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# Young American Ideas Book:

12 Solutions to Help Get Our  
Generation Back on Track

a policy brief by

 YOUNG**INVINCIBLES**



## Acknowledgements

Young Invincibles would like to thank all of the participants in our Campaign for Young America bus tour, including our partners, supporters, and funders.

## About Young Invincibles

Young Invincibles is a non-partisan, non-profit organization that seeks to amplify the voices of young Americans and expand opportunity for our generation. Young Invincibles engages in education, policy analysis, and advocacy around the issues that matter most to this demographic, focusing primarily on health care, education and economic opportunity for young adults, and working to ensure that the perspectives of young people are heard wherever decisions about our collective future are being made.



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## Introduction

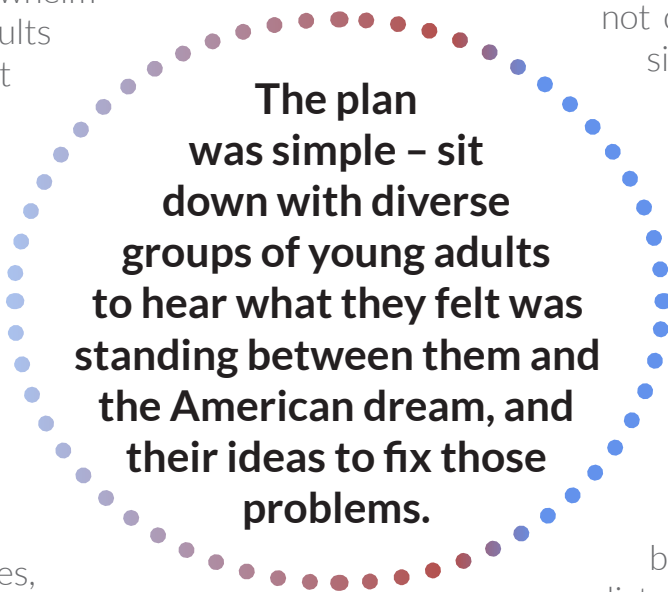
Last fall, Young Invincibles set out to take the pulse of young America. We started by looking at the vital stats in the State of Young America report and poll,<sup>1</sup> analyzing data and polling young Americans to compare the issues facing our generation to previous ones. Our findings were bleak. The young adult labor market shrank for a decade even before the Great Recession wreaked havoc. All but the most well-educated individuals have seen a decline in income. At the same time, the cost of college has risen dramatically. This means obtaining a college education and eventually a stable, decent income is increasingly difficult for our generation. Unsurprisingly, respondents in our State of Young America poll were anxious; the Great Recession diminished opportunity for millions.<sup>2</sup> Nearly half of our generation wondered whether they would do as well as their parents. On the other hand, an overwhelming majority of young adults expressed optimism that they too could one day realize the American dream.

Numbers and polls cannot tell the whole story. In the spring of 2012, we launched the Campaign for Young America, a national youth bus tour spanning 20 states, over 43 cities, and hosted 100 roundtables with young Americans. The plan was simple – sit down with diverse groups of young adults to hear what they felt was standing between them and the American

dream, and their ideas to fix those problems. We listened to college and high school students, foster youth, high school drop-outs, young professionals, and entrepreneurs. With such a diverse generation, the problems were varied. The discussions underlined key themes from the data we held, but also exposed new challenges. Young Americans were keenly aware of the scarce jobs and rising higher education costs. They also frequently highlighted lack of information as a key daily problem for our generation. They wanted health care, but did not know their options. They wanted to make sure they had a job when they graduated, but they did not know which majors could lead to a career in their communities.

We took available data, the creative ideas that we heard on the ground, and the experience of experts and partners across the country to craft ideas that would respond directly to the concerns and challenges raised by our generation.

The 12 solutions outlined here are not designed to be comprehensive fixes for the issues facing our generation. From youth unemployment to the cost of college, the challenges we face are multi-faceted and require complex solutions. Many important policies, like the need for greater state investment in higher education, have been part of the debate for years. Rather than list important broad goals, we lay out a series of targeted solutions that address some of the specific problems we heard from young adults across the country. Many of these solutions, some brand new, some



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## .....12 Solutions to Help Get Our Generation Back on Track

older, are comparatively low cost, particularly given their impact; in fact, some of them do not cost anything at all. They are twelve conversation starters meant to propel a dialogue that deserves a more prominent role in the public debate in this country: how to ensure that this generation has the same opportunity for success as previous generations.

