



**2021 Joint State Senate and Assembly Legislative Budget Hearing on Higher Education  
Submitted by Melanie Krugelis, Senior Manager of Policy and Advocacy, Young Invincibles  
Thursday, February 4, 2021**

Good morning. My name is Melanie Krugelis, and I am the Senior Manager of Policy and Advocacy at Young Invincibles (YI). YI is a non-profit dedicated to elevating young adults in the political process. I want to thank the New York State Assembly and Senate for holding today's joint legislative hearing on higher education, and the opportunity to submit written testimony to the higher education committees in the Senate and the Assembly.

COVID-19 profoundly disrupted the lives of the [one-million students](#) enrolled in New York colleges. As campuses closed in March 2020, students were not only losing in-person learning and campus life — they were losing housing, campus employment, and reliable access to food. *“Colleges were a safe haven for most of us,”* a Hunter College senior told YI during a student roundtable in April 2020. *“A lot of us had a guaranteed place to eat, to socialize, and to study.”* Even before the pandemic, New York's colleges had a homelessness and hunger crisis: pre-pandemic surveys from the Hope Center show that [14 percent of CUNY students](#) and [16 percent of SUNY students](#) experienced homelessness in a given year. At both systems, more than one-in-three students experienced food insecurity while enrolled (36 percent of SUNY and 48 percent of CUNY students surveyed experienced food insecurity). Nearly a year into the COVID-19 pandemic, even more of New York's college students are facing serious economic instability. An April 2020 HealthyCUNY survey of more than 2,000 CUNY students found that nearly half are worried about losing their housing during the pandemic. The researchers also found that housing insecurity is strongly associated with anxiety and depression — with serious impacts on students' ability to persist and graduate from college.

It is within this context — college students struggling with hunger, unsafe housing conditions, growing mental health challenges, and yet another semester of distance learning — that we express serious concern about Governor Andrew Cuomo's Fiscal Year 2022 (FY22) Executive Budget, and its call to increase tuition at SUNY and CUNY by \$200 annually through Academic

# YOUNG INVINCIBLES

Year 2024-25. Recognizing the toll COVID-19 has had on college students and their finances, states like California have proposed freezing tuition at public colleges during the public health crisis. New York should lead on supporting the persistence and completion of its college students — not make college even more expensive during a period of record homelessness, job loss, and financial insecurity. The maximum Tuition Assistance Program award *already* doesn't cover the cost of tuition; to hike tuition even further without expanding TAP during this crisis is unconscionable. We are also concerned by several notable omissions in the executive budget, including:

- **A \$2.5M cut to state support for CUNY Accelerated Study in Associates Program (ASAP):** The Governor's Executive Budget cuts funding for the nationally recognized CUNY ASAP program by \$2.5M. CUNY ASAP is New York's true free college program, and provides students with free tuition, textbook support, individualizing counseling, and other supports. Research consistently shows that CUNY ASAP doubles graduation rates.
- **A \$900,000 decrease in CUNY's community college childcare:** Today, more than [one-in-five college students are parents](#) — yet, nationwide, available [campus-based child care slots](#) do not come close to meeting student parents' needs. Cutting campus childcare will undermine efforts to improve equitable outcomes at New York's colleges and in the workforce, as student parents are more likely to be women of color.
- **No investment in the Governor's 2018 campus food pantry initiative:** In 2018, New York State launched the No Student Goes Hungry Initiative, which mandated food pantry access across the state's public college campuses. This year's budget did not fund campus food pantries — a critical part of campus infrastructure, especially when more New Yorkers face food insecurity during the COVID-19 crisis.
- **No increase in on-campus mental health support:** Currently, the ratio of counselors to students across NYS colleges and universities is 1:2,400.<sup>1</sup> The recommended ratio by International Accreditation of Counseling Services is 1:1,000.<sup>2</sup> Our colleges need the resources to address the college-campus mental health crisis that COVID-19 has

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<sup>1</sup> "2019-2020 Operating Budget Request and Four-Year Financial Plan", CUNY, January 14, 2019. [https://www.cuny.edu/wp-content/uploads/sites/4/page-assets/about/administration/offices/budget-and-finance/FY2020-Budget-Request\\_for-OBF-Site-1.pdf](https://www.cuny.edu/wp-content/uploads/sites/4/page-assets/about/administration/offices/budget-and-finance/FY2020-Budget-Request_for-OBF-Site-1.pdf)

<sup>2</sup> "Staff to Students Ratio", International Accreditation of Counseling Services, 2019. <https://iacsinc.org/staff-to-student-ratios/>

# YOUNG INVINCIBLES

exacerbated. We urge the Legislature to pass A.302/S.844, which would guarantee at least one counselor for every 1,000 students at SUNY and CUNY campuses. We also urge campuses to prioritize hiring Black and brown mental health counselors, and those with experience supporting unhoused students, LGBTQ+ students, immigrants, and students with disabilities.

