

## INTRODUCTION

California's young adults are facing an array of economic challenges, some far greater than previous generations. Young Californians are paying the highest in college attendance related costs,<sup>1</sup> they are unemployed at a higher rate than the national average,<sup>2</sup> healthcare and prescription drug costs have nearly doubled in recent years,<sup>3</sup> and the average national student debt continues to climb where nearly 50% of California's graduates are currently in debt.<sup>4</sup> From healthcare costs to the high costs of rent and fuel, coupled with student debt; young people are carrying the burden of California's cost crisis.

The following recommendations are aimed at expanding overall economic securities and access for college students and today's young adult; improving the affordability and accessibility of higher education, strengthening workforce pathways and resources, and generally ensuring greater access to health care. YI-West's policy priorities in California for 2020 are a multi-pronged approach to promote state policy solutions that increase long-term financial stability for all young Californians.

## HIGHER EDUCATION

With 64 Percent of California's college students expressing attendance costs to be the greatest obstacle they face to succeeding in college, college affordability must be a priority for the state.<sup>5</sup> College students today are facing a number of expenses, tuition and beyond tuition costs, that make up a college attendance figure that is unmistakably different than the admission cost that our Californian leaders once experienced. Recent California studies have shown that when it comes to actual costs and expenses associated with college, it is clear much more than just tuition and fees are involved making the California college experience distinctly different than that of other states. This year, costs for college beyond tuition and fees for California's college students are at a total average of \$2,020 per month leading to 35 percent of students with food and housing insecurities as a result.<sup>6</sup> Young Invincibles aims to advocate for vulnerable student populations by supporting policies that improve the accessibility and affordability of higher education.

The rise in beyond tuition costs have only made student loans more enticing. We recommend the legislature to advance The Student Borrower Bill of Rights to call on basic consumer protections for student borrowers, reform the Cal Grant to reflect the high cost of living in the state, expand eligibility to more community college students, and set reasonable financial expectations for families and for students. Most importantly, we will advocate that statewide Policy Makers consider the real cost of college tuition when factoring financial aid in California.

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1 California Student Aid Commission 2019 Survey: SEARS [https://www.csac.ca.gov/sites/main/files/file-attachments/2018-19\\_student\\_expenses\\_and\\_resources\\_survey\\_web.pdf?1575327209](https://www.csac.ca.gov/sites/main/files/file-attachments/2018-19_student_expenses_and_resources_survey_web.pdf?1575327209)

2 Young Invincibles Analysis of American Community Survey, 1 year estimates of average poverty and unemployment rate for ages 16-to-24 in California State. <https://younginvincibles.org/wp-content/uploads/2017/04/FHYA-Final2017-1-1.pdf>

3 <https://www.gov.ca.gov/2019/05/17/in-los-angeles-governor-newsom-promotes-health-care-proposals-that-help-young-adults-get-coverage/>

4 TICAS: Student Debt & the Class of 2018 <https://ticas.org/wp-content/uploads/2019/09/classof2018.pdf>

5 [https://www.csac.ca.gov/sites/main/files/file-attachments/2018-19\\_student\\_expenses\\_and\\_resources\\_survey\\_web.pdf?1575327209](https://www.csac.ca.gov/sites/main/files/file-attachments/2018-19_student_expenses_and_resources_survey_web.pdf?1575327209)

6 [https://www.csac.ca.gov/sites/main/files/file-attachments/2018-19\\_student\\_expenses\\_and\\_resources\\_survey\\_web.pdf?1575327209](https://www.csac.ca.gov/sites/main/files/file-attachments/2018-19_student_expenses_and_resources_survey_web.pdf?1575327209)

YI West will:

- Work to strengthen and expand the Cal Grant Program to make college more affordable, more inclusive of non-tuition expenses, and to reduce low and middle-income Californians' reliance on student debt.
- Advocate to ensure the creation of consumer protections for California student borrowers
- Advocate for funding to provide resources for food & housing insecure student populations.

## HEALTH CARE

Within his first year in office, Governor Newsom followed through with many of the policy initiatives from his \$1 billion healthcare budget proposal that aimed at insurance premium subsidies over three years to help Californians afford health coverage through Covered California.<sup>7</sup> One of the several significant investments was the expansion of Medi-Cal to all young adults, regardless of immigration status. This legislation along with the Increased affordability assistance in Covered California, which increases state funding and extends the ACA's affordability assistance up to 600 percent of the poverty level, will expand coverage to more Young Californians with reduced premiums and cost sharing.<sup>8</sup> In the 2019-2020 State Budget, the Governor and key legislatures are committed to get the state of California closer to universal coverage. With the largest drop in uninsured Californians to date, young adults have expressed interest in a healthcare system that is resourceful, more affordable, equitable, and easier to navigate.<sup>9</sup>

YI West will:

- Support the statewide #Health4All and Care4All movements; Medi-Cal should cover all income-eligible adults and strive for increasing universality and affordability.
- Is committed to Universal coverage in California, regardless of immigration status, age, disability, income, or other factors.
- Support efforts to lower prescription drug costs for young adults and young families
- Support efforts in ensuring that healthcare coverage for all young adults includes access to primary and preventive services to stay healthy to help avoid costly health emergencies.