### 12 Solutions for Young America

To add a million youth jobs back into the economy and to provide clear pathways to learn marketable skills for well-paid jobs, we propose to:

- 1.** Create 500,000 AmeriCorps jobs, so that young adults can serve our country and get valuable work experience. Last year, 500,000 people applied for 80,000 positions. Doing so would cost just \$6.5 billion, what we spend some months in Afghanistan.
- 2.** Support paid “Career Internships,” a year-long apprenticeship-like program that builds skills and connects to education, improving the existing intern system.
- 3.** Establish the “American Counseling Fellows” program to send 30,000 recent college grads into high schools to assist under-staffed school counselors in career and college counseling; a Teach for America program for school counselors.
- 4.** Create a Career Connections Fund that scales up successful programs like career academies, Career and Technical Education (CTE), and career pathways.
- 5.** Invest in programs servicing disconnected youth that have proven successful. These initiatives are comparatively low-cost, and

this could be done well for \$7.4 billion.

With student debt reaching over \$1 trillion this year, we also map out some ideas to fuel a consumer-driven higher education system where young people have information about the cost and benefits of a particular college. They include:

- 6.** Revamping the private loan system to provide relief for struggling borrowers.
- 7.** Student loan repayment programs made easy and pumped-up financial aid counseling to help students make good decisions and repay student loans.
- 8.** One central website (“DegreeLink”) to provide all information about the credentials required to work in a particular job, the potential schools a young person could attend to get that degree, and the likely cost to the individual student.
- 9.** Requiring disclosures on all TV college advertisements where schools must publish their employment rates after graduation.

Finally, we know that this generation faces a jobs gap of 2.7 million over the next decade unless significant action is taken. We call for altering the structural barriers to safety net initiatives that currently cut young adults out by:

- 10.** Altering the qualifications for unemployment insurance to ensure that young working people who lose their jobs can access this help.
- 11.** Expanding Medicaid to provide 8 million uninsured young adults access to care as they build their lives.



**12.** Launching a large-scale outreach campaign to educate and enroll young adults about their eligibility and responsibility to have health insurance.

This is not a comprehensive list, but a small set of proposals meant to shed light on the fact that we can overcome the hurdles in front of us. Below are summaries of these ideas to help get our generation back on track.

## 1. Create 500,000 National Service Jobs

The United States has 2.7 million fewer youth jobs right now than there should be in a healthy economy. Last year, over 500,000 people applied for AmeriCorps, a cost-effective program that is rebuilding communities around the country. However, with only 80,000 slots, hundreds of thousands of young Americans were turned away. By expanding the program to fit demand, we would affordably take a bite out of youth unemployment and teach new skills to young people. We propose to:

- ▶ Create 500,000 AmeriCorps jobs.
- ▶ Establish voluntary “service year” program targeted at young Americans under age 25, including targeted outreach to disadvantaged youth.

## Create 500,000 National Service Jobs

The 2009 Edward M. Kennedy Serve America Act included a steady increase in the number of authorized AmeriCorps service member positions to 250,000 by 2017.<sup>3</sup> However, Congress failed to fund the increase. As a result, Ameri-

Corps only had 82,500 volunteer positions in FY 2012, rather than the 140,000 it could have had.<sup>4</sup> At the same time, applications have exceeded 500,000 for each of the two most recent years for which data were available.<sup>5</sup> This makes no sense with so many young people out of work. The cost to fund a 10-month service job for AmeriCorps State and National is relatively cheap, at \$7,772.<sup>6</sup> Under Americorps, non-profits match 50 percent of the volunteer’s salary. We could fully fund demand for national service for \$6.5 billion, less than we spend in Afghanistan some months.<sup>7</sup>

Recent research demonstrates that young adults enrolled in Youth Corps with AmeriCorps funding improve on host of outcomes relating to employment, education, civic engagement, and risky behavior.<sup>8</sup> Disadvantaged youth appear to benefit the most.<sup>9</sup> Given the potential advantages, the Corporation for National and Community Service should seek a diverse pool of applicants by engaging in recruitment in communities with many disconnected youth.

