jeff Strohl. "Recovery: Job Growth and Education Requirements through 2020." *Georgetown University Center on Education and the Workforce*. Georgetown Public Policy Institute, 1 June 2013. Web. Aug. 2015. https://cew.georgetown.edu/wp-content/uploads/StateProjections_6.1.15_agc_v2.pdf>.

in college, while 82% of students from the highest 5th enrolled. The discrepancy widens when it comes to degree achievement. While half of all people from high-income families have bachelor's degrees, only 10% of individuals from low-income families do.⁶

College attendance rates in New York City and New York State have improved in line with a national increase. New York is among the top third of states in getting students enrolled in college, with 52% of 18-24 year-olds enrolled. When disaggregated by race, Black and Hispanic youth are less likely to be enrolled with 44.8% and 37.1% respectively.⁷ This is especially noteworthy given the overrepresentation of these populations in poverty. While students are enrolling, they are often not persisting to a degree. Those enrolled in four-year institutions are far more likely (63.4%) to achieve degrees on time⁸ than those enrolled in two year schools (21.4%)⁹. Again, people of color are achieving on-time degrees at much lower rates. For example, only 12.5% of Black students will receive an associate's degree within three years¹⁰ and 46.9% receive a bachelor's degree within four years¹¹.

It is also notable that people of color are currently less likely to see the same scale of rewards from degrees as their white peers, in part because excessive loan debt impacts them disproportionately. Median debt to income ratio for Black and Hispanic families is 30-65% higher than for white families. Black and Hispanic students who achieve degrees are still far better able to increase earning potential and accumulate wealth than those with no degree, but a recent study shows that they are not reaching the same net worth as their white peers. Black and Hispanic graduates' median income in 2013 was twice as high as non-graduates, and their median net wealth was nearly 4 times greater. Unfortunately, that population is still at much greater risk during times of economic downturn: from 1991-2013, the median net worth of Black and Hispanic graduates dropped 56%, while the median net worth of white graduates rose 86%. According to the New York Times, "There is not a simple answer to explain why a college degree has failed to help safeguard the assets of many minority families. Persistent discrimination and the types of training and jobs minorities get have played a role. Another central factor is the heavy debt many blacks and Hispanics accumulate to achieve middle-class status." In order to take steps towards equalizing this disturbing trend, policies must be put in place to make a college degree achievable without the accumulation of large debts.¹²

In New York City, where the cost of living is significantly higher than most of the state, a degree can make an even greater impact on an individuals' ability to escape poverty. In areas with higher

⁶ "Increasing College Opportunity for Low Income Students." The White House, 2014. Web. Aug. 2015. https://www.whitehouse.gov/sites/default/files/docs/white_house_report_on_increasing_college_opportunity_for_low-income_students_1-16-2014_final.pdf>.

⁷ "Percentage of 18-24 Year Olds Enrolled in Colleges and Universities." *United States Education Dashboard*. US Dept. of Education, 2010. Web. 2015. http://dashboard.ed.gov/statecomparison.aspx?i=j&id=0&wt=40.

⁸ "Percentage of Students Graduating with a Bachelor's Degree within 6 Years..." *United States Education Dashboard.* US Dept. of Education, 2010. Web. 1 Aug. 2015. http://dashboard.ed.gov/statecomparison.aspx?i=k&id=0&wt=40>.

 ⁹ "Percentage of Students Graduating with a Associate's Degree within 3 Years..." United States Education Dashboard. US Dept. of Education, 2010. Web. 1 Aug. 2015. http://dashboard.ed.gov/statecomparison.aspx?i=k&id=0&wt=40.
¹⁰ Ibid.

¹¹ "Percentage of Students Graduating with a Bachelor's Degree within 6 Years..." *United States Education Dashboard*. US Dept. of Education, 2010. Web. 1 Aug. 2015. http://dashboard.ed.gov/statecomparison.aspx?i=k&id=0&wt=40.

percentage of degree holders, the poverty rates are also lower. Individuals with degrees have higher earning potential and have more options to leave high poverty areas. Cyclically, those who live in low-income families and neighborhoods are less likely to achieve degrees intensifying these pockets of poverty. The Bronx is the borough with the highest poverty rate (30.7%), and has the lowest percentage of adults with Associates degrees or higher (43.1%, versus 73.7% in Manhattan).¹³ In all the boroughs, the percentage of people living in poverty decreases with each level of education achieved. In Manhattan, 27% of adults with a high school education live in poverty, compared to 19% of those with an associate's degree and just 6.5% of those with a bachelor's degree.¹⁴ While education level is not the only factor that might influence this trend, its consistency reflects a relationship of some level.

New York University's (NYU) Research Alliance for New York City Schools recently took a close look at college access and achievement within New York City. They noted a steady increase in college enrollment, driven by a near doubling of enrollment in two-year institutions from 2006 to 2012. Despite promising trends in increased enrollment, one in five college-qualified students is not enrolling in college. According the to the NYU report, "This suggests that even the most academically prepared high school graduates are vulnerable to non-academic barriers, such as cost, limited knowledge about post-secondary options, and difficulty navigating the college application and financial aid processes." The report also shows a slow but steady attrition from two and four-year institutions, leading to significantly lower graduation rates. Students at four-year institutions have definitively higher persistence rates than their counterparts at two-year institutions.¹⁵

Models of Free College

Given the demonstrated positive impacts of achievement in higher education, there is a growing national trend towards eliminating the cost barrier to college by instituting promise programs. Promise programs are place-based scholarships, which address tuition and expenses at varying levels, sometimes with accompanying wrap-around services. Since Kalamazoo, Michigan began their robust Kalamazoo Promise in 2005, promise programs have gained traction in localities across the country, with more than 40 programs operating nationwide.¹⁶ Aside from the financial boost, communities like the ones discussed below with promise programs report a growing college going culture—students, families, and school staff are more likely to think of college as a "when" rather than an "if", resulting in better academic performance, increased Advanced Placement course taking, and more information circulating regarding college opportunities.

¹³ "Bronx County." *New York State Community Action Association*. NYC Dept. of Youth and Community Development, 2014. Web. Aug. 2015. http://nyscommunityaction.org/PovReport/2014/Bronx.pdf>.

¹⁴ "New York County." *New York State Community Action Association*. NYC Dept. of Youth and Community Development, 2014. Web. Aug. 2015. http://nyscommunityaction.org/PovReport/2014/NewYork.pdf>.

¹⁵ Coca, Vanessa. "New York City Goes to College." *The Research Alliance for New York City Schools*. NYU Steinhardt, 1 Nov. 2014. Web. 1 Aug. 2015.

