About the Partnership

The primary authors of this report are:

The Roosevelt Network provided significant support as technical advisors.
ABOUT OUR VALUES

The authors of this report—National Network for Youth, Pay Our Interns Action, Roosevelt Network, Sunrise Movement, UnidosUS, and Young Invincibles—have centered the policies in this document on the following values:

**Young adult leadership.**

We believe in young people’s ability to lead social change. Their experience is defined by personal growth, and we seek to elevate their stories and potential in the eyes of policymakers.

**Diversity.**

Our dedication to affecting change for our generation unites us as organizations across a broad spectrum of individual experiences and backgrounds. We value the perspectives of young people from diverse communities including race, ethnicity, creed, sex, gender identity, national origin, citizenship status, religion, sexual orientation, disability, socioeconomic status, linguistic characteristics, and geographic background.

**Building equitable policies.**

We believe in policies where young people have upward economic mobility, personal bodily autonomy and access to health care, affordable housing, clean air and water, and the freedom to participate in a democratic process that is fully and completely inclusive.
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INTRODUCTION

Millennials and Gen Z together now make up the largest eligible voting bloc, and Millennials have now surpassed Baby Boomers as the largest population in America. This election will also be the first time a nonwhite majority is the largest electorate in this country. Despite this demographic shift, young people are badly underrepresented in the U.S. government, and policies that are focused squarely on young people are generally not the priority of lawmakers.

Elections traditionally bring with them both new hope and great expectations. With the backdrop of a recession and pandemic still looming, a new Congress and renewed Administration must rise to the occasion and address the most pressing needs young people have entrusted them with their vote.

The proposals that follow are policy changes that could be passed in the early months of a new Congress and Administration to demonstrate commitment to prioritizing young people and restoring our hope that the American dream is still attainable. This document serves as a starting point for ongoing conversations that recognizes young people have the greatest potential but also the greatest to lose absent any meaningful action. Our policies are urgent and needed—they are pragmatic solutions to our problems.

This agenda offers long-overdue change in policy areas central to the life and livelihoods of young people: raising wages, lowering health care and prescription drug costs, and restoring basic American values to how we create more equitable opportunities. These policies would address our nation's most pressing problems: health care, education, criminal justice, immigration reform, climate collapse and environmental justice.

We firmly believe these policies will rebuild an economy that does not leave young people behind, again.

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HIGHER EDUCATION

America’s student debt crisis and spiraling college costs stifle innovation and opportunity, making inaction on college affordability not only costly but reckless. If our country is to thrive—and if young people are to be equipped with the tools needed to compete in a global economy—a high-quality higher education must be accessible without the burden of debt or financial hardship.

Some form of education beyond a high school diploma is increasingly linked to social mobility and economic opportunity for young people. Nearly all the jobs (95%) created in the recovery from the Great Recession went to people who had at least some college education, leaving behind job-seekers with a high school diploma or less.2 Despite decades of efforts to narrow economic and educational achievement gaps across income levels and racial and ethnic identities, however, higher education remains largely separate and unequal.3

Inequitable educational opportunities and outcomes remain alarming, especially as education should be a pathway toward financial security. Over the past decade:

• Tuition and fees at public four-year colleges have increased by 24 percent;4
• The total amount of student debt in our country has nearly tripled, increasing from approximately $619 billion to more than $1.7 trillion;5
• The number of student loan borrowers has increased by 50 percent. Among federal student loan borrowers, 23.6 million are 34 years-old or younger, collectively holding more than $614 billion in debt;6
• Rates of delinquency on student loan debt continue to outpace delinquency status on other big-ticket loans, with 10% of student loans moving into seriously delinquent status in the second quarter of 2019 alone.7

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The new majority demographics of American college students makes plain the urgent need for a comprehensive reorientation of federal higher education policy. The Covid-19 pandemic makes this need all the more urgent. Lawmakers must recognize that young people will now demand new programs, ways to learn, and ways to meet the needs of their increasingly complicated lives. If federal and state governments want to set the country on the path of economic recovery, they must invest in their citizens. Part of that investment will be through increased funding for post-high school educational opportunities to ensure that there are viable, quality pathways for young people. Even beyond the pandemic, the economic effects of Covid-19 will remain for a long time.
Executive Action