## Establish a National Service Year

National service leads to positive outcomes for nearly everyone it touches. Volunteers hone professional skills, increase civic engagement, and believe in personal responsibility for employment success. Communities benefit in myriad ways: tutoring programs improve reading outcomes; education campaigns increase health awareness; construction volunteers build homes. In fact, for \$1 spent on national service, we receive roughly \$1.66 in return – though some estimates are as high as \$3.90. We propose creating a branded, voluntary “National Service Year” designed to encourage young people under age 25 to participate. Young adults



who participate in the National Service Year by performing a year's worth of service in an accredited local non-profit program would be eligible for strengthened grant programs and loan forgiveness incentives. For example, pre-college students would automatically receive 12 payments toward public interest loan forgiveness. The program would also encourage colleges to offer school credit for participation. The program would also work with government, businesses, and elite universities to value national service in their admissions and hiring processes.

## 2. Establish a Career Internship Program and Strengthen Funding for Apprenticeships

Many countries with low youth unemployment rates have strong apprenticeship programs that combine classroom education with on-the-job training. Young people learn marketable skills while businesses train and evaluate potential hires. The United States employs a much smaller federal Registered Apprentice (RA) program with only 388,000 apprentices and 27,000 apprenticeship sponsors.<sup>10</sup> Although 97 percent of participating employers would recommend their apprenticeships to other businesses, few employers or employees know about the opportunities.<sup>11</sup> At the same time, businesses across the U.S. are utilizing unpaid internships that do not necessarily build skills or lead to a job. We can improve the existing internship system and build off the successful apprenticeship program to prepare our generation for the 21st century economy by:

- ▶ Supporting a paid "Career Internship" program that is a one-year apprenticeship-style program that builds the intern's skills and connects to education.

- ▶ Triple funding for the Office of Apprenticeships and use Career Connections grants (pg. 9) to help states connect apprenticeships to educational institutions.

### Background

Registered Apprenticeships ("RAs") administered by the Department of Labor require at least 2,000 hours of on-the-job training and recommend 144 hours per year of classroom education.<sup>12</sup> Throughout the training process, apprentices are paid incremental wages starting at least at minimum wage, allowing companies to train employees at a fraction of the cost of a full-time employee. Down the road, apprentices reap the benefits of higher skills: people who have completed an RA makes on average \$240,000 more in lifetime earnings than someone who did not participate in the program.<sup>13</sup>

### Establish a Career Internship Program

Despite the clear benefits of apprenticeships, the time required can make them a difficult investment for some employers and employees. At the same time, many young people take on unpaid internships but feel as though they gain fewer skills than promised. One way to address this is to create a "Career Internship" program that provides participants work experience with only a one-year commitment. "Career Internship" participants would enroll in an institution of higher education to receive school credit related to the job. They would need to work a minimum amount of hours depending on total credit hours. Employers would pay at least minimum wage, but would receive services for a year and the chance to train and evaluate a job candidate. Young people would learn on-the-job skills re-

lated to their education and have a clearer path to a job after graduation. We propose creating a Career Internship program under the Office of Apprenticeship that can sustain 500,000 positions. There are a number of ways to incentivize businesses to participate in the program, including federal tax credits or subsidies. These tax credits would carry a similar price tag as other work-related credits like the Work Opportunity Tax Credit.

## Triple Funding for the Office of Apprenticeship

For many, the more intensive apprenticeship system is still the best fit. But many young adults and employers lack awareness about RAs. By expanding outreach, we could dramatically increase available opportunities for businesses and young people. We propose doubling the number of registered apprenticeships, and to administer the expansion and the creation of Career Internships, we propose tripling funding for the Office of Apprenticeships to \$120 million.<sup>14</sup>

## Expand State Outreach

Using the Career Connections fund (pg. 9), states should engage in the following outreach activities to create more robust apprenticeship pathways on the state level:

- ▶ **Reach out to the business community:** State business development agencies should proactively approach employers and support them in creating apprenticeships programs.
- ▶ **Establish pre-apprenticeship programs:** Few high school students realize appren-

ticeships lead to higher wages and more skills education. Creating pre-apprenticeship programs would raise awareness and increase graduation rates.<sup>15</sup>

- ▶ **Connect employers with community colleges and technical schools:** Sponsors currently cite community colleges and technical schools as one of the leading sources for apprenticeship recruitment, second only to recommendations from current employees.<sup>16</sup>
- ▶ **Provide incentives to employers to create new apprenticeships:** The Career Connections fund should evaluate state incentives for apprenticeships and encourage states to scale up successful models.<sup>17</sup>
- ▶ **Develop curricula that meet business needs and support apprenticeships:** By expanding the program in other states, apprenticeships could offer an opportunity for young adults to develop job skills and work toward a post-secondary credential that increases career opportunities.<sup>18</sup>
- ▶ **Create a dedicated state website for apprenticeships:** New websites would prominently display apprenticeship openings and employers would be required to notify states when they have new apprentice openings.

