

Millennials' Economic Priorities for the 2018 Elections

The Next Generation of Voters Speak Out



YOUNG  INVINCIBLES

Introduction

Young adults are calling for Illinois leaders to reimagine our economy and higher education system. A poll by Young Invincibles found that a candidate's position on student debt will play a major role in influencing the vote of 61 percent of millennials.ⁱ Rock the Vote found that the economy, particularly employment, minimum wage, and paid leave, was the top issue followed by college affordability and student loan debt for young adult voters.ⁱⁱ With millennials now a voting block of potential voters nearly as large as the Baby Boomer generation, candidates must understand these issues or risk losing out on the young adult vote.ⁱⁱⁱ This platform provides an overview of the biggest higher education and workforce challenges facing millennials in Illinois and outlines critical solutions candidates should champion.

Illinois' young adults are being asked to do more with less. Young adults today earn 20 percent less when adjusted for inflation than Baby Boomers did at their age.^{iv} A college education is more critical than ever: 65 percent of jobs will require some postsecondary training by 2020.^v Yet, Illinois' neglect of its higher education system during a two-year budget impasse led to tuition rising by an average of \$900 per year, colleges laying off approximately 2,300 postsecondary educators, and public university and college enrollment shrinking by 72,196 students.^{vi} Young adults are paying attention and voting with their feet, leaving Illinois at a faster rate than any other age group.^{vii} This includes some of Illinois' most motivated talent: Illinois is the second highest exporter of students to out-of-state schools in the country.^{viii} With 18 - 34 year olds making up 24 percent of Illinois' economy, our candidates and elected officials must pay attention.^{ix}

Young Invincibles (YI) is the nation's largest advocacy group dedicated to expanding economic opportunity for young adults ages 18 to 34 and elevating their perspectives when decisions about their future are being made. YI tackles the largest higher education, workforce, finances, and health care challenges facing young adults by building a community of young leaders to take action, sharing the stories of young adults and producing cutting-edge policy research and analysis. Our Midwest office engages thousands of young adults in Illinois every year.

YI held conversations with dozens of young adults across the state on their policy priorities for the 2018 midterm elections. We heard from community college students, young adults preparing to enter college for the first time, and recent graduates. With voices coming from Carbondale, to Peoria, to Chicago, we heard a few themes repeatedly:

We are diverse. The millennial generation is more racially and ethnically diverse than any other generation prior.^x Our college students also come from all walks of life -- college students are parents (14 percent),^{xi} working more than 10 hours per week (71 percent),^{xii} and graduating with student debt (67 percent).^{xiii} We must address achievement gaps, including college graduation, employment, and wage rates, between young adults of color and whites, or we will see our challenges grow.

The climb forward is increasingly steep. Illinois' young adults are still climbing out of the recession and have limited options for getting ahead. The unemployment rate for young adults ages 16 - 24 in Illinois is 14.2 percent^{xiv} while the overall unemployment rate statewide is 4.7 percent.^{xv} African Americans are particularly hard hit with Illinois having the highest African American unemployment rate in the country.^{xvi} As young adults consider college to develop the skills necessary to be competitive in the workforce, they see a system that is increasingly out of reach. Illinois' need-based aid program, the Monetary Award Program (MAP), has not kept up with the rising cost of postsecondary education. In 2002, grants covered 100 percent of tuition and fees at community colleges and public universities.^{xvii} In 2017, grants covered 44 percent of costs at community colleges and 32 percent of costs at public universities^{xviii} and only 42 percent of eligible students received aid.^{xix} This has contributed to a large and growing college completion gap of 27 percentage points between Hispanic-Latinx and whites, and 18 percentage points between African Americans and whites.^{xx}

Quality first job experience is difficult to secure. Securing a job typically requires experience, yet it is difficult to gain the experience without a related job. This catch-22 makes it very challenging for young adults to get a foot in the door. This hits low-income and underserved communities particularly hard. Employment opportunities are disproportionately concentrated in higher income communities, where the time and cost of getting to jobs is onerous and can prevent young adults from even seeking out employment.^{xxi} While unpaid internships can provide valuable experience, they are often not an option for low-income young adults who need income to provide for their basic food and housing needs. Young adults are calling on our candidates to take strong commitments to strengthen our higher education and employment opportunities in order to make Illinois a place young adults continue invest in and call home.

