

SUMMARY

Built upon our conversations and interactions with over 400 young adults in Texas during the last year, YI enters the 2020 interim with a young-adult informed agenda centered on the concerns of young Texans. Through amplifying the voice of young people, YI will work to ensure young adults in Texas have access to affordable health insurance, including services they use the most, postsecondary opportunity and student support, student debt consumer protections, and work-based learning opportunities.

Health Care:

- 1. Get more young adults in Texas insured.** Almost one third of young adults 18-34 do not have insurance coverage¹- the most of any age group. It’s especially important young people can access services they use most, like mental health and reproductive care.
- 2. Expand college mental health resources, such as counseling.** We support initiatives that reduce stigma and increase the number and diversity of counselors on postsecondary campuses.

Higher Education:

- 1. Boost degree completion by** making college affordable, including expanding state-based financial aid and open educational resources.
- 2. Strengthen student support systems** for today’s students, such as connecting student parents to resources that equip them thrive.
- 3. Lower student debt in Texas** by providing clear ways for people to make payments and avoid default. Texas holds the second highest student loan debt in the nation,² now totaling more than \$100 billion.³ We will champion consumer protections for student loan borrowers to ensure those paying back their loans don’t fall behind.

Workforce:

- 1. Connect young adults to in-demand jobs** by expanding work-based learning and apprenticeships. Design opportunities to meet student needs while growing outreach to young adults.



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 Tatham, Matt. (2019). Student Loan Debt Climbs to 1.4 Trillion in 2019. Experian. <https://www.experian.com/blogs/ask-experian/state-of-student-loan-debt/>
 3 Tatham, Matt. (2019). Student Loan Debt Climbs to 1.4 Trillion in 2019. Experian. <https://www.experian.com/blogs/ask-experian/state-of-student-loan-debt/>

HEALTH CARE

Priorities: 1) Get more young adults in Texas insured.

Texas holds the largest number and percentage of uninsured residents in the United States,⁴ and almost one third of young adults in Texas are uninsured.⁵ The most recent data show that young adults ages 18-34 have the highest uninsured rate of any age group in Texas at a staggering 32%.⁶ Specifically, Texas must ensure community college students can access affordable comprehensive healthcare, including reproductive healthcare. Not only are community college students less likely to be insured than four-year students, they often lack access to campus based health centers.⁷ Among Texas community college students seeking more effective birth control methods, top barriers are cost and information.⁸ Students need to know where and how they can access health coverage prior, during, and post pregnancy.

Over the past several legislative sessions, lawmakers adopted initiatives to improve maternal and infant health, provide preventive and primary care services for low-income women, and improve birth outcomes for both mothers and babies. Yet one in four women of child bearing age (ages 15 to 44) lack health insurance, which contributes to the death or severe complications for postpartum women.⁹

During the interim, YI will:

- Support expansion of campus-based mental health resources to increase access to timely, affordable mental healthcare.
- Advocate for initiatives that uphold post-secondary student health and wellbeing, such as food and housing resources, peer support opportunities, suicide prevention initiatives, and mental health stigma reduction.

2) Make it easier for college students to access and afford counseling.

College students are seeking access to mental healthcare resources at increasing rates.¹⁰ Members of Gen Z, people 15 to 21, reported the worst mental health of any generation included in the American Psychological Association’s annual Stress in America report, with 91% of Gen Z adults saying they felt depression or anxiety as

4 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

5 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

6 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

7 “Community College Students Want to Use More Effective Birth Control Methods But Can’t Always Get What They Want.” Council on Contemporary Families. May 16, 2018. Accessed June 20, 2018. <https://contemporaryfamilies.org/community-college-students-want-to-use-more-effective-birth-control-methods-but-cant-always-get-what-they-want/>.

8 Hopkins, Kristine, Celia Hubert, Kate Coleman-Minahan, Amanda Jean Stevenson, Kari White, Daniel Grossman, and Joseph E. Potter. “Unmet Demand for Short-acting Hormonal and Long-acting Reversible Contraception among Community College Students in Texas.” *Journal of American College Health*66, no. 5 (2018): 360-68. doi:10.1080/07448481.2018.1431901.