<http://steinhardt.nyu.edu/scmsAdmin/media/users/sg158/PDFs/NYCGTC/Coca_NewYorkCityGoestoCollege_AFirstL ook_Brief_Nov14.pdf>.

¹⁶ "The Kalamazoo Promise." The Campaign for Free College Tuition. Web. 1 Aug. 2015. http://www.freecollegenow.org/the_kalamazoo_promise>.

Kalamazoo Promise

Public high school students in Kalamazoo are granted four year tuition to a public or private college of their choice. This is a particularly generous promise program that was started by anonymous donors with the goal of reinvigorating a floundering local economy.

Kalamazoo Promise celebrated its 10th anniversary this year, and has become a point of pride for the community. The super intendent reports that college enrollment has increased, as has Advanced Placement participation, especially among students of color. She states that she has observed a noticeable shift in the attitude of teachers and students over the last ten years.

Tennesee Promise

New York City has an opportunity to be a leader in New York State. In Tennessee, what began as a local initiative, expanded to make Tennessee a national leader in free college.

Tennesse has the most noteworthy statewide promise program, which is paired with vital wraparound services for each student. In 2014, Governor Bill Haslam instituted Tennessee Promise, with the state offering last dollar scholarships (the cost of tuition and fees after Federal and state aid is applied) to all Tennessee high school students for two years of community college. There are no academic requirements for the scholarship other than acceptance to an approved associate's degree program. The student must participate in mentoring services and complete eight hours of community service.

TnAchieves, the nonprofit that partners with the state for the mentoring portion of Tennessee Promise, began as Knox Achieves in 2008. The nonprofit worked to address low college attendance and achievement rates in Knoxville. From there, they expanded from Knox Achieves to TnAchieves, and began serving 22 counties. The program works in partnership with Tennessee Promise to pair each scholarship student with a volunteer mentor, who helps the student navigate the FAFSA and the process of enrolling in college. The student and mentor meet in person at least twice and maintain further contact via text, email and phone. The mentors provide guidance, encouragement and support.¹⁷

TnAchieves currently serves approximately 32,000 students. The organization touts graduation rates three times that of the State average. According to a representative from the organization, 68% are low income and 81% were not testing into college level courses. To address the latter issue, TnAchieves offers an optional three-week summer "bridge" program for students testing below college level. Each day consists of 1.5 hours of math and 1.5 hours of English, along with a one-hour "learning lunch" with guest speakers. Up to 90% of participating students improve their test scores by the end of session, with 40-60% testing out of at least one subject remedial level and 30% testing out of all remedial courses. ¹⁸

One criticism of the program in regard to serving low-income students is that the program does not cover additional expenses such as books and transportation, which may be a barrier to low-income students. Graham Thomas, a representative from TnAchieves explained that the lowest income students are actually not touched by the scholarship portion of the Tennessee Promise. He describes the funds as a "carrot" to get students involved, but feels the wrap around services are what have the

¹⁷ "The Tennessee Promise." The Campaign for Free College Tuition. Web. 1 Aug. 2015.

<http://www.freecollegenow.org/the_tennessee_promise>.

¹⁸ Thomas, Graham. Telephone interview. 15 July 2015.

most impact, especially for first generation, low income students. The maximum Pell grant, which the lowest income students are eligible for, covers full tuition plus an additional \$1000+. Since Tennessee Promise is a last dollar scholarship, this means they do not receive those funds, but still have some additional money for books and other expenses. They are however eligible for the mentoring services offered by TnAchieves, which can be vital for students with no one at home who has ever navigated the college process. Mr. Thomas also stated that because of the organization's broad reach they are able to organize students for book sharing and other creative ways to circumvent some of the extraneous cost.¹⁹

The scholarship funds come from State lottery revenue. \$300 million was put into an endowment, whose interest should sustain the program at an estimated \$34 million per year.²⁰ The wrap around services are not funded by the State. TnAchieves raises private dollars to support the effort. Mr. Thomas stated that the cost of services for each student is an average of \$1000, since the mentoring is provided by volunteers. The main cost is the recruitment and training of volunteers. Mr. Thomas stated that initial hesitation by the Republican legislature was overcome by highlighting the skills gap in the current state economy.²¹

CUNY Accelerated Study in Associate Program (ASAP)

While not technically a promise program, CUNY's ASAP is an ideal model for the kind of support a promise program could offer. When ASAP began in 2007, the three-year CUNY community college graduation rate was 24% for fully skills proficient students, and just 13% for all first-time full-time community college students who entered in fall 2004 regardless of skills proficiency. The results have been impressive: 52% of ASAP students graduate within three years.²² The return on investment is stunning—each additional degree achieved produces approximately \$205,000 in increased tax revenues and savings in social safety-net costs. While the program cost of \$3,900 per student above that of a traditional student, the increase in degrees is substantial. A Columbia University study found that the "total net benefit associated with actual current 2012/13 CUNY ASAP enrollment (2,200 students), is estimated to be \$102,000,000 over and above a similar comparison group enrollment".²³

The program operates at CUNY's seven community colleges: Borough of Manhattan, Bronx, Hostos, Kingsborough, LaGuardia, Medgar Evers, and Queensborough. The program provides a last dollar scholarship for tuition and fees, as well as a monthly metro card and free textbooks. In addition to the financial resources, ASAP offers a wide range of wrap-around supports including a consolidated schedule to accommodate work schedule, cohort design to promote community and peer support, regular advisement (monthly one on one with advisor, weekly seminar for first two semesters), career advising, and tutoring.

¹⁹ Thomas, Graham. Telephone interview. 15 July 2015.

²⁰ "The Tennessee Promise." The Campaign for Free College Tuition. Web. 1 Aug. 2015. http://www.freecollegenow.org/the-tennessee promise>.

²¹ Thomas, Graham. Telephone interview. 15 July 2015.

²² "Inside ASAP." *City University of New York.* Office of Academic Affairs, 1 Mar. 2015. Web. 1 Aug. 2015. http://www1.cuny.edu/sites/asap/wp-content/uploads/sites/8/2015/05/Resource-Guide.pdf.

²³ Levin, Henry M., and Emma Garcia. "BENEFIT-COST ANALYSIS OF ACCELERATED STUDY IN ASSOCIATE PROGRAMS (ASAP) OF THE CITY UNIVERSITY OF NEW YORK (CUNY)." *Center for Benefit-Cost Studies in Education.* Teachers College, Columbia University, 1 May 2013. Web. 1 Aug. 2015. http://www.nyc.gov/html/ceo/downloads/pdf/Levin ASAP Benefit Cost Report FINAL 05212013.pdf>.