## WORKFORCE

Access to stable and well-paying jobs is essential to economic opportunity for young adults. Millennials account for 29 percent of California's population and 37 percent of California's workforce.<sup>10</sup> Each year, California loses \$219 million from high young-adult unemployment, mainly due to lost tax revenue.<sup>11</sup> This is particularly devastating because young Californians are unemployed at a higher rate than the national average: currently,

7 <https://www.gov.ca.gov/2019/05/17/in-los-angeles-governor-newsom-promotes-health-care-proposals-that-help-young-adults-get-coverage/>

8 <http://care4allca.org/2019legislative-priorities/>

9 YI West 2020 Policy Agenda Focus Group Transcriptions

10 <http://younginvincibles.org/wp-content/uploads/2017/06/Through-Their-Eyes-May72015.pdf>, accessed on January 11, 2018.

11 Rory O'Sullivan, Konrad Mugglestone, and Tom Allison, In This Together: The Hidden Cost of Young Adult Unemployment (Washington, DC: Young Invincibles, 2014), 40, accessed April 24, 2015, <http://younginvincibles.org/wp-content/uploads/2017/04/In-This-Together-The-Hidden-Cost-of-Young-Adult-Unemployment.pdf>.

15.8 percent of young adults in the state between the ages of 16 and 24 are unemployed, compared to 13.8 percent unemployment for young adults ages 16-24 nationally.<sup>12</sup> Expanding training for middle-skill jobs is a crucial path for improving our youth employment rate. Today 50 percent of California’s labor market is comprised of jobs that require middle skills training, but only 40 percent of the state’s workers are trained to the middle-skill level.<sup>13</sup> Investments and improvements to Career and Technical Education (CTE) and to paid internship opportunities that connect young adults with career pathways will provide meaningful opportunities to the individuals involved in these programs and will help us bridge the skills and experience gap in California.

Career and Technical Education (CTE) courses provide critical opportunities to connect young adults with middle-skill jobs. However, they can often cost more to provide than non-CTE courses.<sup>14</sup> Passage of SB 15 increased the Cal Grant C Award for Access Costs for students from \$547 to \$1,094.<sup>15</sup> We should maximize the state investments by launching a state campaign to increase awareness of CTE programs at community colleges in California (with a focus on, but not limited to, healthcare career pathways) in order to ensure that our students know about these high-growth, high-impact career pathways. The state should also expand the data it tracks on CTE programs and should provide direct support to institutional efforts that are deliberately designed to address changing labor markets.

YI West will:

- Advocate to increase funding for awareness of CTE programs at community colleges
- Support policies that encourage transfer from Community college to 4-year institutions

## **CIVIC ENGAGEMENT**

Young Invincibles is dedicated to amplifying the voices of young adults in the political process by building a community of young leaders to take action in advocating for the issues they care about and exercising their right to vote.

Young Invincibles recognizes that there is a perception that young adults are uninterested in voting. Data continues to show that this is not the case but rather young people have not been provided adequate access to voting or quality voter education. In 2019, Young Invincibles along with partner organizations successfully advocated for the passage of two statewide civic engagement bills that are tailored to college students and young adults in California. In 2020, we look forward to the implementation of more voting centers on college campuses and the newly required voter empowerment coordinator at every California State University.

<sup>12</sup> YI analysis of 2016 ACS data.

<sup>13</sup> California’s Forgotten Middle, (Washington, DC: National Skills Coalition, 2014), accessed November 23, 2016, <https://www.nationalskillscoalition.org/resources/publications/file/middle-skill-fact-sheets-2014/NSC-California-MiddleSkillFS-2014.pdf>.

<sup>14</sup> Funding Career and Technical Education (CTE) Programs at California’s Community Colleges, (Sacramento, CA: Blue Sky Consulting Group, 2015), 4, accessed November 23, 2016, <http://doingwhatmatters.cccco.edu/portals/6/docs/SW/CTE%20Funding%20Report%20for%20CCCCO%20REVISED%2020150420.pdf>.

<sup>15</sup> <http://sd20.senate.ca.gov/news/2016-12-05-leyva-introduces-legislation-help-community-college-students-pay-school-costs>

Recognizing the importance of getting young adults more engaged in our democratic processes, Young Invincibles is committed to ensuring that voting is accessible for young people and that young people are educated about new voting processes in California.

YI West will:

- Work to increase voter participation for young adults and college students in California by advancing the implementation of on-campus vote centers.
- Improve civic engagement of young adults by advancing the implementation of the state funded student voter empowerment coordinator on college campuses.