

INTRODUCTION

Young Texans face multiple hurdles on the road to economic prosperity. For young Texans, economic security is grounded in access to affordable, high quality healthcare, post-secondary education, and an in-demand job. Yet the uninsured rate in Texas is now on the rise.¹ Absence of health insurance not only affects health outcomes of residents, it negatively impacts individuals' ability to work, thus posing consequences for collective productivity and the Texas economy.²

Nationally, unemployment rates are higher for young college graduates than in 2000,³ the cost of college is rising almost eight times faster than wage growth,⁴ and student loan debt is the highest in history.⁵ As the Texas population continues to surge,⁶ 65% of jobs will require a post-secondary degree, yet under a quarter of Texans meet the projected workforce needs.⁷ If these economic barriers are not urgently addressed, the state of affairs will carry significant ramifications for the future.

Furthermore, despite recent gains, only 60% of Texas students graduate from Bachelor's degree programs within six years,⁸ and 13% of Texans aged 16-24 were not working or in school in 2017.⁹ Texas students who do graduate continue to accumulate historic debt; over half of college seniors from four-year colleges leave with an average student loan debt of \$26,292.¹⁰ Amidst this debt, 14% of Texas borrowers have student loans in collections,¹¹ placing financial milestones, such as homeownership, in peril.

During the 86th convening of the Texas Legislature, YI will advocate for the future of young Texans by supporting critical initiatives across healthcare, higher education, workforce development, and civic engagement. Through amplifying the voice of young people, YI will support policies that help young Texans, aged 18 - 34, acquire health coverage, complete postsecondary education, strengthen the workforce, and access their right to vote.

HEALTH CARE

Protect— and where possible expand— access to comprehensive health care options for young people, including the services they use most.

Texas has the largest number and percentage of uninsured residents in the United States.¹² With the full implementation of the Affordable Care Act (ACA), Texas' uninsured rate fell from approximately 22.1% in 2013 to 16.6% in 2016.¹³ In September 2018, the U.S. Census released the newest numbers of Americans without health insurance, which show a 2017 increase of 272,000 uninsured Texans.¹⁴ After three straight years of historic improvements in healthcare coverage, Texas backslid in 2017, leaving 4.8 million (17.3%) of Texans uninsured—the worst Texas rate since 2014.¹⁵ The setback continued in 2018; the rate of uninsured Texans is now 19%, which amounts to 5.74 million residents without health insurance.¹⁶ The need for sustained work in expanding knowledge of and access to healthcare is clear, and as such YI will work to:

- Establish auto-enrollment for 19-year-olds 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.
- Improve maternal and child health by supporting initiatives to ensure women of reproductive age receive 12 months continuous coverage for preventive, primary, and specialty care before, during, and after pregnancy.
- Push back at attempts to decrease funding for health coverage or implement work requirements and promote the expansion of Medicaid to cover more low-income individuals in the state.

HIGHER EDUCATION

Make higher education a reality for more students by driving down costs, opening up access, and modernizing the system for tomorrow’s students.

Higher education is more important than ever as our economy increasingly requires post-secondary education for entry-level positions. Not only is post-secondary education often required, completing higher education pays large dividends, leading to an increased likelihood of employment and higher wages.¹⁷ However, only one-third of Texans age 25 and older have obtained a bachelor’s degree.¹⁸ Furthermore, one-in-four Texas students are raising children while attending college.¹⁹ Student parents must become a critical focus of state higher education efforts; nationally, just a third of student parents complete a degree within six years.²⁰ As Texas works to achieve the 60x30 goals (including 60% of Texans ages 25-34 will hold a certificate or degree by 2030), the state must support the most vulnerable students on their path to higher education completion.