ASAP is funded mainly through City funds, stemming from the New York City Center for Economic Opportunity (CEO). Following their initial success the City has invested in a rapid expansion. The program hopes to reach 25,000 students by 2018, compared to the 4,000 they currently serve. The expansion will include more students at existing colleges, new college partners, and more majors, with a special focus on serving more Science, Technology, Engineering, and Math (STEM) majors. The Robin Hood Foundation has also committed to piloting a four-year model of the program at John Jay College.²⁴

Potential Challenges

While promise programs have been shown to be successful in a variety of communities, New York City likely presents some challenges and questions, that a successful task force should address. Those items include:

Can CUNY ensure quality with an influx of students?

Our member agencies have flagged administrative hurdles and bureaucratic issues when dealing with SUNY and CUNY systems. It is possible that an increased number of students to exacerbate these issues. Logistical limitations would need to be assessed also: number of desks, classroom space, class offerings, etc. One positive point could be an increase in job creation for staff and professors.

CUNY is already under immense budget constraints. The State has not made the needed investments to allow CUNY to function at high capacity. For example, The CUNY Chancellor has stated that the investment needed is \$330 million to provide retroactive pay for 25,000 faculty and professional staff and 10,000 additional CUNY workers. Without viable salaries, CUNY cannot attract or retain high-quality faculty and staff. The result is that more full time faculty are either leaving CUNY or are more difficult to recruit. Issues like this may be exacerbated in a tuition-free setting

Should the program be need based or universal?

In Oregon's newly instituted program, only students eligible for Pell grants are eligible for their promise program, targeting their resources to the lowest income students. While the aim of this program would be to assist that target population, we know that universal programs are less likely to be cut in times of economic downturn. President Obama's proposed plan limits benefits to households making under \$200,000 annually.

Would this program direct students away from more successful four-year programs?

Community colleges are not regarded as the preferred choice for successful education outcomes, with lower graduation rates and lower return on investment for associate's degrees. Half of all low-socioeconomic status (SES) students undermatch, meaning they apply to and attend institutions whose selectivity is not on par with the student's academic ability. Only eight percent of high-achieving, low-income students are "achievement typical" in their application patterns, meaning they applied to institutions that closely matched their abilities, including at least one selective safety school. Students often undermatch because they are not fully aware of their options. Many see the "sticker price" at state schools and community colleges, which are less selective, and assume they are the only affordable options. Most are not aware that more selective schools tend to have more

²⁴ Strumbos, Diana. "ASAP Research and Evaluation Team." Telephone interview. 20 Aug. 2015.

resources for merit and need based scholarships, so the bottom line cost could be much less. Students who attend selective institutions, which tend to have more resources available for student supports, have better education outcomes even after controlling for student ability.²⁵

While community colleges are not always ideal, allowing low-income students to complete years of education without accumulating debt would have a positive impact. For less academically prepared students, it allows them to attempt higher education with less financial risk. The program would also promote a college going culture, to ensure students are thinking of college generally as an achievable goal.

How could a promise program be funded?

Funding for promise programs varies greatly. Tennessee uses lottery revenue for the scholarship money, and private donations for wrap around services. Oregon plans to fund their program using a small hotel tax. Many local programs are completely privately funded. While the return on investment on increasing the number of graduates in New York would be large, the initial investment would also be sizable given the scope of such as program.

Conclusion

FPWA strongly supports further exploration of eliminating CUNY tuition, and would like to participate in such a task force. A strong task force will examine pressing issues, such as ensuring quality and funding sources. The elimination of tuition presents a unique opportunity for the City of New York to increase college access and a college going culture, leading the State in promoting achievement in higher education.

²⁵ "Increasing College Opportunity for Low Income Students." The White House, 2014. Web. Aug. 2015. https://www.whitehouse.gov/sites/default/files/docs/white_house_report_on_increasing_college_opportunity_for_low-income_students_l-16-2014_final.pdf>.

Harold Stolper Senior Economist Community Service Society of New York

Testimony to the Committee on Higher Education Of the Council of the City of New York June 16, 2016

Issue:

Int. No. 1138 - to establish a task force to review proposals for restoring free tuition at the City University of New York.

Summary of our testimony:

- Labor market data shows that a college degree offers the only real security from unemployment and a path to higher wages.
- New CSS polling data shows New Yorkers strongly support making college more affordable as an urgent priority. But college affordability challenges go beyond the cost of tuition.
- CUNY tuition and aid policy has steered the neediest students into 2-year rather than 4-year colleges. Low levels of college readiness reinforce financial barriers and limit completion.
- Affordability policies must ensure that the neediest New Yorkers are not steered to 2-year colleges if they are capable of succeeding at 4-year colleges, complemented with counseling and financial support for all economically disadvantaged students (applications and enrollment support, free MetroCards, tuition waivers), and remediation initiatives for those who enter college under-prepared.
- CSS is working with other organizations, including the Urban Youth Collaborative to develop a comprehensive college affordability proposal aimed at increasing the chances of college enrollment and successful completion for all New Yorkers. <u>We strongly support the bill under consideration today.</u>

Thank you for the opportunity to testify today on behalf of the Community Service Society of New York (CSS). CSS is currently working on a report that will propose a new college affordability plan for New York, and we are here today to discuss some of its findings.

A college degree offers the only real security from unemployment and a path to higher wages.

The number of jobs available for those without some college education has plummeted, due to technological advancements and competition from cheap overseas labor, among other factors.¹ Nationally, the unemployment rate drops significantly with higher levels of educational attainment, from 5.4 percent for those with only a high school diploma to 2.6 percent for those with a Bachelor's degree or higher. A college degree becomes even more valuable in insulating workers against the adverse effects of an economic downturn; during the Great Recession, the

¹ In 1973, only 28 percent of jobs required some postsecondary education and only 16 percent required a Bachelor's degree or higher. In 2010, 59 percent required some postsecondary education and 32 percent required a Bachelor's degree or higher. See <u>https://www.technologyreview.com/s/538401/who-will-own-the-robots/</u> and <u>http://economics.mit.edu/files/6613</u>.

unemployment rate for those with only a high school diploma rose by nearly 6 points, compared to a 2.7 point increase for those with a Bachelor's degree or higher.

A college degree also offers the only real chance at higher wages: workers with a Bachelor's degree or higher earn, on average, around 80 percent more than workers with only a high school diploma. College degrees are also associated with higher earnings for all racial groups.

New CSS polling data shows New Yorkers strongly support making college more affordable as an urgent priority. But college affordability challenges go beyond the cost of tuition.

According to the Unheard Third, CSS' own scientific survey of all New Yorkers focused on the experiences and views of low-income New Yorkers, 81 percent of parents said their own children would need a four-year degree or higher in order to sustain a family of their one day. After the minimum wage, low-income New Yorkers viewed making college affordable as the best way to help them get ahead economically.