1. **Cancel student debt for majority of student borrowers.** Implement broad-based cancellation of federally held student debt, including by using the “compromise and settlement” provision of the Higher Education Act. Cancel up to $50,000 in student debt for those working in public service. Cancel $50,000 in student loan debt for every person with household income under $100,000 from two- and four-year public colleges and universities, as well as historically Black colleges and universities and minority-serving institutions.

2. **Borrower Defense Rule.** Rescind and replace the DeVos borrower defense to repayment rule with stronger protections for defrauded borrowers. In strengthening protections, the Department of Education should use its existing authority to stop collections and discharge loans without requiring applications when it knows institutions defrauded borrowers.

3. **Re-Implement Gainful Employment Rule.** The Higher Education Act (HEA) requires that all career education programs receiving federal student aid “prepare students for gainful employment in a recognized occupation.” The HEA does not define “gainful employment,” but in 2014 the Education Department adopted the gainful employment (GE) rule providing a definition of how career training programs could demonstrate they met this requirement. Secretary DeVos’s repeal of the gainful employment rule has allowed predatory schools to take advantage of students and taxpayers. Schools will no longer risk having their federal funding cut off for loading up students with debts they cannot repay.

4. **Debt-Free Public Education via Federal-State Partnership.** Work with Congress to eliminate undergraduate tuition at public colleges and universities, regardless of income, citizenship status, or criminal record. Direct the Secretary of Education to award grants to States to establish Federal-State partnership whereby States would get a dollar-for-dollar match from the federal government for however much funding they appropriate for state schools.

5. **Loan & Wage Garnishment.** End federal student loan collections actions, such as federal seizures of the Earned Income Tax Credit, and tax refunds, which can harm working low-income borrowers who are in default on their federal student loans. Individuals making $25,000 or less per year will not owe any payments on their undergraduate federal student loans and also won’t accrue any interest on those loans.

6. **Tighten guidelines on academic credit for internships.** For example, examine how employers use “credit for internships” as a mechanism to not compensate their interns, and the ways higher education institutions contribute by doing little to stop this practice since it serves as another form of revenue for them. In many instances, this scheme leads to interns having to pay thousands of dollars to work for free.

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**Congressional Action**

**Propose a historic investment in public education and minority-serving institutions.** State funding for higher education ebbs and flows with economic cycles and has not kept up with increasing enrollments. A new Congress must create a new federal-state partnership program that improves educational opportunities, particularly for students with limited financial capacity. Sustained public investment via a mandatorily funded federal-state partnership would incentivize states to reinvest in higher education and slow growth in college costs, thereby making higher education more affordable in the future. To more accurately assess the needs of minority serving institutions (MSI) Congress must create an independent, national study to re-evaluate current allocation formulas for supporting MSI’s to help ensure that resources are well targeted and delivered effectively.

**Make higher education institutions more equitable.** Strengthen civil rights enforcement to prevent discrimination on campus; allow undocumented students and individuals in the country under temporary protected status to become eligible for federal student aid; and provide access to affordable on-campus childcare for students with children. Congress should immediately reintroduce and pass HR 5475, the PROSPECT Act, which would empower community colleges and minority-serving institutions to become leaders for infant and toddler childcare.

**End taxpayer aid to for-profit colleges.** The experiment of sending taxpayer money to for-profit colleges has been a failure. On average, students attending for-profit colleges earn no more than those who did not attend college at all. The average for-profit college certificate or associate degree program costs about four times as much as at a public college, and for-profit students are four times as likely to default on their loans. Congress should immediately reintroduce and pass the Students Not Profits Act of 2019.

**Keep institutions accountable.** Protect students and taxpayers from the negative consequences of sudden school closures by requiring states to establish a process for recovering students’ tuition.