- **No increase in support for college students experiencing homelessness:** The Governor’s Executive Budget also ignores the homelessness crisis facing New York’s colleges. New York should follow the lead of other states such as California, Nevada, Maine, Louisiana, and Tennessee and establish a homeless student liaison role whose role would be to support colleges improve their financial aid processes, housing, and other key supports for students struggling with homelessness, as well as tracking the share of unhoused students on campus. We also urge prioritizing students experiencing homelessness for dorm housing and class enrollment.
- **No improvements in equitable pathways for transfer students:** Burdensome policies undermine New York students’ ability to transfer between colleges, pushing more students to drop out before earning their credential. These barriers not only hinder student success, but also harm our economic recovery from COVID-19 by limiting our ability to grow a skilled workforce. At a time when enrollment is declining, we need policy changes and investment to keep students enrolled and on track to complete. The state should establish policies that help achieve seamless transfers between institutions regardless of a student’s pathway, including by ensuring credit for prior experiential learning — like apprenticeships, internships, employment, and other experiences that can translate into college credit.

While we understand the budget constraints faced by the state amid the COVID-19 pandemic, we strongly urge the Legislature to fight for these investments in the next generation of New Yorkers. YI joins our colleagues in the Invest in Our New York coalition, and urges the Legislature to end tax breaks to wealthy New Yorkers, and redistribute that revenue to our students.

# YOUNG INVINCIBLES

We are also concerned by what the ongoing COVID-19 crisis means for student borrowers in New York. While we are glad the state stepped up during the pandemic, and temporarily suspended collection on educational debt owed to the state (such as unpaid tuition, a grant that turned into a loan, or a loan directly from the state), a moratorium is not enough to support New York’s student borrowers, nor a truly equitable recovery from COVID-19. We are particularly concerned by a hidden, particularly harmful form of debt collection: transcript withholding. Current policies across New York State allow higher education institutions to withhold students’ transcripts to collect on debt owed directly to the college. Students can rack up debt to their institutions under a variety of circumstances: for instance, if they withdraw from college at the wrong time, or if they have an unpaid library fee or parking fine. Colleges can then block students from accessing their transcripts until those debts are paid in full — preventing students from reentering college and completing their degree. Even worse, students who can’t pay can be sued for these debts, while still being blocked from their academic record. These punitive debt collection practices are holding New York students back, and undermine our state’s ability to recover from the COVID-19 economic fallout.

Nationwide, [millions of former college students](#) have “stranded credits,” and cannot access their transcripts due to past debts. Across the country and in New York, students affected by transcript withholding often owe relatively low debts to their colleges. A sample analysis of lawsuits filed by the Office of the Attorney General (OAG) to collect on SUNY debts shows that close to 60 percent of cases were for debts of \$3,000 or less.<sup>3</sup> Close to half of the debt sought by the OAG came from interest and collections fees alone. Original debt amounts can easily double, making it even harder for borrowers to pay their debts off. Low-income, Black, brown, and first-generation college students are likely to suffer the most from transcript withholding, and find themselves in a catch-22: they cannot get a good-paying job to pay their education debt, and yet they cannot resume or complete their education because they owe a debt to their college. Meanwhile, evidence suggests that colleges and universities only recover cents on the dollar from this harmful form of debt collection: OAG has open collections accounts for 40,000 SUNY students and is collecting only 5 cents on the dollars every year while these student transcripts are

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<sup>3</sup> Numbers on file with the authors based on FOIL requests, and can be made available to the Legislature upon request.

# YOUNG INVINCIBLES

withheld.<sup>4</sup> The benefit of an educated workforce outweighs the cost of these debts and efforts to collect on them.

In a moment where New Yorkers are losing work and seeing industries collapse, we need to make it easier for New Yorkers to go back to school, complete their credential, and enter into meaningful careers — not place unnecessary barriers to education. Currently, New York does not regulate or limit transcript withholding. Young Invincibles, along with our partners at New Yorkers for Responsible Lending and the Student Borrower Protection Center, are calling on New York’s leaders to stand with student borrowers, and end transcript withholding for good in our state. New York can join states like California and Washington State, who have already ended transcript withholding. Our working group has legislation ready for our lawmakers to sponsor — but we need the Legislature and the Governor to join us to end this practice that is holding our students, families, and state back.

Thank you for the opportunity to provide testimony today, and I look forward to working with you all to support NY’s college students.

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<sup>4</sup> Ibid.