

INTRODUCTION

As the 116th Congress is seated and state legislatures convene, Young Invincibles (YI) is eager and ready to continue fighting for expanded economic opportunities for 18-34 year olds. As an organization that understands the complexity of young adults' lives today, YI focuses on the intersection of a range of issue areas that impact a young adult's ability to achieve economic stability: health care, higher education, the workforce, and voting.

Affordable higher education, access to health care, increased financial security, and meaningful opportunities to participate in the political process are all tremendously important to young people across America. Each year, we develop our policy priorities based on a combination of research and statistics, what we hear directly from young adults (including our national and regional Youth Advisory Boards), and our knowledge of policy and politics in CA, CO, IL, NY, TX, and Washington, DC.

Below are our 2019 policy priorities in each of our issue areas.

- In higher education, YI will focus on (1) expanding need-based aid and stopping state disinvestment; (2) improving equity by ensuring that students have access to the academic, financial, and individualized completion supports they need to graduate; and (3) creating a simplified, more borrower-friendly student loan repayment system and increasing borrower protections.
- In health care YI will focus on (1) defending the Affordable Care Act (ACA) against legislative repeal efforts and administrative sabotage, while increasing stability and improving affordability in the marketplace, and (2) protecting and expanding access to care, including the services young adults use the most, like mental health care and maternity coverage.
- In the area of workforce and finances, YI will focus on expanding access to work-based learning programs, such as apprenticeships.
- Finally, YI will work to increase civic engagement among young adults by supporting policies to strengthen and expand voter education and engagement on college campuses.

Our strategy to achieve these goals will look different at the federal level and in each of our state regional offices (CA, CO, IL, NY, and TX) based on their respective policy and political landscapes. For more detailed information about our priorities, including full state agendas for each of our regions, please visit our website.

HIGHER EDUCATION

Education remains an individual's best pathway to financial security. However, over the past decade:

- Tuition and fees at public, four-year colleges have increased by 37 percent¹;
- The number of student loan borrowers has increased by 50 percent²
- The total amount of student debt in our country has nearly tripled, increasing from \$619 billion to \$1.5 trillion³; and
- The number of delinquent loans – loans that borrowers can't manage to pay off – has increased by over 300 percent.⁴

Students of color are most acutely impacted by the student debt crisis.⁵ For instance, African American students and families borrow for college at higher rates and higher amounts than white students, and African American and Latino students struggle to repay at higher rates than white students.⁶

State disinvestment from public higher education broadly triggered these trends, with only four states spending as much per student today as they did a decade ago.⁷ Meanwhile, institutions have struggled to meet the needs of their more diverse student bodies, including the growing number of adult learners, first generation students, and student parents.

Although racial and ethnic gaps in college enrollment rates have improved, gaps in actual degree attainment have widened.⁸ It is clear that today's students need not only traditional student aid, but also a combination of academic, financial, and individualized completion supports to help them graduate.⁹

The primary federal vehicle to address these issues is the Higher Education Act (HEA), which creates the framework for the American higher education system. 2019 will mark eleven years since HEA was last reauthorized, and Congress desperately needs to update the law to ensure our higher education system reflects the needs of today's and tomorrow's students. At the same time, states must invest significantly more in higher education to support increased access and completion.

In 2019, YI will continue to advocate for pro-student higher education policy changes that drive down costs, expand access, modernize the system, lead to post-graduate success, and close equity gaps. We have developed a comprehensive set of HEA reauthorization priorities, which includes increasing data transparency¹⁰ about outcomes for students and families¹¹; improving accountability measures (maintaining existing consumer protections like the Gainful Employment rule, as well as creating a new risk-sharing system¹²); and simplifying the financial aid application process. In addition to these goals, YI will focus on federal and state policies that reduce costs and increase aid, help struggling borrowers, and ensure that today's students have the supports they need to complete their education.

Expanding need-based aid and stopping state disinvestment

- At the federal level, YI will work to ensure the maximum Pell award continues to increase, is re-indexed to inflation, and that the program is moved to the mandatory side of the budget to protect it from future cuts. YI will also seek to expand the program to traditionally disenfranchised populations, like DREAMers and those incarcerated, and increase the number of semesters a student is eligible to receive a grant.
- YI will also advocate for the creation of a state-federal partnership program that allows states to expand debt-free college for in-state, 2- and 4-year, public college students.
- In all of our regions (CA, CO, IL, NY, TX), YI will advocate for increased funding for state financial aid, with a focus on increasing and expanding need-based aid programs.

