



The Cherish Act

Frequently Asked Questions

1. What does the Cherish Act do to make sure that our public higher education system can help all students thrive and meet their full potential?

The Cherish Act establishes a blueprint for a world-class system of public higher education that is urgently needed to meet widely shared goals in the Commonwealth. If passed, it would enable people of all backgrounds in every community to build successful and fulfilling lives; address economic, social and racial equity gaps; meet our state's climate change goals; create high-quality workplaces with fair salaries and benefits that attract and retain faculty and staff; enable new discoveries and innovation; and invest in a competitive workforce that is the engine of the state's economy.

This bill:

- Creates a program that enables students to graduate from public higher education debt-free, beginning in FY2024 with debt-free community college.
- Invests \$2,000 per high-need student to expand student support services and scales the proven SUCCESS program to all of public higher education.
- Ensures that adjunct faculty and part-time staff are eligible for state health care and retirement benefits.
- Establishes a Commission on Wage Equity and Working Conditions to recommend changes aimed at eliminating inequities based on gender, race, job category and other conditions. Ensures that Massachusetts is competitive with peer states.
- Institutes fair and adequate minimum funding levels for public higher education that would be phased in over five years and prohibits tuition and fee increases during this period as long as the state's funding commitment is met.
- Creates a commission to assess the health, safety and energy efficiency of public college and university buildings and to recommend a plan to bring all buildings into compliance with this standard by 2035.
- Requires the state to assume the full cost of state salaries and fringe benefits, future capital construction and renovations to campus facilities, and to pay for campuses' existing capital debt service obligations.

2. What would it take to make debt-free public higher education possible so that students don't have to work 30 hours a week or more, or go deeply into debt to pay for college and living expenses?

The Cherish Act would create a debt-free college plan that covers not just tuition and fees but also living expenses, including food and housing. Particularly at community colleges, living expenses such as food and housing are a significantly larger cost than tuition and fees.

This scholarship program would identify the total costs and resources available including the federal Pell Grant and other grants and scholarships, a reasonable family contribution from middle- and higher-income families, and student earnings from a modest amount of work. It would then provide state aid to fill the gap between resources available and the total cost of attendance, including living expenses. Providing this financial support is critical to bringing down barriers faced by students who have trouble graduating because they need to work 30 hours a week or more to pay for tuition and basic living expenses. It could also help by making college affordable to those not currently enrolled, including disproportionate numbers of people of color, and low-income and first-generation students. This scholarship would be available to all Massachusetts residents attending two- and four-year public colleges and universities (implemented first at community colleges).

3. How much of a problem is this? How much debt do students have and has that grown over time?

As the chart below shows, the debt of students graduating from public colleges in Massachusetts has grown dramatically over the past dozen years. For those with loans graduating with a bachelor's degree, the average amount of debt has increased by 52% (to \$32,871), and for those with an associate's degree, it has increased by 62% (not adjusted for inflation).

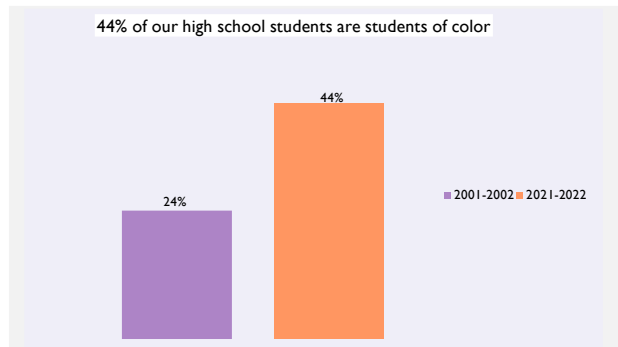
Table 5: Student Debt at Graduation at Massachusetts Public Higher Education Institutions

		2009	2021	Percent Increase
Number of Graduates with Loans	Associate	2,062	3,000	45%
	Bachelor	5,536	11,352	105%
Average Loan Amount	Associate	\$6,797	\$11,004	62%
	Bachelor	\$21,587	\$32,871	52%

[Rising Barriers, Shrinking Aid \(hildrethinstitute.org\)](http://hildrethinstitute.org)

4. What are the impacts of unaffordable higher education and student debt on students and the Commonwealth?

The lack of adequate financial aid – particularly for lower-income students – deters students from attending college, makes it hard for them to succeed because they often have to work 30 hours a week or more to make ends meet, and often leaves them deeply in debt.



Our Commonwealth is increasingly diverse and our future depends on making it possible for all young people to thrive. Today 44% of our high school students are students of color and 42% have low incomes. If we could increase the college attendance rates of those students to 75% or more (rates we see in many affluent communities), and give them the support they need to graduate, it would have a transformative effect on our economy. It would also move us

toward being a society in which low-income students, students of color, recent immigrants, and other degree-seekers are no longer limited by structural barriers. In Burlington, for example, [80% of twelfth graders plan to attend college](#). We should make that same share possible in New Bedford and Springfield and our other Gateway Cities, where only half of the twelfth graders now plan to attend college.