## 3. Send 30,000 New School Counselors to Support America's High Schools

School counselors are an essential part of a public school's mission. They promote educational achievement by ensuring that students receive necessary academic, social, and career sup-





port.<sup>19</sup> Quality school counseling results in higher test scores, fewer disciplinary events, better attendance, higher graduation rates, increased student feelings of belonging, less bullying, and increased access to college and career planning.<sup>20</sup> Despite these benefits, this country faces a major shortage of school counselors. Nationwide, we have a ratio of 459 students per counselor, far fewer than the recommended ratio of 250 to 1.<sup>21</sup> To fix this, we propose:

- ▶ The “American Counseling Fellows” Program: Send 30,000 recent college graduates into high schools around the country to provide career and academic counseling under the supervision of experienced school counselors.
- ▶ Include metrics in Race to the Top that incentivize states to hire greater numbers of experienced school counselors and improve counseling service delivery.

### “American Counseling Fellows” Program

The National College Advising Corps already successfully trains recent college graduates to enter schools with low college matriculation rates and counsel students on the application and financial aid process.<sup>22</sup> This initiative, like a Teach for America for school counselors, would build on this model to: 1) increase the number of student advisors across the country providing support staff to school counselors in underserved districts; 2) allow underprivileged students to reap the benefits of having more counselors; and 3) expose high achievers to the school counseling field. Counselors could receive funding from private sector donations and the expanded AmeriCorps program described

on page 6.

Rather than take on full counseling duties, participants would supplement established counselors by providing academic advice, career planning, college applications, student intake and follow-ups, and organizing student activities. Experienced school counselors would manage participants in their district while remaining solely responsible for disciplinary matters and higher-level challenges. The program would raise the profile of the school counseling profession while increasing the resources available to seasoned school counselors. It would also provide badly-needed support to students as they make crucial decisions about going to college or choosing a career. At the same time, it would provide meaningful job opportunities for thousands of recent college graduates.

### Race to the Top Incentives

In 2009, the Obama Administration created Race to the Top (RTT), a grant program incentivizing states to implement education reforms and set student achievement goals. However, the RTT statute contained no language regarding school counseling services, despite the strong evidence of school counseling’s benefits. Given the demonstrated benefits of quality school counseling, there remains room to improve RTT by developing legislative or regulatory incentives that challenge schools to increase the number of counselors and effectiveness of their programs.

### 4. Create a Career Connections Fund to Connect Young Adults with Careers

Even as the 21st century economy places a

greater premium on education, our country is set to produce 3 million fewer degrees than we need by 2018.<sup>23</sup> And while a number of community college and certificate programs teach marketable skills that lead to good jobs, too few young people understand these options. To counteract that, we propose a \$2.5 billion Career Connections Fund administered jointly by the Departments of Education and Labor to promote and scale-up a variety of solutions that connect young people with careers, including Career Academies, Career Pathways, apprenticeships, and Career and Technical Education.

## Career Academies

These small learning communities for at-risk youth have routinely demonstrated an ability to keep participants in school and on the way to higher earnings.<sup>24</sup> Career Academies typically exist within larger high schools, and are designed to combine academic and technical education with local employer partnerships to provide practical work experience. As of 2009, there were an estimated 1 million students in career academies in over 4,500 high schools.<sup>25</sup> We propose scaling up this model.

## Career Pathways

Recently, several states have experimented with job training programs that create pathways to well-paid jobs. Successful programs typically link remedial education directly to jobs skills and ensure that classes lead to a postsecondary credential and a job “in demand” in by the local labor market.<sup>26</sup> Although many career pathways programs target older adults, young people would benefit from improved connections between education and careers. Grants would allow states to bring businesses, non-profits, and

local government to plan and implement career pathways.

## Apprenticeships

Grants would go toward establishing and expanding state apprenticeship programs as described on page 8. States would hire staff to reach out to employers, increase visibility of apprenticeships, connect schools with existing registered apprenticeship programs, and create a website with registered apprenticeship programs and openings.