Improving equity by ensuring that students have access to the academic, financial, and individualized completion supports they need to graduate

- YI will fight for additional funding for the federal Child Care Access Means Parents In School (CCAMPIS) program to meet student-parents' need for affordable child care¹³, as well as for reform and investment¹⁴ in Federal Work Study to serve higher proportions of Pell recipients. YI will also promote proposals to fund schools' ability to implement proven student support models.
- In California and Colorado, YI will advocate for emergency assistance pools to help students struggling with food and housing insecurity, medical bills, and other costs.
- In Illinois, YI will advocate for the creation of a College Success Innovation Grant modeled after other effective student success programs. YI will also advocate for updated state attainment goals with targets for communities of color, as well as tracking and reporting on progress, and sufficient funding to institutions to meet the state's attainment targets.
- In New York, YI will advocate to expand to more students the types of supports offered by City University of New York's (CUNY) Accelerated Study in Associate Programs (ASAP), a nationally-recognized model that's been shown to double graduation rates.¹⁵ YI will work to ensure students facing basic-needs insecurity have the resources they need to enter, persist, and complete the postsecondary path of their choosing.
- In Texas, YI will advocate for legislation to create a student-parent liaison at higher education institutions to address the needs of the students who are raising children while attending college.¹⁶ YI will also work to reduce textbook costs for Texas students by increasing funding for the Open Educational Resources Grant program (OERGP).

Creating a simplified, more borrower-friendly student loan repayment system and increasing borrower protections

- At the federal level, YI supports significant reforms to the student loan repayment system, including creating automatic enrollment in income-based repayment (IBR) for delinquent or defaulted borrowers and exempting low-income borrowers from repayment, creating one IBR plan with an option for multi-year enrollment, and maintaining and expanding pathways to forgiveness.¹⁷

- In California, YI will advocate for the adoption of a comprehensive student loan borrower bill of rights.
- In Colorado and New York, YI will advocate for state oversight of student loan servicers.
- In Texas, YI will advocate for increased borrower protections, including keeping young Texans employed by supporting legislation to protect professional licenses regardless of student loan default.

HEALTH CARE

Young adults have experienced major gains in health care coverage over the last decade, with more than 8 million accessing insurance through the Affordable Care Act's health insurance marketplaces, Medicaid expansion, and by being able to stay on a parent's plan.¹⁸ However, the Trump Administration and some federal and state lawmakers are still keeping millions from accessing coverage.

Since President Trump took office in January 2017, the Republican majority and the administration have repeatedly attempted to repeal or severely weaken the ACA. Federal funding enrollment assistance was cut by 84 percent¹⁹ and marketing and advertising cut by 90 percent²⁰ respectively over the last two years and, as a result, there was a four percent drop in enrollment during the 2019 open enrollment period.²¹ Although the drop was smaller than anticipated, first time enrollments decreased significantly, compared to enrollments by returning consumers, who rely less on proactive outreach to educate them about the market.²²

2019 will see the return of a divided federal government which will likely prevent further attempts to repeal the law. However, there are several flashpoints at the state and federal levels that continue to threaten young adults' access to care, including the erosion of health care marketplaces through negligence, weakening regulations, and the absence of common sense reforms to make the ACA work better for more young people.

Over the next two years, YI will work with young adults to reshape a vision for America's health system that reflects and promotes the interests of young people – ideally, universal coverage that builds on the foundation of the ACA and Medicaid. In 2019 specifically, YI will continue to work to protect – and where possible expand – access to comprehensive health care options for young people to get us closer to that long-term goal.