5. Why are “success” programs and other forms of student supports so important?

[Careful program evaluations](#) have made clear what we know to be true: Students of all backgrounds succeed when we make college affordable and provide the supports they need. When colleges and universities are underfunded and there is limited access to advisors, counselors and extra academic support, and when faculty teach 10 courses or more, leaving little time to mentor students, we are creating daunting barriers for students.

These barriers to success harm students, they make our society less equitable and they limit the long-term potential of our state economy. Given the chronic underfunding of our public higher education system, we shouldn't be surprised that there are [about 700,000 adults in Massachusetts who have attended some college but don't have a degree](#). The good news is that we know how to remove these obstacles and help all students to thrive.

In addition to providing adequate financial aid, we can secure funding for our public colleges so they can offer the support services that students need. The Cherish Act builds on the existing SUCCESS program and brings it to scale with \$2,000 in increased campus funding for each low-income student and for students who face other barriers, including those rooted in structural racism. The SUCCESS program provides wraparound supports such as individualized academic advising, coaching and mentoring that have been proven to demonstrably improve student outcomes. The Department of Higher Education recently released an analysis of the SUCCESS program which shows its effectiveness: Fall-to-fall persistence from 2021 to 2022 among SUCCESS participants exceeded that of comparable peers for every subgroup examined. Overall, the analysis found 67% of the participants persisted to the following

fall as compared to 51% of peers who did not engage with SUCCESS. The results among Black students were even better, with persistence rates reaching 70% for those participating in SUCCESS.

The Cherish Act also aims to create working conditions for faculty and staff that allow them to meet the needs of all of their students. It calls for a study that would include comparisons with other states, an examination of racial and gender disparities and an investigation of other factors that make it challenging for Massachusetts to recruit and retain a strong and diverse higher education workforce that can help all students to reach their full potential.

6. How would Cherish lead to a more vibrant and inclusive economy?



When we look across the country, the states with strong economies with good paying jobs are the states with well-educated workers. The graph to the left shows each state plotted by share of population with a college degree and median wage. We are fortunate to have the best-educated workforce in the country and an economy that creates good jobs.

But we can't be complacent if we care about the future. Employers are reporting shortages of qualified workers and demographic trends are reducing the number of annual high school graduates.

Imagine what our economy could be in 20 years if, rather than 52% of our population having a college degree, that number was 70% or more. We would have a much stronger, more dynamic economy, an even more engaged civic and cultural life, and a more equitable society. And imagine if we dropped down to 40% of adults having a college degree? Massachusetts would lose the engine of its economic strength.

7. What are adjuncts and what are they paid?

Adjunct faculty are effectively the gig workers of higher ed, paid by the course (usually about \$4,000 per course). They generally don't get health care benefits and the employer doesn't provide any contribution to retirement savings, or even to Social Security. Often, they have to commute between different colleges to find enough work. They are committed educators, but their working conditions make it extremely difficult for them to provide the kinds of mentoring and support that many students need.

8. How well are staff and faculty in Massachusetts paid?

Faculty at Massachusetts colleges and universities are paid less than those in most contiguous and peer states, after adjusting for the cost of living. UMass faculty salaries rank 16th out of 22 and have average salaries more than 20% below their colleagues in Michigan, New York and Iowa. State university faculty salaries rank 12th of 16, more than 25% below salaries in New Jersey and Pennsylvania. Community college faculty salaries are the least competitive, ranking 17th of 17 comparison states, and 30% below Michigan and Wisconsin. When faculty and staff can't afford to live in Massachusetts on the salaries we pay, it harms our ability to attract and retain the diverse, committed and talented educators who are essential for helping students to reach their full potential. The Cherish Act calls for a wage equity study to align salaries in Massachusetts with those in peer states and to address other disparities, including gender and racial inequities.

[Salary Comparisons.xlsx](#)

9. How much do our public campuses spend on new buildings and repairs? How much debt do our campuses hold? How much is paid for by students?

As of FY2022, UMass's total debt was about \$3.5 billion with a debt payment of approximately \$215 million annually.

The nine state universities have a combined debt of approximately \$1.2 billion with an annual payment of more than \$90 million.

The state community colleges, largely because they have limited revenue from students to pledge to pay bonds, have only \$4.5 million in debt.

This means that, on average, full-time students in the UMass and state university systems are paying about \$2,500 per year for campus debt payments alone (with residential students paying more and commuters less).

In addition, the public higher education system as a whole has some \$5.5 billion in deferred maintenance, which undermines the quality and safety of its buildings.

10. How will we pay for it?

The hardest part of achieving transformative investments in higher education has already been accomplished. Overcoming the power of millionaires and billionaires, a broad coalition of community organizations and unions put in hundreds of thousands of hours of work and spent millions of dollars of MTA member dues to help create a fairer tax system and raise \$2 billion a year to invest in education and transportation. Since money from the Fair Share Amendment is dedicated to new investments, and K-12 schools are already benefitting from the historic victory creating the Student Opportunity Act, we now have the resources to create a higher education funding system that allows every student who works hard and wants to go to college to seek a degree or a certificate to be able to afford to do so – and to get the support they need to succeed. When we do that, we will create a more equitable Commonwealth and a stronger economy and society.