Additionally, as the price of college increases, student loan debt is skyrocketing. Student loan debt in Texas is now estimated at 103 billion, up from 40.7 billion in 2008.²¹ Over half of Texas student aid is in the form of loans, while more than two-thirds of Texas aid at public four-year universities is in the form of loans.²² Getting through college today is nearly impossible without support as associated costs of college have also drastically risen, e.g., prices for college textbooks increased by 88 percent from 2006 to 2016.²³ Texas students at public four-year universities would have to work a minimum wage job 64 hours per week, all year, in order to pay for the cost of attendance.²⁴

This research supports the need to keep college costs down, as well as ensure young Texans are employed and able to pay off their student loans. Texas must invest in the ability of all students to enter and succeed in their education. The following supports are necessary to bolster Texas students’ ability to afford and complete their education:

- Protect professional licenses regardless of student loan default. In Texas, those with student loans in default are at risk of losing their professional license, such as teachers, lawyers, barbers, and more. Texans must retain their ability to work in order to pay back their loans.

- Increase funding for open educational resources at institutions of higher education to adopt, modify, redesign, or develop courses that use only open educational resources and are free for Texas students.
- Establish student parent liaisons on college and university campuses to provide critical information on academic and social service resources, as well as collect data for lawmakers regarding the presence and college completion rates of student parents.
- Protect current levels of per-student financial aid funding to give every student an opportunity for higher education, and protect in-state tuition rates and financial aid access for all Texas students.

WORKFORCE

Ensure pathways to young adult financial security are available, including accessible skills and job training.

The future of the Texas workforce rests on clear, accessible career pathways for young adults. Although 56% of in-demand jobs in Texas are middle-skill jobs, just 43% of the state’s available workers are trained at this middle-skill level.²⁵ Apprenticeship and work-based learning opportunities are key to fixing this skill gap.²⁶ Work-based learning provides on-the-job training that corresponds with classroom instruction, and yields a demonstrated rate of return for both employers and students.²⁷ In 2016, Governor Abbott created the Tri-Agency Workforce Commission to assess local economic activity, workforce challenges, and innovative approaches. The Commission’s report recommended Texas increase paid internships, apprenticeships, externships, and applied workplace learning opportunities across high school and colleges.²⁸

For young people, such opportunities are life-altering. In 2017, 477,000 (13%) of Texans aged 16-24 were neither in school nor working, with additional young people at risk of becoming disconnected from school or work.²⁹ Critically, the majority of disconnected young people are between 20-24 years old, shedding light on the importance of the problem after young people graduate high school.³⁰ It is therefore imperative to design work-based learning opportunities for adults in this age group, and use evidence-based outreach techniques to inform young people about these opportunities. As Texas strengthens the workforce pipeline, the voice of young people must be included in workforce pipeline development.

According to the latest data in 2017, 56 million young adults aged 21 to 36 were working or looking for work, which accounts for approximately a third of the labor force, the largest segment of our workforce.³¹ As such, understanding how they grapple with a shifting landscape is vital to ensuring their economic security and that of Texas.³² To support these endeavors, YI will advocate for:

- Prioritization of work-based learning in Texas by researching ways and making recommendations to encourage and remove barriers to work-based learning, expand work-based learning opportunities, and align private and public funding for these opportunities.

CIVIC ENGAGEMENT

Increase voter participation among young adults enrolled in postsecondary education

The poor voter turnout rate of Texas is well documented. The state consistently ranks near the bottom nationally in electoral participation and a recent study by the Washington Post found that voter turnout in Texas was last in the nation during midterm elections in 2006, 2010, and 2014.³³ Despite the state's history of low voter turnout, young people in Texas are increasingly energized to participate in their civic right to vote. In the 2018 midterm elections, the rate of young voters in Texas soared during early voting,³⁴ mirroring the national increase in youth voters during 2018.³⁵ However, barriers to voting for young people in Texas persist. Just 7 of the 22 largest public universities in Texas have an on-campus polling location, which is particularly critical as young people cite both transportation and polling location as reasons for not voting.³⁶ Texas must ensure that young people have voting accessibility, and YI will seek to:

- Promote the implementation of campus polling stations at higher education institutions with more than 10,000 students.