9 Searing, Adam and Cohen Ross, Donna (2019). Medicaid Expansion Fills Gaps in Maternal Health Coverage Leading to Healthier Mothers and Babies. <https://ccf.georgetown.edu/2019/05/09/medicaid-expansion-fills-gaps-in-maternal-health-coverage-leading-to-healthier-mothers-and-babies/>

10 Increased Rates of Mental Health Service Utilization by U.S. College Students: 10-Year Population-Level Trends (2007–2017) (2018), Retrieved from <https://doi.org/10.1176/appi.ps.201800332>

a response to stress.¹¹ Tragically, suicide is the second leading cause of death for Gen Z.¹² With 75% of mental health disorders arising by age 24,¹³ the college population is especially at risk of mental health crisis. For young people in postsecondary education, that stress is compounded by rising tuition costs, balancing work and school, and balancing family and higher education priorities.

Student health and wellbeing is also directly impacted by basic needs such as healthy food, housing, and transportation. Students are experiencing food and housing insecurity across Texas. One Texas State University study found that 40.6% of current students experience food insecurity, with 35.8% of students qualifying for the federal poverty threshold.¹⁴ Additionally, one in four University of Texas students will experience food insecurity.¹⁵

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HIGHER EDUCATION

Priorities: 1) Boost degree completion by making college affordable and strengthening student support systems.

Although our economy increasingly requires post-secondary education for entry-level positions, just one-third of Texans ages 25 and older have obtained a bachelor’s degree.¹⁶ One barrier facing students is the skyrocketing cost of college. Nationally, the cost of college is rising almost eight times faster than wage growth,¹⁷ and student loan debt is the highest in history.¹⁸ Getting through college today is nearly impossible without financial support as associated costs of college have also drastically risen. For example, prices for college textbooks increased by 88 percent from 2006 to 2016.¹⁹ 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.²⁰ While state investment, such as the TEXAS grant, makes a critical difference, this program is not fully funded, resulting in students who meet qualifications to not receive this funding.

¹¹ Ducharme, Jamie (2018). <http://time.com/5437646/gen-z-stress-report/>

¹² Curtin, Sally, Heron, Melonie (2019) Death Rates Due to Suicide and Homicide Among Persons Aged 10–24: United States, 2000–2017. Retrieved from <https://www.cdc.gov/nchs/data/databriefs/db352-h.pdf>

¹³ Mental Health Conditions. National Alliance for Mental Illness (2019). Retrieved from <https://www.nami.org/learn-more/mental-health-by-the-numbers>

¹⁴ Richardson, Britlin. 2018. Students battle alarming food insecurity rates. <https://universitystar.com/27220/news/students-battle-alarming-food-insecurity-rates/>

¹⁵ Flores, Annelise. 2019. <https://www.dailytexanonline.com/2019/11/03/it-happens-here-many-students-experience-food-insecurity>

¹⁶ Young Invincibles analysis of National Center for Education Statistics 2016 data.

¹⁷ 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>

¹⁸ Stolba, F (2018). Experian: Student loan debt reaches all time high. <https://www.experian.com/blogs/ask-experian/state-of-student-loan-debt/#s2>

¹⁹ 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>.

²⁰ 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>

Colleges must also be designed to serve today’s students. One-in-four Texas students are raising children while attending college,²¹ part-time enrollment is on the rise, and more students are eligible for the Pell grant.²² Connecting to resources can change Texans’ future trajectory. For example, childcare resources are capable of tripling college graduation rates for students who are parenting a minor.²³ Given the expansion of student liaison officers to all students through action last legislative session, Texas must understand the implementation and impact of student liaisons in bolstering degree completion, and the future efforts needed to ensure today’s students are equipped with the support needed to graduate.

In order to promote the ability of Texans to enter and succeed in postsecondary education, YI will:

- Support state investment in higher education, including expansion of state-based financial aid and continued growth of the Open Educational Repository (OER).
- Monitor implementation of liaisons to increase student access to supports such as healthcare and academic advising, with attention to student parents, historically underrepresented students, and first generation college students. YI will support evidence-based initiatives that promote degree completion for student parents, such as accessibility to childcare.

2) Student debt in Texas is in crisis- and it’s time to do something.

