A Vote For the Future of Higher Education:
A Policy Agenda for 2018

YOUNG INVINCIBLES

Education has been called a "winning political issue hiding in plain sight," as students have been demanding their representatives take bold positions to make education work for more people in the United States.[1] A recent poll of 1,500 U.S. adults found education is the most important issue for 18-29 year olds, even when compared to the economy, health care, and twelve other pressing issues facing the country.[2] More broadly, people in the United States see higher education as an important step toward pursuing their dreams, but they worry about how debt affects students' ability to complete their education and save money.[3]

Additionally, while the overwhelming majority of young people are passionate about quality, affordable higher education, there are racial inequities built in the system that require direct intervention. In 2015, over 36 percent of white adults had completed a bachelor's degree or more, while black and Latinx attainment rates sat at 23 and 15 percent.[4] Those gaps have grown wider over the last thirty years, and the numbers on affordability largely follow the same pattern: African American and Hispanic families have to dedicate 11 and 6 percent more of their income to afford higher education than white families.[5] **Candidates and campaigns should work to ensure that higher education reform directly addresses racial inequities.**

To that end, Young Invincibles conducted surveys and roundtables with young people in six different metro areas during the past year. Their responses allowed Young Invincibles to build on years of policy and advocacy work on behalf of students by creating this student-focused agenda for the 2018 midterm elections. This modernizing agenda, rooted in reducing inequities in the system, features a range of policy solutions that cut across parties and politics and that go beyond a simple injection of money into the system. **Making sure more people can get a postsecondary degree should be imperative for every candidate and every party.**

EQUITABLE DEBT-FREE COLLEGE

The problem:

Years of state cuts to higher education have contributed to significant increases in tuition and student debt.[6] In the past three decades, state higher education funding has dropped by a quarter,[7] while collective student debt has surpassed $1.5 trillion, up from $600 billion just 10 years ago.[8] These trends have had a pronounced impact on students of color, particularly African American and Latinx students, who are more likely to borrow, and borrow more than their white peers, to attend college.[9]

What we hear:

Over one-third of the students we spoke with felt that the biggest problem facing higher education today was "insufficient resources to help low-income students and students of color succeed." National polling shows that a majority of voters, including a majority of independents, support ensuring students can graduate without debt and support measures to mitigate the debt burden on borrowers.[10] Additionally, before the 2016 election, three-quarters of African American and Hispanic voters said that a candidate's position on student debt is a major influencer in determining their vote.[11]

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What candidates can do:

Create a federal-state partnership to encourage state reinvestment in higher education through matching federal funds, enabling students to attend public college without debt. The partnership would require states and colleges to fund student support programs that close success gaps for students of color and first-generation students. Additionally, the federal government should require states to create explicit equity goals for closing completion gaps by race, economic status, and first-generation status and track progress toward those goals.[12] The Debt-Free College Act of 2018 is one good example of a partnership that combines financial support for all students with targeted interventions to improve completion and close racial equity gaps.[13]

> **YI** As a student of Chicago State University (CSU), I saw firsthand the impact of the lack of resources during the two years we went without state funding. CSU serves 3,500 students, most of whom are African American, low-income, and/or returning adult students. My school experienced the most severe cuts as a result of the budget impasse – there were major staff layoffs, the enrollment rate dropped, construction projects were canceled, fewer courses were offered, and student morale decreased. Now that we have a budget, many of us are relieved but wonder what's next and how can we prevent this from happening again. In order to restore damage that was done from going two years without a state budget we need a greater investment in the next budget process. Without that additional funding, I worry about my school's ability to recover and serve generations in the future. **– Marissa Epps, Chicago IL, read more here.**

EQUAL ACCESS TO EDUCATION FOR UNDOCUMENTED STUDENTS

The problem:

The Trump Administration's rescission of the Deferred Action for Childhood Arrivals (DACA) program puts at risk nearly 800,000 undocumented young people who have benefited from DACA,[14] 97 percent of whom are either working or in school.[15] Furthermore, undocumented students' access to need-based financial aid and in-state tuition depends on which state they reside in.