Defending the ACA against legislative repeal efforts and administrative sabotage, while increasing stability and improving affordability in the marketplace

- YI will push back on attempts to limit access to care, such as proposals to impose additional Medicaid work requirements, expand the “public charge” rule to make utilizing certain health programs a barrier to obtaining lawful permanent resident status, and weaken the protections associated with the ACA's section 1332 state innovation waivers.
- YI will advocate to improve affordability at the federal level by establishing a reinsurance program to help address costs for high-cost patients and changing the way job-based insurance eligibility is calculated to fix the “family glitch.”
- YI will push Congress to pass legislation to increase and enhance subsidies for young people based on income and age, making coverage more accessible for millions of people in the nation's most uninsured

age group.

- YI will advocate to restore federal funding for outreach and advertising to ensure that consumers have the information and assistance they need to get enrolled in Medicaid and/or marketplace plans.
- In New York, YI will also advocate for increased funding for outreach and enrollment services.

Protecting and expanding access to care, including services young adults use the most, like mental health care and maternity coverage

- In California and New York, YI will fight to expand health care access for income-eligible immigrants regardless of their immigration status through the Medi-Cal and Essential Plan programs.
- In Colorado and Illinois, YI will advocate for training and resources to increase the mental health supports available to college students.
- In Colorado, YI will also advocate for laws that make mental health services more affordable by bringing insurers into compliance with state and federal mental health parity laws.
- In Texas, YI will work to establish auto-enrollment for 19-year-old women who age out of CHIP and Children’s Medicaid to seamlessly access care via the Healthy Texas Women program, and support outreach to 19-year olds regarding the establishment of auto-enrollment. Additionally, YI will work to ensure Texas women of reproductive age receive 12 months of continuous coverage for preventive, primary, and specialty care before, during, and after pregnancy.

WORKFORCE & FINANCES

The Great Recession wreaked havoc on the Millennial generation’s finances, causing high unemployment and low wages right when these young adults entered the workforce. But even since the recovery, young adults still earn significantly lower incomes, own homes at lower rates, and have a dramatically lower net wealth than young adults 25 years ago.²³

In 2019, YI will continue to advocate for federal and state policies that create pathways to financial security for young adults, including accessible skills and job training. More specifically, YI will focus on expanding access to work-based learning, such as apprenticeships and career-technical education, that provide opportunities for young adults to secure employment in high-demand industries that pay livable wages.

Expanding quality apprenticeship and work-based learning programs and connecting young adults to career technical education opportunities.

- YI will continue to push for increased federal investment in apprenticeships, while monitoring the Trump Administration’s development of Industry Recognized Apprenticeship Programs to ensure they are the same quality as Registered Apprenticeship (RA) programs.
- In California, YI will support legislation to expand the data the state tracks on CTE programs in an effort to connect young adults with middle skill jobs.
- In Colorado, YI will support policies that engage more women in Registered Apprenticeships²⁴ and other

paid job-training programs, like setting gender equity targets; funding apprenticeship consultants with expertise in diversity, equity, and inclusion to support businesses; and annually collecting and publishing disaggregated participation data.

- In Illinois, YI will continue to advocate for the support and expansion of the apprenticeship navigator pilot program, as well as a study bill to examine apprenticeships in the state and key fields for expansion.²⁵
- In Texas, YI will advocate for the creation of a “Work-Based Learning Task Force” responsible for making recommendations to encourage and remove barriers to work-based learning.

CIVIC ENGAGEMENT

Young Invincibles is committed to amplifying the voices of young adults by expanding opportunities to participate in the political process. Recognizing the importance of getting young adults more engaged in our democratic processes, Young Invincibles helped to build and now leads the Students Learn Students Vote Coalition (SLSV) – a diverse group of local, state, and national organizations dedicated to increasing student voter participation among the more than 20 million college students today. Through data-driven approaches and by working with college administrators, SLSV promotes civic learning and engagement on campuses across the country by providing a series of key steps and information on best practices that institutions can use to create a more voter-friendly campus.

In 2019, YI will support the coalition’s work at the federal level to increase voter participation among young adults enrolled in postsecondary institutions of all kinds.

Expanding voter engagement, education, and registration on college campuses

- YI will continue to support the federal Help Students Vote Act (HSVA)²⁶, and will advocate for its inclusion in any HEA reauthorization or other appropriate vehicles. This bicameral bill would direct colleges to take simple steps, including emailing students twice a year before voter registration deadlines for both general and primary elections and designating a “campus vote coordinator” to liaise directly with students around campus voting efforts.

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