## Career and Technical Education (CTE)

CTE programs work alongside traditional education to train high-school students with job-specific skills in one of a variety of career clusters.<sup>27</sup> Participants graduate at a rate of 90 percent compared to 75 percent for their peers. Moreover, nearly 80 percent of those students enroll in post-secondary education.<sup>28</sup> Additionally, high-risk students are eight to ten times less likely to drop out during the last two years of high school if they are enrolled in CTE program compared to general education.<sup>29</sup> The impressive results suggest a greater investment is warranted above that of the Federal Perkins Act. Grants in the Career Connection Fund would be distributed competitively to promote innovative CTE models.

## 5. Scale up Programs that Serve Disconnected Youth

More than six million young adults are “disconnected.” They are not working or in school; many lack a high school diploma, and often cannot find jobs. These underserved youth live in a variety



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of communities, but are disproportionately from communities of color.

We propose scaling up successful initiatives that have proven to help disconnected youth reconnect with society and the workforce. By scaling up programs like Youth Opportunity Grants and Year Up, we can start giving communities tools to get young people back on their feet, reaching 500,000 young people at a cost of \$4.9 billion.

### Youth Opportunity Grants and Year Up

The Workforce Investment Act of 1998 authorized Youth Opportunity Grants (YOGs) for economically distressed communities. YOGs focused on systemic change, deeming every 14 to 21 year-old within a high-poverty zone eligible for services. Grantees established Youth Opportunity Centers as points of access, gave participants individual attention through qualified case managers, employed drop-out intervention strategies, and enrolled drop-outs in educational support programs that continued until they entered an institution of higher learning or got a job.<sup>30</sup> In total, 52 percent of eligible out-of-school youth, and 34 percent of eligible youth overall enrolled in YOGs - numbers that allowed them to have demonstrable impact on the communities they served.<sup>31</sup> Despite the success, Congress eliminated funding in 2005. Re-launching and scaling up this initiative to serve 470,000 young people would cost \$4.3 billion

(roughly \$9,142 per enrollee).<sup>32</sup>

**By scaling up programs like Youth Opportunity Grants and Year Up, we can start giving communities tools to get young people back on their feet, reaching 500,000 young people at a cost of \$4.9 billion.**

Year Up is a non-profit organization serving over 1,000 mostly disadvantaged 18 to 24 year-olds annually. The first six months involve business training and professionalism classes, and the second half of the program places candidates in various internships, from high-powered Wall Street firms to government agencies. At the end, 85 percent of the interns either accept a position

with an average income of \$30,000 or enroll in college full-time.<sup>33</sup> Year Up significantly increases the lifetime earnings of participants beyond available alternatives.<sup>34</sup> Expanding Year Up to serve 30,000 youth with a 50 percent government match would cost \$480 million annually.<sup>35</sup>

### YouthBuild and Postsecondary Success Initiative

Two other promising programs are undergoing rigorous evaluations. YouthBuild provides at-risk youth a chance to work toward GEDs or diplomas while learning leadership and job skills building housing.<sup>36</sup> The program employs a variety of methods, including alternative schooling in small classes, development programs with peer support groups, and civic engagement.<sup>37</sup> YouthBuild has shown many positive effects, and is the subject of a multi-year study to examine the impact of the program on educational attainment, employment, and involvement with

the criminal justice system, as well as cost-effectiveness.<sup>38</sup> The Postsecondary Success Initiative connects schools and service providers to enrich academic offerings to at-risk youth, bridges the gap to post-secondary education through partnerships between community based organizations, schools, and community colleges, and supports participating young adults during their first year of postsecondary education. The first cohort is persisting in college at two to three times the rate of their peers.<sup>39</sup> These programs should scale-up as soon as studies establish their success.

## 6. Overhaul the Private Student Loan System

Private loans hold significant pitfalls for borrowers. Most private loans have variable rates, sometimes as high as credit cards; they do not offer income-sensitive repayment plans; they have myriad hidden fees; and they move late borrowers into default very quickly.<sup>40</sup> In the private lending heyday prior to the credit crunch of the recession, many students turned to private loans because they did not have a full understanding of their options, and lenders often marketed directly to students, rather than through schools, with little regard to the student or family's ability to repay.<sup>41</sup>

While the private loan market has contracted since the Great Recession, there remains significant reason for concern. First, former students still hold over \$150 billion in private student loans.<sup>42</sup> These borrowers may find themselves unemployed and penniless, but still harassed by creditors for payment.<sup>43</sup> Second, unlike other types of unsecured credit, borrowers cannot discharge their loans in bankruptcy. They join only a handful of debtors, including convicted

drunk drivers, in their inability to find relief. As such, a reform plan must provide strong consumer protections for borrowers, regardless of whether they choose to be in the private or federal government lending programs.

