

# YOUNG INVINCIBLES

## 2018 Colorado Policy Agenda

### Introduction

Colorado's young adult population faces unique challenges when it comes to health care, higher education, the workforce, and finances. Young Coloradans are uninsured at a rate almost six percentage points higher than the uninsured rate for older adults,<sup>1</sup> impacting young adults' access to health care and financial security. As a result of rising tuition and decreasing state investment in higher education, sixty percent of Coloradans who graduate from a public institution now leave with student debt.<sup>2</sup> And young adults without any postsecondary training or education are missing out on middle-skills job opportunities in high-demand sectors that account for half of the jobs in Colorado's labor market.<sup>3</sup> Ensuring that Coloradans aged 18 to 34 can overcome these challenges and achieve success will be crucial to the future of our state's economy.

These challenges will not be solved overnight. However, there are concrete steps that Colorado can take next year to increase economic security for young adults in our state. Three key strategies for expanding economic opportunity in our state are: improving postsecondary data so students can make better financial decisions about the return on investment from a postsecondary education; increasing and diversifying the number of young Coloradans participating in apprenticeship programs that lead to middle-skills jobs; and building on health coverage gains by improving access to mental health services for community college students.

### Improve Postsecondary Data

A college education requires investing significant amounts of time and money, and carries major ramifications for a young person's financial future. The average debt in Colorado for a bachelor's degree is \$25,877 and \$13,374 for an associate degree.<sup>4</sup> Students and families now carry the majority of the burden of paying for college in the Centennial State, shouldering 65 percent of the cost, while the state only funds 35 percent.<sup>5</sup> With so much on the line, students and families need reliable information to make smart choices about which college to attend, what major to choose, and how to pay for it.

The College In Colorado website provides a good place for prospective students and families to start. The site includes expected tuition and non-tuition expenses and average student debt at each institution.<sup>6</sup> However, taking on student debt can often be worth it, as long as students earn enough after leaving school to pay it off. Therefore, Colorado should publish additional data on the College In Colorado site on the percent of students paying down their debt and the average salary after attending. While this information is currently available on the federal College Scorecard website, putting this information in one place will help students and families better judge the college investment they are making.

### **Improve Postsecondary Data, cont.**

In addition, Colorado should include economic mobility metrics for our schools on the College In Colorado website. These metrics, from The Equality of Opportunity Project, measure the impact of colleges on the economic mobility of their students, by comparing students' parental income before school to their income after college.

Additionally, students value postsecondary education as a pathway to specific careers in the workforce. The Colorado Department of Higher Education (CDHE) should work with the Colorado Department of Labor and Employment (CDLE) to capture occupation (i.e. standard occupation code as organized by the federal Department of Labor) in the unemployment insurance system. This indicator should then be matched with Colorado's education records at the program level, thereby allowing students to see the specific occupations and earnings they might be likely to get with different degrees.

Finally, Colorado should do more to let prospective students know about the College In Colorado website and the information it provides. When young adults are looking for information on postsecondary institutions, many begin with an internet search, not the CDHE website. CDHE should explore ways to make its data more readily available to prospective students searching for college information online, like allocating a budget for Facebook and Google ads, improving their search engine optimization, or holding marketing focus groups with prospective students and families.

### **Diversify Apprenticeships**

Coloradans are not participating in apprenticeships at an equal rate. Nationally, just 6.3 percent of apprentices are women.<sup>7</sup> In many of Colorado's growing industries, like construction<sup>8</sup> and information technology,<sup>9</sup> women remain underrepresented. In top jobs where women and people of color are underrepresented, these populations may be missing out on opportunities for economic security and advancement, and industries may be missing out on top talent. For example, half of all jobs in Colorado are "middle-skill jobs," or jobs that require some education beyond high school, but not a four-year degree.<sup>10</sup> However, only 40 percent of workers in Colorado are trained at a middle-skill level, resulting in a middle-skills jobs gap in our state.<sup>11</sup>

Diversifying participation in registered apprenticeship programs is important because apprenticeships provide young adults with the opportunity to receive career training in these in-demand, middle-skill jobs while getting paid. According to a 2012 federal Department of Labor study, individuals who participate in registered apprenticeships make over \$300,000 more than those who do not over the course of their lifetimes, including employer benefits.<sup>12</sup> Registered apprenticeships also provided documented wage increases that must be the same for all apprentices, so connecting more women and people of color to registered apprenticeship programs is a way to close the wage gaps and address income disparities for these groups.

### **Diversify Apprenticeships, cont.**

CDLE is currently analyzing state data on the demographics of participants in registered apprenticeship programs in the state. Based on these findings, Colorado should set goals and benchmarks in 2018 for closing diversity gaps in registered apprenticeship programs in our state. Colorado should also take concrete steps toward increasing the number of young women and people of color in registered apprenticeship programs by, for example, working with Sector Partnerships and Workforce Development Boards to: provide additional wraparound services (e.g. transportation, child care, health care) to help young adults complete apprenticeship programs; train worksite mentors on best practices for developing the skills of diverse populations of young adults; or launching a proactive educational campaign to overcome the public's limited knowledge of apprenticeships that specifically targets and reaches diverse communities of young adults.