Boost Higher Education Access & Success

Illinois' higher education system is in crisis. After over a decade of cuts, the state has the fifth highest tuition in the country.^{xxii} Illinois has historically offset this high tuition with a strong need-based aid program that ensured low-income families had access. Yet, the state's need-based aid program only serves 42 percent of those who are eligible^{xxiii} and covers 32 percent of the cost at public universities.^{xxiv} The system is acutely failing young adults of color. African-American student enrollment dropped by 25 percent between 2011 and 2015,^{xxv} and the higher education attainment gap has grown by four percentage points over the last decade between African Americans and whites.^{xxvi} Illinois must reverse this trend in order to meet its goal of 60 percent of Illinois' adults holding a postsecondary degree or credential by 2025.^{xxvii}

Restoring MAP Grants

Projected Cost: \$894 million

The top reasons students discontinue from school are the cost of attending college, the need to support their family, and they would prefer working and making money.^{xxviii} Until the late 1990s, Illinois was a

leader in making higher education affordable by offsetting high college costs with Illinois' need-based student aid program, MAP Grants.^{xxxix} The MAP program serves high-need, underrepresented populations: 56 percent are first-generation college students and the average annual family income is \$33,632.^{xxx} MAP Grants are effective with MAP recipients graduating college at about the same rate as their peers at the same institutions.^{xxxi} Yet the biggest challenge facing MAP is the program is underfunded. Illinois should in the next four years restore MAP Grants to 2002 levels, where all eligible students received grants large enough to cover tuition and fees at public community college and universities.^{xxxii} This would result in approximately 168,000 additional students receiving aid that is critical to accessing college.^{xxxiii}

Debt-Free College

Projected Cost: \$745 Million

Illinois should reverse students' exodus to out-of-state colleges by becoming a leader in college affordability by enacting a debt-free college policy. With a debt-free college policy, student can attend public colleges and universities without taking on debt. In order to allow a student to graduate without taking on debt, Illinois would determine the full cost of college attendance (tuition, fees, tuition, food, housing, and transportation costs), subtract a students' expected family contribution (calculated through the FAFSA application), and provide funding to cover the remaining costs. This is critical for low- and middle-income students because tuition and fees are less than 40 percent of the full cost of attending college for public university students and 25 percent of the cost for community college students.^{xxxiv} Within ten years, Illinois should create debt-free college program for the nearly 300,000 full-time equivalent students attending public community colleges and universities and research a structure for potentially including part-time students as well.^{xxxv}

Expand Access to Childcare

Projected Cost: \$29 million

Today's parents are largely millennials -- 82 percent of new parents are young adults between the ages of 20 and 37.^{xxxvi} Fourteen percent of Illinois college students are parents who are balancing rising college costs with their struggle to meet their families' needs.^{xxxvii} Illinois must provide affordable, high-quality childcare so the next generation can meet their family commitments while also earning a degree that is critical for securing a living wage. With 59 percent of Illinois residents living in childcare deserts, Illinois should increase the the number of slots offered by 10 percent.^{xxxviii} This would support nearly 13,000 additional families access childcare.^{xxxix} Illinois is also one of only 11 states with work requirement attached to childcare.^{xl} Illinois should also eliminate the work requirement attached to childcare assistance, which is a burden that can put college out of reach.

Build College Success Programs

Projected Cost: \$40 million in year one, \$612 million in year two

Illinois has a wide and worsening college completion gap. The attainment gap between African-Americans and whites is 18 percent and 27 percent between Hispanic-Latinx and whites.^{xli} Yet, Illinois lacks a binding plan to close this college success gap. Illinois should begin closing the college completion gap by creating student success programs like at Georgia State University and City University of New York's (CUNY) Accelerated Study in Associate Programs (ASAP). Georgia State University increased graduation rates by 22 percentage points in ten years while cutting overall spending per student through a suite of supports for students,^{xlii} and CUNY doubled the college graduation rate for participants of the ASAP program.^{xliii} Elements of both initiatives include providing not only financial support but also providing the wide range of personal, academic, and financial resources students need to complete school.^{xliv} Georgia State also created a tracking system to ensure student advisors are reaching students just as they are starting to struggle.^{xlv} Illinois should create a pilot program that reaches 10,000 students in its first year and is expanded to reach 25 percent of undergraduate students (153,000 students) in four years.^{xlvi}

Make Aid Available Regardless of Immigration Status

Project Cost: Revenue Neutral

Undocumented students are currently ineligible to receive federal student aid, Illinois MAP Grants, and other forms of state-based financial aid.^{xlvii} However, federal law allows individual state legislatures to offer undocumented students eligibility for state financial aid.^{xlviii} Illinois should make undocumented students eligible for institutional and state financial aid, including MAP Grants. Illinois already invests in primary and secondary education for undocumented students, yet cuts young adults off as they aim to secure a college education.^{xlix} This bill would allow up to 1,500 students a year complete their degrees and become productive members of the workforce.^l

Expand Protections for Student Borrowers

Project Cost: Revenue Neutral (may include limited administrative costs)