A private student loan reform plan would provide the following:

### Provide Relief for Current Borrowers

In order to provide relief for current borrowers, individuals with private loans should be able to consolidate their private loans into their federal plans, providing them with the opportunity to convert high interest rates to lower federal interest rates.<sup>44</sup> This would also give borrowers increased protections, such as deferral during times of unemployment and the option of an income-based repayment plan. At the same time, reform should also allow borrowers truly struggling to discharge their loan in bankruptcy. It would also actually save the government money. Borrowers had been able to discharge private student loans until recently, when industry lobbied hard to repeal these protections. Claims that private lenders cannot lend with bankruptcy in place hold no water, given the meteoric rise in private student lending prior to 2005, a time period when debtors could still discharge their private loans.<sup>45</sup>

### Protection for New Consumers

As borrowers navigate new options, including some fixed rate private loans, we must provide students with adequate information on their options. In addition to improving the information available on terms, fees, and repayment options,

the Consumer Financial Protection Bureau should also publicize the aggregate complaint data in a clear, searchable manner that protects the privacy of complainants, to allow borrowers to judge and choose lenders with the most consumer-friendly record. Finally, school counselors such as those described in the model on page 8 should be required to have extensive training in student lending and financial literacy, helping students navigate their financing options.

### **7. Simplify the Student Loan Repayment System**

Though federal loans are almost always a better deal than private loans, the federal repayment systems are currently too complex and difficult for graduates to navigate. Students leaving campus are automatically enrolled into a 10-year Standard plan, often unaffordable for those who leave school un- or underemployed.<sup>46</sup> Yet there are currently four versions of income-sensitive repayment options, and numerous other repayment options. Unsurprisingly, few students have a comprehensive understanding of those repayment options, particularly of their options that allow for lower payments and forgiveness.<sup>47</sup> As a result, borrowers leave benefits on the table. We propose to streamline the student loan process to:

- ▶ Provide rigorous financial literacy education upfront.
- ▶ Automatically enroll borrowers in a new income-based program, consolidating and improving versions of Income Based Repayment (IBR) and Income Contingent Repayment (ICR).

### **Require early loan counseling**

Students enter college with few tools to understand the debt they are forced to take on. In fact, two-thirds of high-debt borrowers say they do not fully understand the difference between federal and private loans.<sup>48</sup> The current loan entrance counseling happens too late and fails to adequately teach students about their obligations. In order to obtain a loan, students should participate in an extensive, consumer-tested online course that describes the terms of the loan, the consequences, the market in their region for their potential career of choice, and their repayment obligations – well before they sign for that loan. Additional school counselors dispatched to public schools should focus on providing this information to students seeking a postsecondary degree.

### **Auto-enroll students in an income-based plan**

Students who could benefit from income-sensitive repayment options often don't know about them. To simplify the process, students should be auto-enrolled in income-based plans, allowing for IRS confirmation of income when students take exit counseling. This new income-based system should incorporate positive features from the current IBR and ICR systems. Automatic enrollment should be simple, taking into account only Adjusted Gross Income (AGI) and household size. However, this formula will not work for those with significant burdens that eat up discretionary income, such as medical debt or other private student debt. A more complex, optional formula will also be available for those with unique struggles, allowing borrowers to submit their information and request a recalculation of payment if they demonstrate



need. Finally, the formula will incorporate a progressive payback trajectory, where borrowers pay increasing amounts of their discretionary income as they reach high income levels and gain wealth. This formula will ensure that borrowers who can actually afford to make larger payments do so, paying down their debt faster (an option that is always available to all borrowers). It is difficult to predict whether this change would cost or save the government money overall. However, the CBO's most recent projection found that the federal loan programs saves the government money, and so it is quite possible that these adjustments could do the same.<sup>49</sup>

Ultimately, policymakers could choose to transition to a solely income-based system, which would create a comprehensive dataset of graduation, employment, repayment and earnings information by school. This new data could allow the public to hold schools accountable for their success rates.

## 8. Create a Career/Education Information Hub: DegreeLink

Students often find themselves lost when making college and career decisions. Our K-12 system does not adequately prepare students for the enormous financial and career decisions that enrolling in institutes of higher education require. States must begin to prioritize practical skill-building at a young age. But with few high schools teaching financial literacy, college counselors in short supply,<sup>50</sup> and college enrollment at an all-time high, we cannot afford to wait for our secondary school system to catch up. The post-secondary financing system must be reformed to streamline the application, enrollment, financial aid, and loan repayment systems, while at the same time connect students to jobs

and careers available in their regions. We can do this by creating a DegreeLink system that serves to:

- ▶ Better integrate aid and loan applications with college search tools and employment statistics by major and region.
- ▶ Use the same system to track and repay loans, alleviating existing complexity around the transition out of school.

