



THE GENERAL COURT OF MASSACHUSETTS
STATE HOUSE, BOSTON 02133-1053

September 18, 2023

Representative David Rogers, Chair
Joint Committee on Higher Education
MA State House, Room 473B
Boston, MA 02133

Senator Joanne Comerford, Chair
Joint Committee on Higher Education
MA State House, Room 410
Boston, MA 02133

In Support of H.1265/S.823, An Act to guarantee debt-free public higher education

Dear Chair Rogers & Chair Comerford,

We are writing in support of H.1265/S.823, An Act to guarantee debt-free public higher education. The proposed legislation creates a first-dollar grant program to cover tuition and mandatory fees for Massachusetts residents attending a public college or university in Massachusetts, and creates additional cost of attendance grants to support our lowest-income students who meet the income guidelines under Pell Grants.

Both of us are proud first-generation college graduates and Rep. Higgins is a graduate of the University of Massachusetts-Amherst. Higher education was transformative for both of us, helping to propel us to the halls of the State House. Yet, when Rep. Higgins originally decided to go to UMass, her family learned the hard way just how small tuition rates are compared to the mandatory fees. Despite having a tuition waiver, her family was still on the hook for a majority of the total cost of her attendance. She was tremendously fortunate, having earned a year's worth of credit through AP courses at Leominster High School, and managed to graduate in three years to save on total costs.

Rep. Higgins' story is very much the exception. The average graduate in Massachusetts is left with a student loan burden of \$33,256 after four years of college. Graduates of public higher education institutions in Massachusetts are actually more likely to take out student loan debt, and in higher amounts, than students at private institutions..

This is an important investment in our communities, our neighbors, and their futures. More than seventy percent of all Massachusetts high school graduates attend our public higher education institutions. Furthermore, ninety percent of our public higher education graduates stay in Massachusetts long-term. This is also an equity issue. While more than half of Massachusetts residents have a bachelor's degree, less than 30% of residents in Gateway Cities do. A highly educated workforce has enabled Massachusetts to have one of the highest paid workforces in the nation. We need to ensure Massachusetts residents in low-income communities and communities of color have that same access to public higher education.

We are playing catch up: debt-free higher education has already been the reality for decades in Western Europe. Students in France, Germany, the Netherlands and much of the continent can earn a degree for only a nominal cost.

The same is true in US states such as Georgia and Tennessee, which have made legislative commitments to debt-free public higher ed.

In fact, debt-free public higher education was a reality for the majority of Massachusetts residents as late as 1988, when the MassGrant covered 90% of tuition and fees at UMass Amherst for working families. Today, the MassGrant covers less than 14% of tuition and fees. And higher education funding has not recovered since the cuts in FY2001, with per student funding down 14%. The average student at UMass has to work more than 23 hours per week, just to cover their tuition and mandatory fees, never mind the other costs of attendance (e.g., housing, food, textbooks, transportation, and childcare).

This legislation also enables our lowest income students to be able to enroll full-time with cost of attendance grants, and will help the Department of Higher Education address the access and attainment gaps that persist for low-income students and students of color. The MassReconnect program hopes to attract more students to our community colleges, but it is a “last dollar program” and does not address so many of the barriers that prevent our lowest income residents from pursuing a college degree or certificate. The Community College Council of Presidents noted that nearly half of the eligible students will not receive any aid, as their tuition and fees are covered by Pell Grants and Mass Grants. Our legislation hopes to level the playing field, incentivizing our lowest income students to attend college, leverage those Mass Grants and Pell Grants along with a cost of living stipend to be able to afford to enroll full time. Too often, we see students drop out under the strains of the total cost of attendance, becoming “degreeless debtors,” with even more challenges paying back even the smallest student debt burdens.

Massachusetts cannot afford not to address the student debt crisis and ensure all residents have access to affordable and debt-free public higher education. Now is the time to embrace a first-dollar, truly debt-free public higher education system in Massachusetts.

If you would like any additional documentation backing up the data we have cited, our offices would be happy to provide it. We look forward to working with you, the Committee, and your staff this session.

Sincerely,



Natalie Higgins
State Representative
4th Worcester District



Carmine Gentile
State Representative
13th Middlesex District