

# Young Invincibles' New York State 2017 Policy Priorities

With a high young adult unemployment rate of 15 percent, a high young adult poverty rate of 22 percent<sup>1</sup> and with 14 percent<sup>2</sup> of young adults out of school and not working, New York's young adult generation is at an inflection point. This is particularly alarming considering how state financial aid has decreased, causing in-tuition at public universities to jump 35 percent over the last decade, and bringing average student loan debt to \$32,200 in New York.<sup>3</sup> With decreased funding, rising tuition, rapidly rising student debt, and an increased need for post-secondary credentials, the state's Tuition Assistance Program remains grossly out of date, leaving too many New Yorkers behind, including undocumented students. In addition, young New Yorkers--especially young adult immigrants--continue to experience high uninsured rates, threatening the health and security of this generation.<sup>4</sup>

This trifecta effect threatens the economic security and future of today's young adult generation. Young Invincibles is a non-partisan policy and research organization advocating for issues that impact today's young adult generation: health, higher education, and economic security and employment. **In the next legislative session, the State should adopt the following agenda to take concrete steps toward ensuring young New Yorkers have equitable access to opportunity:**

## **ECONOMIC SECURITY & EMPLOYMENT**

### ***Reform the Urban Youth Jobs Program (UYJP)***

The young adult unemployment rate is more than ten percentage points higher than that of older generations in New York State. For young adult New Yorkers of color, it can be as much as 20 points higher. The New York State Urban Youth Jobs Program - a \$50 million tax credit available to employers who hire young adults - is the state's single largest investment to address youth unemployment, but does not adequately meet the need of employers and young adults.<sup>5</sup> New York State should change the program by:

- Retooling the UYJP to pilot an evidence-based strategies such as sectoral employment and apprenticeships models that would later be brought to scale.
- Expanding transparency, evaluation and reporting of the Urban Youth Jobs Program.

### ***Establish a State Sponsored Retirement Plan For Low-Income Workers (A.8332-B / S.6045-B)***

Sixty percent of Millennial New Yorkers do not have access to an employer-sponsored retirement plan, which is 10 percent more than any other age group.<sup>6</sup> The New York State Secure Choice Retirement Savings Plan could provide retirement plan options for the more than 1.6 million Millennial workers in the state who currently lack access to a retirement plan at work.<sup>7</sup> The legislation would create a retirement savings program in the form of an automatic enrollment payroll deduction Individual Retirement Account (IRA), and establish an administrative board responsible for promoting greater retirement savings for private sector employees in a convenient, low-cost, and transferable manner.

## **HIGHER EDUCATION**

Implement a 21st Century Student Bill of Rights: CUNY is falling far short of its potential because of years of public disinvestment. The decline in public funding per student and tuition increases are compounded by the rising costs of transportation, food, housing and child care in New York City. Many students are struggling,

and these challenges contribute to particularly lower completion rates for low to middle income people of color. New York State should adopt the CUNY Rising Alliance Student Bill of Rights that ensures students have access to:

1. A debt-free public higher education
2. Quality instruction from cutting edge faculty
3. Support to aid retention and completion
4. Safe and modern learning environments in good repair

### ***Close the TAP-Gap***

The NYSUNY 2020 legislation passed in 2011 mandated that when tuition surpasses the maximum Tuition Assistance Program (TAP) award, the universities, not the state, are responsible for filling the gap between tuition and TAP for the most at-need students.<sup>8</sup> Unfortunately, this has cost SUNY and CUNY tens of millions of dollars each year as the TAP gap has continued to grow with annual tuition increases. This threatens the institutional ability to provide critical support services like tutoring and additional course offerings. Furthermore, the TAP gap has left middle-income and low-income students who don't qualify for the maximum award to fill the gap that TAP used to before tuition surpassed it. The state should eliminate the TAP gap by lowering tuition and indexing the TAP award with tuition so tuition no longer exceeds TAP grants and grows with the costs of college.<sup>9</sup>

### ***Extend TAP to Undocumented Students, Pass the NY DREAM Act***

Undocumented students do not have access to in-state need-based college aid. The purpose of state-level DREAM Act legislation is to extend eligibility of the Tuition Assistance Program (TAP) to the state's undocumented young adult students who meet the same income qualifications as anyone else. There are more than 800,000 undocumented residents--45 percent of whom are between the ages of 16 and 34--in the state, making up 27 percent of the labor force.<sup>10</sup> New York must pass the state-level dream legislation that expands need-based state aid (i.e. Tuition Assistance Program) to help the roughly 8,000 students better access an affordable higher education and pursue their dreams.<sup>11</sup>

## **MILLENNIAL HEALTH**

### ***Protect Expanded Medicaid and CHIP***

Since the rollout of the Affordable Care Act, more than 446,306 young adults between the ages of 18 and 34 in New York have enrolled in new health plans, reducing the uninsurance rate for young adults to 10 percent.<sup>12</sup> Across New York, consumers have benefitted from key ACA protections such as free preventive services, the elimination of annual and lifetime caps on coverage, and access to affordable coverage for individuals with pre-existing conditions. Proposed national changes to, or repeal of, the Affordable Care Act would leave newly covered young adults without coverage once again. New York stands to lose 57.2 billion dollars in federal funding if the ACA is repealed.<sup>13</sup> State decision-makers in New York should send a strong message to federal policymakers on the critical need to protect health coverage for new enrollees across the state. Regardless of changes in federal health law, New York needs to protect expanded Medicaid coverage in full, in order to ensure continued protection for low-income young adults across the state. New York should also continue to support Children's Health Insurance Plan (CHIP) coverage to the fullest extent.

### **About Young Invincibles:**

Young Invincibles is a non-profit dedicated to expanding economic opportunity for young adults ages 18-34, particularly those from low-income and underserved communities. We engage in outreach, public education, research, and policy analysis to tackle the employment, education, and health challenges facing this generation.

### **Questions? Contact:**

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## **Endnotes**

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7. Ibid.
8. "Senate Passes NY-SUNY Challenge Grant Legislation," The New York State Senate, Accessed October 31, 2016, <https://www.nysenate.gov/newsroom/press-releases/senate-passes-ny-suny-2020-challenge-grant-legislation>.
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