What we hear:

Almost all of the students we spoke with expressed strong support for policies that advance the equity mission of higher education to close access and success gaps among racial and ethnic groups. Burdening DREAMers' ability to access affordable higher education will exacerbate those gaps. More broadly, nearly 9 out of 10 Americans support allowing DREAMers to stay in America.[16]

Students say...

YI's Youth Advisory Board expressed *strong support* for policies that address equity in higher education

What candidates can do:

Support a path to citizenship for DACA recipients and the broader DREAMer population, made up of over 3 million Millennial-aged immigrants who, on average, entered the country when they were 6 years old.[17] Multiple bipartisan proposals are ready for a vote in Congress, including the DREAM Act, which would codify DACA's basic tenets and provide a path to in-state tuition and need-based financial aid for DREAMers. This solution would allow those working and learning in the United States to continue building their lives here, get skills, and contribute to our economy.

IMPROVING HIGHER EDUCATION DATA AND CONSUMER INFORMATION ////

The problem:

College is one of the most important investments you make in life, but students and families are left in the dark about which institutions serve students well and which programs lead to good jobs. While we know there are inequities in access and outcomes for students of color, a lack of data hinders policymakers from directly addressing these issues in the most effective way possible. In 2008, Congress actually banned the Department of Education from creating a system to provide accurate transfer and graduation rates, as well as important information about student outcomes.

> Students say…
>
> **YI's Youth Advisory Board supports increased transparency in higher education**

What we hear:

Almost all of the young people we spoke with said that reforming data systems to increase transparency is a "very important" issue. Student government organizations representing over 1 million students support the Student Agenda for Data Reform, which articulates principles concerning how to make more information available to students and ensure it remains secure.[18]

What candidates can do:

Lawmakers across both sides of the aisle have expressed support for opening up access to more data about higher education outcomes.[19] The passage of bipartisan proposals like the College Transparency Act would connect existing datasets, maintain security and privacy, and make a college's value to students and families more transparent.

FUND QUALITY SHORT-TERM CREDENTIALS ////

The problem:

Nearly half of all job openings by 2024 will be "middle-skill," requiring more than a high school diploma and less than a bachelor's degree.[20] Additionally, today's postsecondary students are trying to pay for higher education while balancing additional responsibilities, like working or raising children, increasing the need for flexibility in degree options.[21] These factors have led to 24 percent of all postsecondary credentials being short-term.[22] However, the existing system is not set up to provide financial assistance to those who want to access quality, short-term credentialing programs for jobs like emergency medical technician, truck driver, maritime welder, or nurse's assistant.[23]

What we hear:

A strong majority of the young people we spoke with supported opening up funding for short-term credential programs. Additionally, more than 70 percent of people in the postsecondary education system are either working, raising a child, financially independent, or a combination of two or three of those things, driving the need for flexible, short-term credentials.[24]

What candidates can do:

Allow students to access a portion of their Pell Grant for high-quality, short-term programs that award credentials and certificates. Those programs should be subject to quality standards we see in other areas of federal law, including requiring them to be approved by a state educational agency, be academic- and industry-recognized, aligned with local workforce needs as well as two- and four-year degree pathways, and infused with student supports that maximize success like childcare and transportation assistance.

> Students say…
>
> A ***strong majority*** of YI's Youth Advisory Board sees the value of opening up funding for short-term credential programs

CREATE ACCOUNTABILITY FOR SCHOOLS

The problem:

Students take on significant risks pursuing college - tens of thousands of dollars and years of their lives - but don't have any recourse if that investment is not met with the assurance of basic quality standards from institutions. While earning a degree is still the best path to financial security overall, variations in institutional quality and inequities in student outcomes persist. For example, African American students disproportionately enroll in for-profit institutions, which tend to cost more and yield poorer career prospects.[25] Furthermore, across four-year public institutions, only 46 percent of African American students and 55 percent of Latinx students earn degrees within six years after enrolling, while white and Asian American students graduate 67 percent and 73 percent, respectively.[26]

> Students say…
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> YI's Youth Advisory Board ***strongly believes*** schools should be held accountable for quality education and student outcomes

What we hear:

The vast majority of students we spoke with believe that holding institutions accountable for quality and outcomes is "very important." These findings are in line with previous polling conducted by Young Invincibles that found a majority of students support requiring institutions to share liability if students default on their loans.[27]

What candidates can do:

Implement a "risk-sharing" program to measure institutional performance and hold institutions accountable for providing quality educational opportunities to students measured by completion rates, workforce outcomes, and ability to repay loans. Risk-sharing payments, in the form of fees charged to institutions that do not achieve a set threshold for student outcomes, would in turn be used to fund college enrollment and completion programs for low-income students and students of color, as well offset a portion of affected students' loan balances.