More than forty percent of respondents cited the cost of tuition as the biggest barrier to both entering and completing a four-year college. Net price—which is just tuition and fees net of financial aid—is an obvious starting point for thinking about college affordability. But net price does not capture the breadth of the college affordability problem; other commonly cited barriers include the cost of living including food and housing, and low levels of academic preparation that force students to spend more time and incur more college costs.

Another component of the affordability problem is the difficulty obtaining the necessary information to plan for smart college decisions in advance. Planning the best way to finance unmet need through a complicated web of public and private loans is an incredibly demanding problem that can discourage prospective applicants from going to college altogether or end up at a more affordable school of lower quality. Moreover, many students lack the information on the net costs and benefits of attending different college programs, irrespective of how they will finance unmet need. This information problem is exacerbated by a needlessly complex federal financial aid system that makes it prohibitively difficult for many families to predict their federal aid and unmet need and thus deters some students from applying altogether.

Low levels of college readiness reinforce financial barriers and limit completion.

It should be clear that net price is a major factor contributing to the perception that college is unaffordable, but there are also other salient barriers including the cost of financing an education over time, obtaining the relevant information to make informed decisions, and the complexity of the financial aid system. Among lower income families, the effect of these barriers is underenrollment, under-matching (i.e. enrollment in less selective colleges than students are capable of succeeding at), and under-preparedness among students who went through high school thinking college would not affordable for them. Rates of college readiness among high school graduates in New York City and State are low. Among public high school students, just 38% statewide, and 27% citywide are deemed to have "college ready" skills after 12th grade, according the Aspirational Performance Metric (APM) established by the New York City Department of Education in collaboration with the New York State Education Department, and CUNY.² This compares poorly to high school graduation rates of 76% and 68% in the state and city, respectively.

As a result of their under-preparedness, very high shares of New York City students are unable to gain acceptance to 4-year colleges, and are thus only eligible for 2-year schools. Students who end up enrolling in CUNY without having met APM benchmarks end up required to take non-credit bearing remedial courses, which soak up their limited financial aid, and generally make them less likely to graduate. This increases the likelihood of students leaving school in a worse position than they started, with no degree but often with significant student debt.

Moreover, the perception that college is unaffordable only encourages students who feel college is out of reach to under-prepare throughout their high school experience. The lack of clarity about whether a high school student will ever be able to afford college could be a barrier that keeps them from working hard enough to make themselves as college-ready as possible.

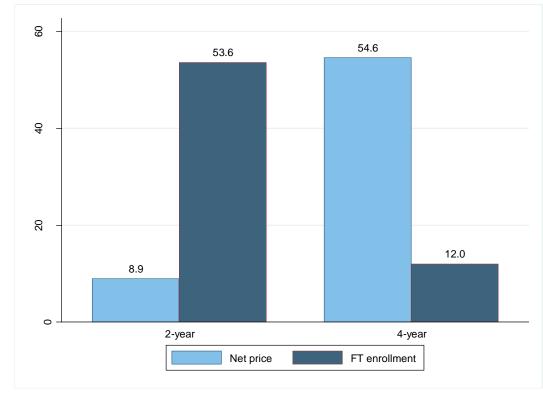
CUNY tuition and aid policy has increasingly steered the neediest students into 2-year rather than 4-year colleges.

Over the five-year period spanning 2008-09 to 2013-14, the net price of attendance (tuition and fees less aid) for low-income aid applicants rose much faster at 4-year CUNY colleges (55 percent) than at 2-year CUNY colleges (only 9 percent). Full-time enrollments moved in the opposite direction: enrollment growth among the lowest income aid applicants was relatively slow at 4-year colleges where price rose the fastest, while enrollment grew much faster for these students at 2-year colleges where price growth was minimal. While there are no doubt other factors influencing enrollment patterns over time, the strong negative correlation between rising net price and enrollment growth, coupled with faster net price growth at 4-year colleges, suggests that CUNY tuition/aid policy is increasingly steering the neediest families into 2-year colleges.

Even for low-income students who are sufficiently prepared to succeed at 4-year colleges, the perception that this path is unaffordable reduces the incentives to apply to more selective colleges where the likelihood of long-term success would be greater. This results in "undermatching" between student and institution. A recent college scholarship program in Nebraska has provided strong evidence that making college more affordable can reduce this undermatching, leading to not only higher enrollment rates at 4-year colleges among sufficiently prepared low-income students, but also higher completion rates. Program benefits were largest among demographic groups with historically low levels of college attendance, including students of color and those with low standardized test scores.

² The APM deems students "college ready" if they score at least a 75 and 80 on the English Language Arts and Mathematics Regents exams, respectively. The college ready designation also allows students to avoid entrance exams for possible remediation in non-credit bearing Math and English courses once enrolled at CUNY, and also play a strong role in determining whether students are candidates for 4-year or 2-year colleges.

Figure 1. Five year changes in net price and enrollment at CUNY institutions: low-income, fulltime, in-state, federal aid recipients.



Author's calculations based on data from the National Center for Education Statistics' Integrated Postsecondary Education Data System.

Affordability policies must ensure that the neediest New Yorkers are not steered to 2-year colleges if they are capable of succeeding at 4-year colleges, complemented with a range of evidence-based support systems.

Affordability policy needs to address more than just tuition and the cost of living, but also target informational barriers that make it hard for prospective students to map out their own path to college affordability starting in high school.

This is a particular challenge in New York City, where the graduation rates of our community colleges remain extremely low, and the rates of transfer to four-year schools are abysmal. As a previous CSS report has highlighted, we are increasingly sending our black and Latino high school graduates into relatively less costly community colleges, where they have the least chance of succeeding.

Four specific sets of research-based programs should be considered as components to bolster the outcomes of any affordability initiatives. They include:

- <u>Application and enrollment support for high school students</u> such as information packets and fee waivers to improve college matching;³ and personalized text messages to prevent drop-offs from acceptance to enrollment.⁴ These efforts have been shown to lead students to enroll in higher quality schools where they are more likely to succeed.
- <u>Remediation initiatives</u> that move students quickly into credit-bearing courses. Far too many students at community colleges end up placed in remedial courses they do not bear credit, yet do utilize financial aid and other student resources, and generally reduce a student's likelihood of progressing through college. In New York, the relatively new CUNY Start program, an intensive effort to move students out of remediation in one semester, has demonstrated very strong results in getting students into credit-bearing courses, and more likely to progress toward graduation.
- <u>On-campus support programs</u> that include a range of counseling and other supports, such as the Accelerated Study in Associates Program (ASAP). Also at CUNY, ASAP was found to nearly double graduation rates of participating students compared to those in a control group. And because ASAP students progressed through college so much more quickly, their average cost per degree was notably lower.⁵
- <u>Free MetroCards</u> provided to students contingent on participating on other support services has proven to be one of the most successful components of the ASAP program.