CONCLUSION

As Texas prepares for a prosperous future, young people must have the necessary supports to achieve positive health outcomes and succeed in postsecondary completion, employment, and long-term financial security. Investing in our young adults is an investment in the greater economy, workforce, and financial growth of our state. During the 86th Legislative Session, YI will work to ensure that the voice of young Texans are represented across our issue areas, and that current policies reflect the evolving needs of our collective future.

END NOTES

1. Buettgens, M., Blumberg, L., and Pan, C (2018). The Uninsured in Texas: Statewide and local views. Urban Institute in partnership with the Episcopal Health Foundation. Retrieved from https://www.episcopalhealth.org/files/2715/4447/0560/201812.10_Uninsured_in_Texas_FINAL.pdf
2. Texas Alliance for Healthcare. The Impact of Uninsurance on the Texas Economy.
3. Gould, E., Mokhiber, Z., Wolfe, J. Economic Policy Institute: Class of 2018, College Edition (2018). Retrieved from <https://www.epi.org/publication/class-of-2018-college-edition/>
4. Maldonado, C (2018). Forbes: Price of college increasing almost 8 times faster than wages. Retrieved from <https://www.forbes.com/sites/camilomaldonado/2018/07/24/price-of-college-increasing-almost-8-times-faster-than-wages/#1552f14d66c1>
5. Stolba, F (2018). Experian: Student loan debt reaches all time high. <https://www.experian.com/blogs/ask-experian/state-of-student-loan-debt/#s2>
6. Texas Demographic Center: https://demographics.texas.gov/Resources/publications/2019/20190128_PopProjectionsBrief.pdf
7. Georgetown Center on Education and Houston Endowment, as cited by Texas 2036. Retrieved from <https://texas2036.org/>.
8. Texas Higher Education Coordinating Board: Fall 2011 Student Entrance Data (2018). Retrieved from <http://www.theccb.state.tx.us/reports/PDF/10718.PDF?CFID=99975501&CFTOKEN=56548430>.
9. Annie E. Casey Foundation (2016-2017). Kids Count Data Center. Retrieved from <https://datacenter.kidscount.org/data/tables/9292-youth-not-attending-school-and-not-working-by-age-group#detailed/2/45/false/871,870,573,869,36,868,867,133,38,35/4121,4122,4123/18399,18400>
10. The Institute for College Access and Success: Student Debt and the Class of 2016. https://ticas.org/sites/default/files/pub_files/classof2016.pdf
11. Urban Institute (2018). Debt in America: An interactive map. Retrieved from https://apps.urban.org/features/debt-interactive-map/?type=auto&variable=autoopen_pct.
12. Buettgens, M., Blumberg, L., and Pan, C (2018). The Uninsured in Texas: Statewide and local views. Urban Institute in partnership with the Episcopal Health Foundation. Retrieved from https://www.episcopalhealth.org/files/2715/4447/0560/201812.10_Uninsured_in_Texas_FINAL.pdf
13. Arriaga, A (2017). Fewer Texans were uninsured in 2016, but state still has largest health coverage gap. Retrieved from <https://www.texastribune.org/2017/09/12/census-report-finds-45-million-texans-are-still-uninsured/>.
14. Berchik, E., Hood, E., and Barnett, J. (2018). United States Census Bureau: Health insurance coverage in the United States. Retrieved from <https://www.census.gov/content/dam/Census/library/publications/2018/demo/p60-264.pdf>
15. Berchik, E., Hood, E., and Barnett, J. (2018). United States Census Bureau: Health insurance coverage in the United States. <https://www.census.gov/content/dam/Census/library/publications/2018/demo/p60-264.pdf>
16. Buettgens, M., Blumberg, L., and Pan, C (2018). The Uninsured in Texas: Statewide and local views. Urban Institute in partnership with the Episcopal Health Foundation. Retrieved from https://www.episcopalhealth.org/files/2715/4447/0560/201812.10_Uninsured_in_Texas_FINAL.pdf
17. Ma, J., Pender, M. and Welch, M. (2016). Education Pays 2016: The benefits of higher education for individuals and Society. Retrieved from: <https://trends.collegeboard.org/sites/default/files/education-pays-2016-full-report.pdf>
18. Young Invincibles analysis of National Center for Education Statistics 2016 data.
19. Young Invincibles analysis of National Center for Education Statistics 2016 data.
20. Noll, E., Reichlin, L., Gault, B. (2017). College students with Children National and Regional Profiles. (2017). Institute for Women’s Policy Research
21. Stolba, F (2018). Experian: Student loan debt reaches all time high. Retrieved from <https://www.experian.com/blogs/ask-experian/state-of-student-loan-debt/#s2>
22. Fletcher, C., Fernandez, C., Klepfer, K., and Wartel, M (2018). State of student aid and higher education in Texas. Trellis Research. Retrieved from <https://files.eric.ed.gov/fulltext/ED592458.pdf>
23. Bureau of Labor Statistics (2016). Retrieved from <https://www.bls.gov/opub/ted/2016/college-tuition-and-fees-increase-63-percent-since-january-2006.htm>.
24. Fletcher, C., Fernandez, C., Klepfer, K., and Wartel, M (2018). State of student aid and higher education in Texas. Trellis Research. Retrieved from <https://files.eric.ed.gov/fulltext/ED592458.pdf>
25. Texas Workforce Investment Council (2018). A Guide to Apprenticeships in Texas. Retrieved from <https://gov.texas.gov/uploads/files/organization/twic/Guide-to-Apprenticeship.pdf>
26. Texas Workforce Investment Council (2018). A Guide to Apprenticeships in Texas. Retrieved from <https://gov.texas.gov/uploads/files/organization/twic/Guide-to-Apprenticeship.pdf>