BORROWER-FRIENDLY REPAYMENT

The problem:

High numbers of student loan defaults remain a persistent problem. Over half a million student borrowers (11.5 percent of all borrowers) defaulted on their loans in a single three-year period.[28] Recent studies show that cumulative default rates continue to rise even 12 to 20 years after entering repayment.[29] The problem is even worse when examined on racial lines. Black borrowers with a bachelor's degree are five times more likely to default on their loans than white borrowers with a bachelor's degree.[30] Even more shocking, black college graduates are more likely to default than white college dropouts.[31] The overall complexity of the system is contributing to the amount of defaults: with income-based repayment plans available, no borrower should ever default.

What we hear:

A majority of respondents indicated that simplifying our student loan system to one loan and one repayment plan was "very important." This echoes a previous Young Invincibles poll that showed 66 percent of Millennials supported an income-based plan that allows borrowers to pay 10 percent of their income per month.[32] Additionally, a prior Young Invincibles survey of over 1,000 respondents indicated that a majority of borrowers felt that their servicer made it more difficult to repay their loan, rather than easier.[33]

What candidates can do:

Congress should streamline the student loan repayment process into two plans: a time-based plan and an income-based plan that caps payments at 10 percent of income and offers tax-free loan forgiveness after 20 years of on-time payments.[34] Additionally, the system should maintain borrower-friendly policies like the cost of living income exemption and Public Service Loan Forgiveness, as well as allowing for multi-year consent for income-based plans, making the enrollment process smoother.

> **YI**
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> "Growing up low income in Chicago, I never thought that college would be for me until I got to high school and learned that I could take out student loans. At the time, it seemed like the perfect way to get to college without over-burdening my parents, so I jumped at the opportunity. However, by the time I was ready to graduate, I realized that I would be on the hook for paying back over $40,000 I had taken out to pay tuition. While I'm now college educated and employed, it is still difficult to keep up with another monthly bill, and I wish I had known ahead of time what a financial burden this would be. These days, I'm on an income-based repayment plan, which allows me to pay the minimum amount required while staying on good terms with my creditor. At one time, it felt like I would be repaying my loans for the rest of my life, but I'm relieved to know that after 20 years, whatever balance I have left will be cleared."
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> **– Juanita Calvo, Lake Forest College graduate, read more here.**

Young Invincibles (YI) is a non-partisan 501c3 organization that works to amplify the voices of young adults ages 18-34 in the political process and advance their economic opportunity. The organization works to effect change by building a community of young leaders to take action, sharing the stories of young adults, producing cutting-edge policy research and analysis, and providing tools for young people to make smart economic choices. YI has offices in five states across the country as well as Washington D.C. This agenda was influenced primarily by feedback from our Youth Advisory Boards, as well as years of ongoing conversations with young people all across the country and ongoing policy analysis.

Young Invincibles is committed to ensuring that our work is driven directly by the priorities of young people. Our Youth Advisory Boards (YAB) provide young adults the opportunity to weigh in directly on how a young adult-led organization is run, and helps us ensure that our work consistently supports our mission and amplifies youth voices nationally. YAB members enjoy leadership development through trainings and advocacy throughout the year, quarterly meetings with YI staff to discuss ongoing projects and provide feedback, along with the chance to expand their personal and professional networks on a national scale.

We have Youth Advisory Boards for each of our five regional offices and one serving with our national office. Each YAB is comprised of 10-15 young adults, primarily students and recent college graduates between 18 and 34. They are composed of a diverse group of young adults who do not have direct voting power within the organization, but who help us keep a pulse on how young adults across the country of all different backgrounds think about our issue areas.

END NOTES

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