CSS and allies are working to develop a robust college affordability proposal that will make college not only more accessible for all New Yorkers, but increase their chances of graduating and succeeding.

We are working on a report that will use new data and existing research to propose a college affordability package that improves access to college, but also works to ensure that students enroll in colleges where they are best equipped to succeed. New affordability policies also represent opportunities to package and incentivize the usage of programmatic efforts that will additionally improve on-campus retention and graduation rates, thus ensuring a stronger return on investment to any new infusion of public dollars.

CSS strongly supports the bill to establish a task force to review new college affordability proposals, and requests that our forthcoming proposal be given strong consideration.

³ Caroline Hoxby and Sarah Turner, "Expanding College Opportunities for High-Achieving, Low Income Students," Stanford Institute for Economic Policy Research, March 2013.

⁴ Benjamin L. Castleman and Lindsay C. Page, "Summer Nudging: Can Personalized Text Messages and Peer Mentor Outreach Increase College Going Among Low-Income High School Graduates?" Center on Education Policy and Workforce Competitiveness, updated October 2013.

⁵ <u>http://www.mdrc.org/publication/doubling-graduation-rates</u>



Ronnie Lowenstein DIRECTOR THE CITY OF NEW YORK INDEPENDENT BUDGET OFFICE 110 WILLIAM STREET, 14th Floor NEW YORK, NEW YORK 10038 (212) 442-0225 Fax (212) 442-0350 Email: ronniel@ibo.nyc.ny.us

November 16, 2015

Borough President Eric Adams Brooklyn Borough Hall 209 Joralemon Street Brooklyn, New York 11201

Dear Borough President Adams:

At your request, IBO has estimated the cost of eliminating tuition at CUNY's community colleges. Our findings are summarized below and the enclosed memo details the data, assumptions and methodology used to derive this estimate.

It is important to note that a proposal to make CUNY community colleges tuition-free would need to be structured in a way that did not jeopardize student's access to state and federal grant programs. Our estimates below assume that a local tuition assistance program could be structured in a way that keeps the state and federal grants flowing to CUNY community college students.

With that caveat, IBO estimates that the annual cost to the city of providing free tuition for CUNY's community college students would range from a low of \$138 million for a program limited to three years of tuition assistance for full-time students to a high of \$232 million for a program of unlimited duration for all students, full and part time. Generally, a program with a time limit greatly decreases costs compared with an open-ended program, given how slowly many community college students progress toward graduation. All of our estimates assume that the tuition free program would apply only to city residents.

These initial estimates assume no change in behavior either in terms of the number of students enrolling in community college or the number maintaining attendance. In reality, reducing the cost should have some impact on those figures, in ways that would likely increase the cost of the program.

For the city, the benefits of eliminating tuition for community college students are dependent on how successful the program is at raising the very low current graduation rate. However, we do not have the means to estimate the impact on graduation rates for this particular program. Data from the U. S. Census Bureau's American Community Survey for the years 2011-2013 show that for residents of New York City age 25 and above, the median income of individuals holding an associate's degree (or with some college attendance) is \$8,770 greater than that of individuals with a high school diploma. However, research indicates that the income boost varies greatly and is closely tied to the field of the associate's degree, with the career and technical education and health fields yielding the highest returns.

CUNY's ASAP program, which offers free tuition for community college as one of many supports for participants, has shown significant impact on graduation rates for community college students, but it is restricted to a particular group of students and its results cannot be generalized to the whole population. This is particularly true because studies of ASAP have emphasized the importance of the full range of interventions that make up that program. While those services add cost to the program, we cannot know whether the tuition subsidy alone would yield a similar impact on graduation rates.

If you have any questions or would like additional information, please feel free to contact me at <u>ronniel@ibo. nyc. ny. us</u> or 212-442-0225 or Raymond Domanico who coordinated the study, at <u>raymondd@ibo. nyc. ny. us</u> or 212-341-6049.

Sincerely,

Nomer Codest

Ronnie Lowenstein



THE CITY OF NEW YORK INDEPENDENT BUDGET OFFICE 110 WILLIAM STREET, 14th FLOOR NEW YORK, NEW YORK 10038

MEMORANDUM

Date: November 12, 2015

To: George Sweeting

From: Ray Domanico Joydeep Roy Yolanda Smith

SUBJECT: ANALYSIS OF THE POTENTIAL COST OF PROVIDING TUITION-FREE COMMUNITY COLLEGE AT CUNY FOR NEW YORK CITY RESIDENTS

At the request of Brooklyn Borough President Eric Adams, IBO has considered the potential costs and fiscal benefits of making attendance at CUNY's community colleges tuition-free for city residents. We have examined potential program costs under a series of scenarios posed by the Borough President's office. We have also reviewed research literature on the potential benefits of such a program. The final section of this memo summarizes those findings. We refrain from making a bottom-line estimate of the benefits to this particular program, because this would depend on the eventual success of the program at increasing graduation rates, and we have no information on which we can base a projection of that impact. We also describe the ways in which CUNY's Accelerated Study in Associate Programs (ASAP), which is often cited as a model for a tuition-free policy, differs from an initiative that only consists of a tuition subsidy.

Description of CUNY's Community Colleges and Their Students

The city university operates seven community colleges: Kingsborough CC in Brooklyn, Borough of Manhattan CC and Stella and Charles Guttman CC in Manhattan, Bronx CC and Hostos CC in the Bronx, and Queensborough CC and LaGuardia CC in Queens. In the fall of 2013, these schools enrolled almost 58,000 full-time students and close to 40,000 part-time students. The count of *full-time equivalents* (after pro-rating part-timers) was 71,320.

Sixty-three percent of CUNY's community college students are age 22 or younger. An additional 23 percent are between ages 23 and 29. Almost 14 percent are age 30 or older.

The annual tuition rate is currently \$4,800 and CUNY estimates the total cost of attendance, including books, supplies, travel and living expenses, to be \$12,000 for students living at home and \$24,800 for students living independently. The tuition rate has increased by 55 percent since 2010, reflecting ongoing implementation of the CUNY Compact, which called for smaller, but steady tuition increases

than had been true in the past. The compact was first implemented in 2007 and is scheduled to continue to guide tuition policy through 2016.