### **Improve Campus Mental Health Services**

Nationally, mental health disorders are the top health condition for which young adults ages 18 to 34 seek care.<sup>13</sup> About 7.6 million young adults receive care for mental health conditions, costing \$12.5 billion annually.<sup>14</sup> Moreover, mental health and substance abuse risks are often more pronounced for 18- to 25-year-olds than older Millennials, with one in five young adults between the ages of 18 and 25 experiencing a mental disorder.<sup>15</sup>

Young adults attending college are not immune to these mental health risks, but many students are not getting the services and support they need. According to a 2012 survey, 73 percent of students reported experiencing a mental health crisis while in school; however, sixty-six percent of these students said their college either did not know about their mental health crisis, or their college's response to their crisis was fair or poor.<sup>16</sup> Additionally, 64 percent of college students who dropped out of school did so because of a mental health related reason, and half did not access mental health services or supports before leaving school.<sup>17</sup> As college enrollment has grown in recent years, so has the need for mental health services on college campuses.<sup>18</sup> However, the availability of services has not always kept up. Among students sought care on campus, 4 in 10 reported waiting more than five days to get an appointment.<sup>19</sup>

In 2018, Colorado's public colleges and universities should take concrete steps to: destigmatize mental health conditions and treatments; normalize and increase awareness of current mental health resources and services available on campus; and adopt new tools or recommendations to expand students' access to mental health care. Institutional strategies could include: providing information on mental health services and supports as a required part of all new student orientations; hosting campus-wide mental health awareness days with a focus on students of color; improving resources on available mental health services by including student stories and statistic in the materials to normalize these services; or expanding the number of free on-campus counseling sessions or the hours that in-person counseling is available.

### Endnotes

<sup>1</sup> Data derived from the US Census Bureau's 2017 Current Population Survey (CPS) using the CPS Table Creator, <https://www.census.gov/cps/data/cpstablecreator.html> . Data reflects health insurance coverage in 2016.

<sup>2</sup> Colorado Commission on Higher Education (CCHE), *Colorado Rises: Advancing Education and Talent Development* (Denver: Colorado Department of Higher Education [CDHE], 2017) , 22, <http://highered.colorado.gov/publications/CDHE-Master-Plan-2017.pdf>.

<sup>3</sup> National Skills Coalition, *Colorado's Forgotten Middle* (Washington, DC: 2017), <https://www.nationalskillscoalition.org/resources/publications/2017-middle-skills-fact-sheets/file/Colorado-MiddleSkill.pdf>.

<sup>4</sup> CCHE, *Colorado Rises* , 22.

<sup>5</sup> *Ibid.*, 21.

<sup>6</sup> E.g., "Colorado State University," [CollegeinColorado.org](http://CollegeinColorado.org), accessed September 24, 2017, [https://secure.collegeincolorado.org/College\\_Planning/Explore\\_Schools/School\\_Profile/School\\_Profile?iid=SmzOU6Rvdd8zLhPp1iwpXAP2FPAXQXAP3DPAXXAP3DPAX#/School](https://secure.collegeincolorado.org/College_Planning/Explore_Schools/School_Profile/School_Profile?iid=SmzOU6Rvdd8zLhPp1iwpXAP2FPAXQXAP3DPAXXAP3DPAX#/School)

<sup>7</sup> Jessica Stender, "Removing barriers for women in apprenticeships and trades," *The Hill*, November 17, 2016.

<sup>8</sup> Emilie Rusch, "Construction firms look to untapped resource for workers — women," *The Denver Post*, March 9, 2016, <http://www.denverpost.com/2016/03/09/construction-firms-look-to-untapped-resource-for-workers-women>.

<sup>9</sup> Lisa Wirthman, "Inside The Tech Gender Gap And A Woman's Mission To Close It," *Forbes*, September 29, 2016, <https://www.forbes.com/sites/colorado/2016/09/29/inside-the-tech-gender-gap-and-a-womans-mission-to-close-it/#ef2f1c258d92>.

<sup>10</sup> National Skills Coalition, *Colorado's Forgotten Middle* .

<sup>11</sup> *Ibid.*

<sup>12</sup> Debbie Reed et al., *An Effectiveness Assessment and Cost-Benefit Analysis of Registered Apprenticeship in 10 States* (Washington, DC: US Department of Labor, 2012), xvi, accessed May 30, 2016, [https://wdr.doleta.gov/research/fulltext\\_documents/etaop\\_2012\\_10.pdf](https://wdr.doleta.gov/research/fulltext_documents/etaop_2012_10.pdf).

<sup>13</sup> Young Invincibles, *How Millennials Use Their Health Insurance* (Washington, DC: 2016), 1-2, accessed September 24, 2017, [http://younginvincibles.org/wp-content/uploads/2017/04/how\\_millennials\\_use\\_health\\_care.pdf](http://younginvincibles.org/wp-content/uploads/2017/04/how_millennials_use_health_care.pdf).

<sup>14</sup> *Ibid.*

<sup>15</sup> YI, *Young Adults Get Needed Mental Health Services Under Obamacare* (Washington, DC: 2013), 1, <http://younginvincibles.org/wp-content/uploads/2017/04/Young-Adults-Get-Needed-Mental-Health-Services-under-Obamacare-7-13.pdf>.

<sup>16</sup> National Alliance on Mental Illness (NAMI), *College Students Speak: A Survey Report on Mental Health* (Washington, DC: 2012), 17, [https://www.nami.org/getattachment/About-NAMI/Publications-Reports/Survey-Reports/College-Students-Speak\\_A-Survey-Report-on-Mental-Health-NAMI-2012.pdf](https://www.nami.org/getattachment/About-NAMI/Publications-Reports/Survey-Reports/College-Students-Speak_A-Survey-Report-on-Mental-Health-NAMI-2012.pdf).

<sup>17</sup> *Ibid.*, 8.

<sup>18</sup> Amy Novotney, "Students under pressure," *American Psychological Association* 45, no. 8, <http://www.apa.org/monitor/2014/09/cover-pressure.aspx>.

<sup>19</sup> NAMI, *College Students Speak* , 15.