Federal and state education agencies should upgrade and integrate IT systems to create a one-stop shop for students looking to pursue a degree. This includes coordinating existing information portals to provide information on federal grants, loans, state aid programs, student outcomes within the same system, combining College Navigator, FAFSA, Net Price Calculators, CareerOneStop, and Direct Loans into one dynamic online system - DegreeLink.<sup>51</sup> A student looking to apply for financial aid should be able to go into DegreeLink, search for schools with high graduate rates, low net price for their income level, and a school's placement rates for careers in high-need fields in their region, and also fill out information needed to obtain federal aid.

Prospective or current students should also be able to use the site to search for careers that are in high demand in their region, which will help them as they choose a postsecondary path. The site should incorporate existing data available through CareerOneStop and other forums,<sup>52</sup> and provide tax breaks for employers who post job openings and hiring data through DegreeLink. The site then aggregates state and local opportunities, allowing future students to search through growing fields in their region.



DegreeLink will help solve the information gap by incorporating the FAFSA and loan repayment information. Students must go to DegreeLink to receive Pell grants, state aid and student loans. Once students are in that system, we can use that interaction to further educate them as consumers of higher education. This Travelocity-like system will provide clear information on job placement and completion rates for each school that a student chooses as a recipient of their financial information. This system should cost little to create but could help save students and families enormously.

Once in school, students can use that same site to check loan balances and financial aid information. Upon graduation, loan information automatically links with the IRS to begin repayment, filling out post-college information to receive their income-based payments, and ultimately, allowing that information to feed into the metrics of student outcomes.

## 9. Require Full Disclosures in College TV Advertising

Aspiring college students and their families often struggle to uncover information about school performance as they wade through the murky application process. On the Young Invincibles bus tour, we heard from students across the country about the confusion they faced when making these career decisions, particularly when it came to assessing the types of benefits certain degrees or schools may provide. Misleading advertising was cited as one source of that confusion. We propose that the federal government and states require schools who buy TV advertising with the intent of enrolling students to include disclosures in those ads detailing the graduation and employment rates of their enrollees.

The public has a substantial interest in preventing misleading statements in advertising, exploi-



*Ads that intend to enroll students should detail the graduation and employment rates of the school's enrollees.*

*[Image from FreeDigitalPhotos.net; user savit keawtavee]*

tation of students, and wasting of federal financial aid. By ensuring that schools are clear and upfront about their outcomes, we can cut down the chances that the barrage of advertisements will mislead students down a path that they may not otherwise have chosen.

Legislators have already introduced legislation to ban the use of federal education dollars in advertising by higher education institutions.<sup>53</sup> While this would cut down much of this advertising, we may be able to take more immediate action to ensure that any ads that are aired include a clear and conspicuous statement of the graduation rate and employment rate of their enrollees.

Indeed, taking these steps may not require additional legislation. It is unclear if the Department of Education currently has the authority to issue a regulation requiring the above disclosures in advertisements, but the Federal Trade Commission (FTC) may be able to take action to require affirmative statements.<sup>54</sup> States can also take this action. Currently, 19 states have laws regulating proprietary school advertising, but only Minnesota requires an affirmative disclosure in print ads related to accreditation.<sup>55</sup>

## 10. Modernize Unemployment Insurance for Young Workers

Despite their sky-high unemployment rates, young people rarely receive unemployment insurance benefits. In fact, they account for less than 10 percent of total average weekly unemployment insurance claims.<sup>56</sup> As new entrants into the labor force, some of this is unavoidable. However, our antiquated unemployment insurance system unnecessarily and unfairly leaves out too many unemployed young people.

The system was created in the 1930s in response to the devastating effects of the Great Depression. Unfortunately, it has not been updated much since that time. Our labor force relies far more heavily on part time, seasonal, and new-entry workers than it did in the past. These groups also tend to be disproportionately made up of young people, as many now work their way through school and perform other types of non-traditional work. The following fixes would update the system for the modern economy.