The annual budget of CUNY's community colleges totals \$973 million (fiscal year 2015). The city contributes 31.5 percent (\$306 million) and the state provides 27 percent (\$262 million). Tuition accounts for 36 percent of the budget, or \$351 million. A significant portion of tuition payments come from federal Pell Grants or state aid paid to qualifying students. However, 40 percent of CUNY's community college students receive no state or federal grants in aid, perhaps due to their immigration or documentation status. Those students bear the full cost of attendance themselves. For the 60 percent of students who do receive state or federal grants, the average award is \$5,596, more than the tuition amount but only about 25 percent to 50 percent of the total cost of attendance.¹ The rate of students receiving financial aid varies by school. Almost three-quarters of students at Bronx CC and the new Guttman CC receive aid, while only slightly more than half of Kingsborough's and LaGuardia's students do so.

It is important to note that a proposal to make CUNY community college tuition-free would need to be structured in a way that did not jeopardize students' access to state and federal grant programs. Losing access to those programs would result in the loss of more than \$325 million of state and federal money that now flows to students. Our estimates below assume that a local tuition assistance program could be structured in a way that keeps the state and federal grants flowing to CUNY community college students.

Student retention and progress toward graduation is a challenge at the community colleges. In recent cohorts, slightly less than a third of students do not enroll in the fall after their first year. Two years after initial enrollment, just 4 percent of students have earned their associates degree while 46 percent to 48 percent had returned for their second year. About 16 percent of the original cohort has earned a degree after three years. The graduation rate grows to around 26 percent after four full years and eventually tops out at about a third of the entering cohort earning either associates or bachelor's degrees. About 12 percent of the entering cohort is still enrolled in the fifth year after admission.

Estimating the Cost of the Tuition Subsidy

All of the issues noted above: the number of students attending CUNY's community colleges, their progress toward graduation and the current amount of tuition and financial aid, factor into our estimate of the cost of making the schools tuition-free.

Borough President Adams has asked us to develop various cost projections related to student qualifications for the tuition-free program. Using data provided by CUNY on enrollment and student retention, we are able to model the impact of limiting the program to full-time students and the impact of also allowing part-time students to participate. Similarly, we are able to estimate the various cost implications of limiting the number of years (three, four, or five years, or unlimited) that a student would be eligible. However, we were unable to identify any data that would allow us to consider the cost implications of a minimum GPA eligibility requirement.

Our basic methodology is to identify the number of students who would be eligible for the program in a single year and divide them into two groups: those who—based on past experience— would be likely to qualify for some form of state or federal aid (60 percent of the students) and those who would likely not qualify (40 percent). The calculation of the per-student cost of the tuition subsidy is straightforward:

Forty percent of students receive no tuition aid from state or federal sources. Therefore, it would cost \$4,800 per student to cover their entire tuition cost.

Sixty percent of students do receive tuition assistance from state and federal sources, estimated to be \$2,240 on average. Thus, the average cost to cover the portion of their tuition not already covered by state and federal grants is \$4,800 - \$2,240 = \$2,560 per student.

In order to calculate the average per-pupil cost to the city of providing free tuition for all students, we simply weight the two costs estimates by the share of students who do and do not receive state and federal aid:

 $($4,800 \times 40\%) + ($2,560 \times 60\%) = $3,456.$

Finally, we assume that the roughly 8 percent of CUNY community college students who are not city residents would not be eligible for free tuition.

Eligibility Limitations	Number of Eligible Students	Annual Program Cost (millions of dollars)
No Time Limits:		
Only Full-Time Students	54,618	\$189
All Students (FTEs)	67,085	\$232
Limit Participation to 10 Years:		\$0
Only Full-Time Students	53,771	\$186
All Students (FTEs)	66,045	\$228
Limit Participation to 5 Years:		\$0
Only Full-Time Students	47,998	\$166
All Students (FTEs)	58,953	\$204
Limit Participation to 4 Years:		\$0
Only Full-Time Students	44,996	\$156
All Students (FTEs)	55,267	\$191
Limit Participation to 3 Years:		\$0
Only Full-Time Students	40,054	\$138
All Students (FTEs)	49,197	\$170

NOTE: Only New York City residents are included. In the scenarios that are time-limited, we estimate the number of students by considering recent cohorts (both first time entrants and transfers) and their retention rates over the years. This data is regularly produced by CUNY's Office of Institutional Research and available on their website. http://www.cuny.edu/about/administration/offices/ira/ir/data-book/current/retention-graduation/system.html

IBO estimates that the annual cost to the city of providing free tuition for CUNY's community college students would range from a low of \$138 million for a program limited to three years for full-time students to a high of \$232 million for a program of unlimited duration for all students, full and part time. Inclusion of part-time students adds 23 percent to the cost of a program for full-time students, regardless of time limits. Generally, a time limit greatly decreases costs compared with an open-ended program, given how slowly many community college students progress toward graduation.

These initial estimates assume no change in behavior either in terms of the number of students enrolling in community college or the number maintaining attendance. In reality, reducing the cost should have some impact on those figures, in ways that would likely increase the cost of the program.

A large reduction in tuition as would be the case if CUNY makes its community colleges tuition-free is likely to attract students who are either not currently enrolled in college or enrolled in non-CUNY colleges. Research finds that potential college students are generally very sensitive to the price of attending college, including tuition and financial aid. Potential community college students might be even more sensitive; coming from a relatively low-income population, they are likely to be even more wary of costs. A study of Texas community colleges² found that a \$1,000 increase in tuition resulted in an immediate decrease in enrollment of 5.4 percentage points. Moreover, if tuition at CUNY's community colleges is lowered while tuition at the senior colleges is not, some students might be diverted from the more costly four-year colleges; a study in Massachusetts finds students "remarkably willing to forego college quality for relatively small amounts of money." ³

Given that community college students rarely cross state boundaries to attend college, much of the diversion effect is likely to come at the expense of other colleges in New York City and State, particularly senior CUNY colleges. A study in Missouri found that lower tuition costs at community colleges increased two-year college enrollment by 5.3 percentage points, but decreased combined public and private four-year enrollment by 3.8 percentage points.⁴ Data from CUNY show that among full-time first-time freshman enrolling in associate degree programs in fall 2005, 7.4 percent had earned a *bachelor's degree* after eight years, with an even higher share transferring to four-year colleges—similar rates were found in the fall 2006 entering cohort; the two most recent cohorts for whom eight-year graduation data are available.⁵ This suggests that it is not unheard of for some students to begin in a community college and then move on to enroll and graduate from a senior college. A cost differential between the two levels might make that more common.

The costs of free tuition at CUNY community colleges is thus likely to also depend on changes in tuition at other colleges in the city and state. If community colleges in CUNY are the only post-secondary institutions in the city or state offering a no-tuition policy, they might see significant increases in enrollment. Studies of recent state merit aid programs, adopted by many states in the South, show that generous tuition discounts to in-state residents lead to increases in total college enrollment *within the state*, along with sharp increases in *in-state* college enrollment, as students decide to remain within their home state rather than enroll elsewhere.⁶

Considering the Benefits of Free Tuition

The Borough President has asked us to estimate the fiscal benefits that might be associated with the tuition subsidy program, particularly those that would result from additional tax revenue generated from higher earnings of those who would otherwise not be able to afford college, thereby offsetting some of the cost of the tuition subsidy.