Students are taking on historic levels of debt, with nearly two-thirds of Illinois graduates holding debt when they graduate.^{li} Illinois has already become a leader on consumer protections for borrowers by passing the Student Loan Bill of Rights in 2017. Yet there other basic and critical protections Illinois fails to provide borrowers. Colleges have used misleading information when recruiting students, which prevents students from choosing a college that can best meet their needs.^{lii} A rule from the Consumer Financial Protection Bureau would have banned mandatory arbitration in cases like this, which strongly favors colleges over consumers, but Congress overturned the rule in 2017.^{liii} Students are left vulnerable as arbitration firms want an ongoing relationship with the firm that contracts with them, meaning students bringing complaints against colleges are likely to lose.^{liiv} Illinois should ban mandatory arbitration when consumers have complaints against colleges. Illinois should also set higher minimum standards on loan default rates than the federal government requires which would ensure that scarce public resources are going to institutions that prepare students to secure employment. Illinois should follow California's lead and prohibit the use of MAP Grants at colleges that have loan default rates higher than 15.5 percent.^{liv} Finally, Illinois allows the suspension of professional licenses of those who

are behind or defaulting on their loans, which will further hinder borrowers' ability to recover and pay back their loans.^{lvi} Illinois must ban this practice. These changes would help the over 2,600 students who attend institutions with high loan default rates and dozens of professionals who have had their licenses revoked.^{lvii}

Ban the Box in the College Admissions Process

Project Cost: Revenue Neutral

Through a revenue-neutral measure, Illinois could boost access to college for young adults with a criminal history. Admissions policies put higher education out of reach for most young adults with a criminal record, preventing them from completing the schooling they need to access high-quality jobs. Some colleges in Illinois consider criminal history in the college admissions process, which is unnecessary as research reveals there is no connection between campus safety and admitting students with a criminal history.^{lviii} A broad literature review found no correlation between screening for applicants' criminal history and increased safety on campus.^{lix} Furthermore, greater educational attainment reduces recidivism by boosting employability.^{lx} Illinois should ban the box in the college admissions process for students without violent offenses. This revenue-neutral measure would allow more young adults to further contribute to our economy by helping them earn the degrees necessary to succeed.

Improve Access to Quality First Job Experience

Illinois has the second highest youth unemployment rate in the country, with 14.2 percent of 16- to 24-year-olds out of work.^{lxi} This trend is hitting young African American males particularly hard: 43 percent of this population is disconnected from school and work.^{lxii} Illinois should expand opportunities for young adults to gain workplace experience necessary to succeed in careers.

Expand Apprenticeships

Project Cost: \$55 million

Illinois is facing a middle-skills gap that hurts our economy and workforce. Fifty-three percent of positions require more training than a high school degree, but less than a four-year college degree, yet only 42 percent of Illinois' workforce is trained to that level.^{lxiii} Apprenticeships, a work-based learning model that combines on-the-job and classroom training, are one of the few evidenced-based strategies for closing the middle skills gap. Individuals who participate in registered apprenticeships make \$300,000 more over the course of their lifetimes, including employer benefits, than those who are similarly situated and do not participate in apprenticeships.^{lxiv} Additionally, 91 percent of apprentices are retained on the job after the apprenticeship ends.^{lxv} Illinois should add 2,000 new registered apprenticeships and youth apprenticeships over the next five years in a variety of sectors including healthcare, IT, financial services, and manufacturing. Illinois can achieve this through a multi-pronged approach of cost offsets and supports for apprenticeship sponsors. We recommend a tax credit of

\$2,000 per apprentice employed per year and a tax credit of \$5,000 per apprentice who is from a disadvantaged background.^{lxvi} Illinois should also fund industry-specific consultants to conduct outreach to employers and walk employers through the process of designing and launching apprenticeship programs.

Create Illinois Work Study Program

Project Cost: \$24 million

Higher education work study programs can help students not only pay for college, but also obtain the applied experience they need to secure a position in their field of study. Work study programs can also serve as public-private partnerships, where program costs are split between the public sector and employers. State-level programs are critical because our federal work study program is underfunded and failing to serve our highest need students.^{lxvii} Fourteen other states have recognized this gap and created state work-study programs.^{lxviii} Illinois should create a program for 10,000 students from low and moderate income families that allows students to gain applied experience off-campus in positions that set students up to develop skills applicable to their career aspirations.

Expand High-Quality Summer and Year Round Employment Programs

Project Cost: \$55 million

Youth employment is a powerful strategy for boosting high school engagement and completion rates, while increasing future earnings and providing youth with skills that are crucial for success in the workplace.^{lxix} Work increases adolescents' likelihood of employment in the following year by as much as 86 percent.^{lxx} Illinois should not only increase the number of slots at summer and year-round employment programs by 38,000 positions, but also ensure the opportunities are linked to career pathways and track program success. Illinois should connect summer and year-round employment programs to evidenced-based career pathways such as apprenticeships or college. Furthermore, Illinois is developing a longitudinal data system that will link individuals' employment outcomes to their educational history. Illinois should expand this data system to include career and technical education programs, apprenticeships, and other workforce development programs. This information will allow Illinois to assess the quality of Illinois workforce programs, create quality improvement plans, and expand programs that work. Across the programs recommended in this platform, the state could create 50,000 new jobs for Illinois' young adults.

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