



February 6, 2018

Chair Reardon, Vice Chairs Alonso Leon and Whisnant, and Members of the Committee:

On behalf of the American Association of University Women (AAUW) of OR, we respectfully request your support for Senate Bill 4141.

AAUW believes that high-quality education represents the foundation of a democratic society and the key to economic prosperity and gender equality.

SB 4141 targets college and university tuition and mandatory fees. When we are talking about tuition and fees, we are talking about the concomitant and increasing burden of student debt; and when we are talking about student debt, we are talking about the disproportionate impact student debt has on women students and students of color.

At this time 44 million borrowers in the United States hold \$1.3 trillion in outstanding student loans, with women holding nearly two-thirds of this debt.¹ AAUW's analysis of federal government data has found that women are more likely than men to take on debt at almost every degree level and type, and across institution types. On average women in college take on initial student loan balances that are 14 percent greater than men's in a given year. Upon completion of a bachelor's degree, women's average accrued student debt is about \$1,500 greater than men's, and black women take on more student debt on average than do members of any other group.

The struggles of college graduates with student debt can be significant, but students who leave college without completing their academic program are more than twice as likely as graduates to default on their student loans. While these borrowers may have amounts of debt that are small in absolute terms, their precarious economic position without a certificate or degree to improve their prospects in the labor market means that they may be unable to repay those loans: More than half of student debt defaults are on loan amounts of less than \$10,000.

The creation of a Tuition Advisory Council, with authority to review and make recommendations regarding tuition and mandatory fees, will provide our college and university students with the confidence that the money they are paying and the debt they are incurring is fair.

Sincerely,

Trish Garner, State Public Policy Chair, AAUW of OR 503-407-2341; garner37@mac.com

¹ See, AAUW, Deeper in Debt, <mailto:https://www.aauw.org/research/deeper-in-debt/>