The benefits of eliminating tuition for community college students are dependent on tuition reduction leading to a higher graduation rate than is now the case. However, we do not have the means to estimate the impact on graduation rates for this particular program. Research indicates that for individuals, greater educational attainment is associated with higher income. Simply put, high school graduates tend to earn more than nongraduates. Similarly, those who attain an associate's degree tend to earn more than high school graduates, and so on. (Research also suggests other benefits associated with educational attainment, including better health and lower crime rates, but we will focus on income here.) Data from the U.S. Census Bureau's American Community Survey for the years 2011-2013 show

that for residents of New York City age 25 and above, the median income of individuals holding an associate's degree (or with some college attendance) is \$8,770 greater than that of individuals with a high school diploma. Although many studies⁷ have found similar results, it is important to note that that the area of study is critically important, with the highest returns to associate's degrees appearing for those in the career and technical education (CTE) and health fields.

Comparison to the Accelerated Study in Associate Programs⁸

The Borough President also asked us to compare the potential impacts of a free tuition policy to the demonstrated impact of the existing CUNY Accelerated Study in Associate Programs. ASAP goes beyond free tuition to include an extensive list of programmatic interventions with students.

The key elements of ASAP are briefly described below. In ASAP, free tuition is paired with program elements designed to move students more quickly to graduation. Only certain students are eligible to participate in ASAP and continuation in the program is dependent upon their compliance with certain program requirements.

- Student eligibility:
 - o NYC resident
 - o Eligible for need-based financial aid or veteran's benefits
 - Proficient in reading, writing, and math or have no more than two developmental course needs based on the CUNY Assessment Tests
 - Enrollment in an ASAP approved program on a full-time basis—at least 12 credits per semester
 - For continuing or transfer students, 15 or fewer college credits prior to enrollment in ASAP.
- Program components:
 - o Waiver of tuition not covered by financial aid
 - Financial assistance towards textbooks; requirements designed to minimize costs (i.e., rent vs buy textbooks)
 - Free monthly unlimited MetroCards for students who comply with program requirements
 - o More intensive advising, career services, and tutoring
 - Strong encouragement to enroll in winter (intersession) and summer courses to make up failed courses and developmental courses; additional aid provided to cover these costs
 - o Students are enrolled in courses with a concentration of ASAP students
 - Strong encouragement and support to complete the associate's degree within three years.

As part of a comprehensive study of CUNY's Accelerated Study in Associate Programs, Levin and Garcia estimated the total fiscal benefit to taxpayers for each additional associate's degree graduate.⁹ In doing so, they considered the future income tax payments associated with the higher earnings of holders of

associate's degrees; their future property and sales taxes; and the reduced claims that they would make on the public health, public assistance, and criminal justice systems.

Both the Levin and Garcia study and a later report by MDRC found significantly higher graduation rates among students participating in ASAP than among a carefully drawn comparison or control group. The MDRC study was particularly powerful, because it drew on a random assignment of a group of students who qualified for ASAP—some assigned to the program and others enrolled in CUNY community college, but not in ASAP.¹⁰ MDRC reported that the three-year graduation rate for ASAP participants was almost double that of students in the control group (40 percent compared with 22 percent). However, ASAP has many more program components besides the proposed tuition subsidy and is also targeted to a specific group of students, as opposed to the more general approach of a universal tuition subsidy.

ASAP has been shown to have dramatic positive outcomes for the targeted group of students it serves. MDRC concluded the 18 percentage point increase in the graduation rate more than offset the program's higher costs, noting that "the cost per degree was lower in ASAP than in the control condition." Although likely to be lower than the improvement achieved under ASAP, an increase in graduation rates resulting from a more modest program that only offered free tuition could also produce fiscal benefits offsetting the costs of the program, but the available information is not sufficient for IBO to test such a hypothesis.

However, the rigorous MDRC evaluation of ASAP emphasizes the importance of the full range of services offered, particularly the requirement that students attend full time, the frequent interaction they have with advisors, the availability of free MetroCards (contingent on their fulfilling their program requirements) and the intense monitoring of their progress that was done by CUNY. Finally, it cautions that additional study is needed to see if the gains enjoyed by ASAP students can be sustained if and when the program expands its scope.

Conclusion

IBO estimates that eliminating tuition for CUNY community colleges would cost the city \$3,456 per student per year. Total annual cost would range from \$138 million to \$232 million depending on the number of years that students would be eligible as well as whether the subsidy was limited to full-time students or made available to part-timers as well.

While there are clearly documented benefits to the attainment of an associate's degree, the size of these benefits is related to the course of study. CUNY's ASAP program has shown significant impact on graduation rates for community college students, but it is restricted to a particular group of students and its results cannot be generalized to the whole population. This is particularly true because studies of ASAP have emphasized the importance of the full range of interventions that make up that program. While those services add cost to the program, we cannot know whether the tuition subsidy alone would yield similar impact on graduation rates.

irst Time Freshmen	17,742
Total Enrollment	
Full-Time Students	57,937
Part-Time Students	39,814
Total Enrollment	97,751
Full-Time Equivalents	71,320
Age Distribution of Community Colleg	e Students
Under 20	35.6%
20-22	27.8%
23-24	10.5%
25-29	12.5%
30-44	10.6%
45 and Over	3.1%
Associate Degrees Granted - June '13	11,678

		Percent Receiving	
	Enrollment Fall 2013	Any Grant or	Average Amount
	(Full and Part Time)	Scholarship Aid	of Aid
Kingsborough	18,634	52%	\$5,215
вмсс	24,186	73%	5,267
LaGuardia	19,564	51%	4,545
Queensborough	16,291	48%	5,569
Bronx	11,368	74%	7,974
Hostos	7,006	70%	5,067
Stella and Charles Guttman	493	74%	7,624
Total	97,542	60%	\$5,596

ENDNOTES

¹ Financial aid data was taken from the National Center for Educational Statistics Integrated Post-Secondary Education Data System.

² Martorell, P., McCall, B., and McFarlin, I. (2014). Do public tuition subsidies promote college enrollment? evidence from community college taxing districts in Texas. <u>http://www2.census.gov/ces/wp/2014/CES-WP-14-32.pdf</u>

³ Cohodes, Sarah and Joshua Goodman (2014). Merit Aid, College Quality and College Completion: Massachusetts' Adams Scholarship as an In-Kind Subsidy, American Economic Journal: Applied Economics 6, no. 4: 251-285.