### Base Period Reform

In most states, unemployment insurance benefits are calculated based on the first four of the last five quarters worked prior to a claim.<sup>57</sup> As a result, young workers without long work histories often find themselves ineligible for benefits. In 2010, 16-19 year olds made up 50.9 percent of all unemployed new entrants and 31.9 percent of all unemployed re-entrants, despite being only 10.3 percent of all unemployed.<sup>58</sup> In order to avoid unduly punishing those without long work histories, we recommend that all states adopt an alternative base period calculation to capture unemployed youth with existing but limited work experience. Many states have already done so by allowing applicants to count the most recent months, reducing the experience required to receive benefits. Wider use of alternative base periods would ensure a fairer, more responsive unemployment insurance system.

### Expand to Part-Time Workers

Current law requires applicants to be “able and available” for full-time work in order to qualify for benefits. This punishes young people who disproportionately take on part-time jobs. Peo-



ple under 35 years old make up nearly half of all temporary help agency workers, but only 36 percent of traditional workers.<sup>59</sup> Those ages 16 to 24 make up 20 percent of on-call workers though they account for 14 percent of all traditional workers. Some young parents may only be able to work part-time due to the dearth of affordable child care options, and many students attending school at night may work part-time during the day to pay for classes. To fix the latter problem we recommend allowing part-time workers to qualify for proportional unemployment benefits when they lose their jobs.

Ensuring that younger workers can access the unemployment insurance system would provide a stronger basis for young adults as they attempt to ride out a recession that makes them the last hired, first fired.

## 11. Expand Medicaid to Eight Million Eligible Young Adults

Young adults face the highest uninsurance rates of any age group.<sup>60</sup> We are less likely to have jobs at all, less likely work at jobs that offer insurance, often cannot afford to purchase individual insurance, and move locations and jobs at a rate that often inhibits coverage. And Medicaid, a public insurance option for some low-income individuals and families, is often currently unavailable for childless low-income adults. At the same time, young people understand the importance of coverage; less than five percent of young adults choose to go uncovered,<sup>61</sup> and when offered affordable options, they enroll quickly. For example, 3.1 million young adults joined their parent's plan once the dependent coverage extension to 26 took effect – far exceeding estimates.<sup>62</sup> To ensure that young people have access other benefits that will become available next year,

we propose that states commit to expanding Medicaid to all low-income adults up to 133% of federal poverty. About eight million low-income young adults would be eligible for coverage.

### Expand Medicaid

We anticipate that if all states expand Medicaid to the numbers allows for by the Affordable Care Act, about eight million currently uninsured young people could gain coverage,<sup>63</sup> representing half of all beneficiaries of the expansion.<sup>64</sup> But the Supreme Court has stated that states can choose whether to expand this coverage. To ensure that all young people have access to affordable care now, we propose that all states affirmatively increase Medicaid eligibility to the levels laid out in the Affordable Care Act. By doing this, they are investing in their young adult population's health and financial future.

Beyond expanding Medicaid to include eligible young adults, states also must make specific efforts to educate and enroll young adults about this expansion. Many of these individuals have never had health insurance before, and they are unaware of the changes in the law. States must invest in community organizations and their efforts to educate young adults about the option to enroll in Medicaid. It is critical that young adults understand and utilize the health care benefits that are available to them.

## 12. Launch Large-Scale Health Outreach to Educate and Enroll Young Adults

There are currently almost 20 million uninsured young adults in the United States. Under the Affordable Care Act (ACA), they must all

have health insurance by 2014. To address this large population of uninsured people, states will need to support outreach and education programs that are aimed at young adults. This piece is critical for young adults to be able to access health care. We recommend that states, the federal government, and community organizations pursue a large, multi-dimensional outreach campaign in 2013 to ensure that all the approximately 17 million currently uninsured young adults who are eligible for tax credits and Medicaid actually understand and enroll in new benefits.

This collaboration of government, community groups, public, and private actors around a multi-faceted outreach campaign will teach young people about their new rights and responsibilities to have health care coverage. Organizations like Enroll America are already planning outreach activities for uninsured populations. However, young adults are a particular demographic, and reaching this population requires specific messages, means of communication, and timing.<sup>65</sup> Large sums of money will be going to states to set up exchanges and educate their populace, while other states will rely primarily on the federal government to outreach to their citizens. Coordination and pooled resources are necessary to ensure that we target young people effectively to educate them about the ACA and to provide resources for them to enroll in the best health care insurance available.

Ensuring that young adults understand new benefits available will go a long way in providing this generation with the financial and health protections they desire but currently cannot afford. ■





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