END NOTES, CONT.

27. Texas Workforce Investment Council (2018). A Guide to Apprenticeships in Texas. Retrieved from <https://gov.texas.gov/uploads/files/organization/twic/Guide-to-Apprenticeship.pdf>
28. Texas Education Agency, Texas Higher Education Coordinating Board, and Texas Workforce Commission (2016). Prosperity Requires Being Bold: Integrating Education and the Workforce for a Bright Texas Future. Retrieved from <https://twc.texas.gov/files/partners/tri-agency-report-office-governor-twc.pdf>.
29. Annie E. Casey Foundation (2016-2017). Kids Count Data Center. Retrieved from <https://datacenter.kidscount.org/data/tables/9292-youth-not-attending-school-and-not-working-by-age-group#detailed/2/45/false/871,870,573,869,36,868,867,133,38,35/4121,4122,4123/18399,18400>
30. Ross, M. and Svajlenka, M. (2016). Employment and disconnection among teens and young adults: the role of place, race, and education. Retrieved from <https://www.brookings.edu/research/employment-and-disconnection-among-teens-and-young-adults-the-role-of-place-race-and-education/>.
31. Pew Research Center (2018). Millennials are the largest generation in the U.S. labor force
32. Tom Allison, The Financial Health of Young America, (Washington DC: Young Invincibles, 2017), https://younginvincibles.org/wp-content/uploads/2017/07/Financial-Tools_YI-Brief-7.27-1.pdf
33. The Washington Post: 2018 Election Analysis. Retrieved from https://www.washingtonpost.com/graphics/2018/politics/voter-access/?noredirect=on&utm_term=.819ab1fb3ca2
34. Orsini, A. (2018). KCBD: Voter turnout of young adults up 500% in Texas. Retrieved from <https://www.kcbd.com/2018/11/03/voter-turnout-young-adults-up-percent-texas/>.
35. Center for Information and Research on Civic Learning and Engagement (2018). Analysis of the 2016 Survey of the Performance of American Elections. Retrieved from <https://civicyouth.org/young-people-dramatically-increase-their-turnout-31-percent-shape-2018-midterm-elections/>.
36. Center for Information and Research on Civic Learning and Engagement (2018). Why youth don't vote: Differences by race and education. Retrieved from <https://civicyouth.org/why-youth-dont-vote-differences-by-race-and-education/>