⁴ Muñoz, José, James Harrington, Bradley R. Curs and Mark Ehlert (2014). Democratization and Diversion: The Effect of Missouri's A+ Schools Program on Postsecondary Enrollment. University of Missouri, October 22, 2014.

⁵http://www.cuny.edu/irdatabook/rpts2 AY current/RTGI 0001 FT FTFR ASSOC TOT UNIV.rpt.pdf).

⁶David L. Sjoquist, John V. Winters (2015). State Merit Aid Programs and College Major: A Focus on STEM. *Journal of Labor Economics*, Vol. 33, No. 4 (October 2015), pp. 973-1006

⁷ Dadgar, Mina and Madeline Joy Trimble (forthcoming). Labor Market Returns to Sub-Baccalaureate Credentials: How Much Does a Community College Degree or Certificate Pay? *Educational Evaluation And Policy Analysis*, Published online before print, November 5, 2014. Jepsen, Christopher, Kenneth Troske, and Paul Coomes (2014). The Labor-Market Returns to Community College Degrees, Diplomas, and Certificates. *Journal of Labor Economics*, Vol. 32, No. 1 (January 2014), pp. 95-121.

Bahr, Peter Riley, Susan Dynarski, Brian Jacob, Daniel Kreisman, Alfredo Sosa and Mark Wiederspan (2015). Labor Market Returns to Community College Awards: Evidence From Michigan. CAPSEE Working Paper, March 2015. <u>http://capseecenter.org/labor-market-returns-michigan/</u>

Stevens, Ann Huff, Michal Kurlaender, and Michel Grosz (2015). Career Technical Education and Labor Market Outcomes: Evidence from California Community Colleges. NBER Working Paper No. 21137, April 2015. <u>http://www.nber.org/papers/w21137</u>

⁸ Inside ASAP: A Resource Guide on Program Structure, Components, and Management. CUNY, Office of Academic Affairs, 2015. http://www1.cuny.edu/sites/asap/wp-content/uploads/sites/8/2015/05/Resource-Guide.pdf

⁹ Levin, Henry M. and Garcia, Emma. Benefit-Cost Analysis of Accelerated Study in Associate Programs (ASA) of the City University of New York (CUNY). Center for Benefit-Cost Studies in Education, Teachers College, Columbia University. May 2013.

¹⁰ Doubling Graduation Rates: Three Year Effects of CUNY's ASAP for Developmental Education Students, MDRC, February 2015 (www.mdrc.org)

Testimony for Brooklyn Borough President Eric L. Adams New York City Council Committee on Higher Education June 16, 2016

My name is Eric L. Adams, and I am the Brooklyn borough president, representing the 2.6 million residents who call Brooklyn home.

I would like to thank Chair Inez Barron and the Committee for Higher Education for the opportunity to testify and for taking positive, necessary actions toward reducing costs for CUNY students. Int. 1138 is the first step toward achieving that goal. This is a challenge the City must rise to if we are to ensure that everyone will have access to higher education. As a graduate of the New York City College of Technology and John Jay College of Criminal Justice, I feel and understand the importance of this matter on a personal level.

This year marks 40 years since CUNY ended its free tuition for all program. In those 40 years, education costs have skyrocketed. In 1976, the average annual tuition and fees for higher education, including public, in-state tuition, was just over \$1,000.¹ By 2012, it was over \$13,000.² Even adjusting for inflation, the rise is significant as evidenced by an even more shocking statistic: In 1976 the percentage of median household income needed to pay that tuition was nine percent. In 2012, it was 26.7 percent.³ Even worse, these numbers do not include the total costs of attendance — just tuition and mandatory school fees.

These higher tuition costs, combined with an increased reliance on student loans instead of grants, have led to an overwhelming amount of student debt, which is now approaching \$1.2 trillion dollars and is second only to mortgage debt in the United States.⁴ While it is generally agreed that education is necessary to create economic mobility, it is less effective, and even counterbalances educational income gains, if those same students are simultaneously overburdened with debt.

The benefits of higher education are indisputable. Twenty-first century skills, better paying jobs, and economic growth all rely on access to higher education. Access means affordability and affordability means more than being able to pay the bill — it must also mean a better economic situation after graduation.

Last year, I requested that the New York City Independent Budget Office (IBO) analyze the costs of returning all of CUNY's community colleges to free-tuition status. I am including that

¹ See <u>http://politicalcalculations.blogspot.com/search?q=school+costs+1969-2012#.VOd_8ubF8c2</u>.

 $^{^{2}}$ Id.

 $^{^{3}}$ Id.

⁴ See <u>http://www.learnvest.com/2014/07/is-college-worth-the-cost/2/</u>.

report in my testimony in the hope that it will help the proposed committee reach a sustainable solution with broad impact for all New York City residents.

According to CUNY's Office of Institutional Research Reports, there are more than 71,000 fulltime equivalent (FTE) students enrolled in CUNY's seven community colleges. Sixty-three percent of those students are aged 22 or younger, 23 percent are aged 23 to 29, and the remaining 14 percent are 30 and older. Tuition for full-time enrollment at CUNY schools is \$4,800 per year. According to CUNY's Master Plan for 2012-2016, 63 percent of two-year community college students receive Pell grants, indicating that they come from financially-challenged backgrounds.

But grants alone do not cover all of the costs of attending community college. Living expenses are also a burden on students, particularly in New York City. The total costs of attendance are more than \$12,000 per year for a student living at home and more than \$24,800 per year for a student living independently. Further, in the absence of passing the DREAM Act, immigration status continues to hinder the ability of first-generation students to receive student aid. We can help these strivers make the voyage from dream to reality a little easier. We can make community college free again.

Preliminary data appears to show that, all other things held constant, free tuition would reduce the overall cost of attendance by 19 to 25 percent for students living independently, and by 40 to 75 percent for those living at home, depending on whether or not they are receiving any other aid.⁵ These are significant savings that could not only make a difference in a student's ability to attend community college, but in their financial stability upon graduation.

While attendance is important, graduation is the goal. Placing time limits on the attainment of a degree has a significant impact on the costs of providing free tuition. Programs such as CUNY's Accelerated Study in Associates Program (ASAP), which provide services to help students move toward graduation in addition to tuition assistance, hold tremendous promise as a pathway forward.

I urge that this committee support the resolution to create a task force that would study how we can make CUNY free again. Whatever recommendations the proposed task force comes up with, the structure must preserve student access to state and federal aid, such as Pell grants. My office looks forward to working with you and partnering to make that a reality as soon as we can.

⁵ These numbers are based on the IBO report: tuition of \$4,800; estimated total educational costs of \$12,000 for students living at home and \$24,800 for students living independently; and an average aid amount of \$5,596 for students who received aid.

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