Texas holds the second highest student loan debt in the nation.²⁴ Alongside national trends, Texas student debt has increased by 70 billion since 2008, now totaling more than 100 billion.²⁵ Moreover, Texas students rely on loans in order to attend postsecondary institutions.²⁶ More than half of student aid in Texas is in the form of loans, with more than two-thirds of aid at public four-year universities in the form of loans.²⁷ Over half of Texas college graduates left their studies with debt in 2018,²⁸ while one-in-five young people aged 18-34 with student loans are in default.

Research shows that multiple factors are correlated with debt-to-income ratios for students in Texas, with multiple disparities in student debt.²⁹ Historically underserved students are more likely to have greater student loan debt and higher debt-to-income ratios.³⁰ Furthermore, those who graduate from for-profit institutions in Texas hold

21 Young Invincibles analysis of National Center for Education Statistics 2016 data.

22 Adult Learners and Non-traditional students (2016). House Committee on Higher Education Report.

23 Institute for Women’s Policy Research (2018). <https://iwpr.org/campus-child-care-critical-raising-single-mothers-graduation-rates/>

24 KVUE Staff (2019). <https://www.kvue.com/article/news/local/texas-ranks-second-for-highest-student-loan-debt-in-the-united-states/269-626884861>,

<https://www.experian.com/blogs/ask-experian/state-of-student-loan-debt/>

25 Ibid.

26 Fletcher, Carla and Klepfer, Kasey (2019). State of Higher Ed and Higher Education in Texas. <https://www.trelliscompany.org/state-of-student-aid-2019/>

27 Fletcher, Carla and Klepfer, Kasey (2019). State of Higher Ed and Higher Education in Texas. <https://www.trelliscompany.org/state-of-student-aid-2019/>

28 Hennes, R (2019). New report reveals how much debt Texas college students graduated with in 2018. Houston Chronicle. <https://www.chron.com/news/houston-texas/article/Student-debt-at-Texas-colleges-class-of-2018-14428784.php><https://www.kvue.com/article/news/local/texas-ranks-second-for-highest-student-loan-debt-in-the-united-states/269-626884861>

29 Baker, D (2019). When average is not enough: A case study examining the variation in the influences on undergraduate student debt burden. Southern Methodist University.

30 Baker, D (2019). When average is not enough: A case study examining the variation in the influences on undergraduate student debt burden. Southern Methodist University. <https://journals.sagepub.com/doi/pdf/10.1177/2332858419860153>

greater average student loan debt and are at higher likelihood of defaulting on their loans.³¹ Texas must ensure that borrowers have a clear pathway to pay back student loans and if necessary, are supported to recover from default.

YI will:

- Champion consumer protections for student loan borrowers to ensure those paying back their loans receive full knowledge of available loan repayment options, and access to tools and information necessary to prevent default.
- Continue to advocate for policies which protect student loan borrowers in default.

WORKFORCE

Priority: Bring in-demand job training to young adults.

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.³² Apprenticeship and work-based learning opportunities are key to fixing this skill gap.³³ Work-based learning provides on-the-job training that corresponds with classroom instruction, and yields positive return for both employers and students.³⁴ 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.³⁵

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.³⁶ 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.³⁷ 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.³⁸ As such, understanding how they grapple with a shifting

31 Center for Responsible Lending (2019). For profit colleges: less favorable outcomes, deeper debt for students. <https://www.responsiblelending.org/map/pdf/tx.pdf>

32 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>

33 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>

34 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>

35 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>.

36 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>

37 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/>.

38 Pew Research Center (2018). Millennials are the largest generation in the U.S. labor force, <https://www.pewresearch.org/fact-tank/2018/04/11/millennials-largest-generation-us-labor-force/>

landscape is vital to ensuring their economic security and that of Texas.³⁹ 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.

To support these endeavors, YI will advocate for:

- Expansion of work-based learning in Texas by making recommendations to remove barriers to work-based learning, support targeted young adult outreach for apprenticeship opportunities, and align private and public funding for these opportunities.

CONCLUSION

Investing in young adults is an investment in the greater Texas economy, workforce, and financial growth of our state. During the 2020 interim, YI will first and foremost work to ensure that the voice of young Texans are represented across our issue areas, and that policy planning reflects the evolving needs of our collective future.

³⁹ 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