**Raise teacher pay.** The compensation of educators in 30 states across the country is below a family living wage and after adjusting for cost of living, teacher salaries declined in 39 other states from 2010 to 2016. The new Congress can help reverse these trends by investing more in schools and teachers, by creating a permanent $10,000 refundable federal Teacher Tax Credit for teachers in high-need schools.

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9 Mattes, Margaret, 8 Facts That Will Make You Think Twice Before Enrolling at a For-Profit College, the Century Foundation, Retrieved from: https://tcf.org/content/facts/8-facts-will-make-think-twice-enrolling-profit-college/

10 Katz, Nicole, et al., How we got here, why it matters, and how school systems and states can compensate teachers fairly and strategically, ERS, Retrieved from: https://www.erstrategies.org/tap/low_teacher_salaries_101

11 Sykes, Michael, Why teachers are walking out of the classroom, Axios, Retrieved from: https://www.axios.com/oklahoma-teachers-brace-themselves-6c21da6f-06ef-474c-a2e8-ca84e7d53828.html
Student outcomes. The HEA has included a federal ban on student-level data since 2008, and private colleges in particular continue to hold reservations about a federal data system. To understand college student outcomes like graduate earnings and loan repayment, Congress should immediately reintroduce and pass the bipartisan College Transparency Act, which would increase available data on post-collegiate outcomes.

Fixes to the Public Service Loan Forgiveness program. Allow borrowers who were in the wrong repayment plan to count original monthly payments toward the total required for loan forgiveness. Improve access to loan forgiveness for America’s teachers by ensuring that all of their loan payments are counted towards their eligibility for Public Service Loan Forgiveness (PSLF). Expand eligibility to more essential workers, including in the medical field, who have been at the front lines in the battle against Covid-19.

Changes to income-driven repayment programs. Create one fixed repayment plan and one income-based repayment plan, using more generous repayment terms for low- and middle-income borrowers than any option available today.

Repeal the ban on Pell grants for incarcerated students. All people who are incarcerated in state and federal prisons—regardless of why or for how long they are in prison—should once again be able to access Pell Grants, so that they can better the lives of themselves, their families, and their communities. Congress should take advantage of this rare opportunity to reintroduce and pass the REAL Act—as a standalone bill or as part of Higher Education Act reauthorization—that would immediately have a positive impact on people’s lives and on society at large.12

Expand funding work-integrated learning. Create more funding for higher education institutions to train faculty on creating valuable competence-based education programs. Increase funding for college and university career centers to help employers create meaningful internship experiences that adhere to the newly created Fair Labor Standards Act parameters for internship outcomes.

Provide students greater flexibility in ways they can use Pell and work-study funds, while also allowing students to use part of their Pell Grant to take advantage of experiential education opportunities. Congress should reconsider the primary goals of a work-study program that increases employment opportunities for students, particularly in geographical locations where these jobs are scarce, provides on-campus jobs for students, and provides part-time employment opportunities that strengthen marketable skill.

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HEALTH CARE

The public health crisis has laid bare the critical importance of having accessible, affordable health care. Young adults have experienced major gains in health care coverage over the last decade, with more than 8 million gaining insurance through the Affordable Care Act's (ACA) health insurance marketplaces, Medicaid expansion, and by being able to stay on a parent’s plan. However, the current administration and some federal and state lawmakers are still keeping millions from accessing coverage.

As a result of some of the enacted changes, the uninsured rate among young adults increased for the first time in nearly a decade in 2018, and increased again in 2019. The administration’s decisions to cut the ACA open enrollment period in half, drastically cut funding for outreach and enrollment support, expand “skimpy” non-ACA compliant plans, and actively support a lawsuit that would strike down the ACA in its entirety, have all lead to the increase in uninsured and underinsured young adults.

An estimated seven million Americans became uninsured as the current administration's policies took effect, many of whom were low-income children. Policies such as the public charge rule which greatly expanded how the use of public benefit programs impacted certain immigration statuses has caused a “chilling effect” among potentially impacted families that in response disenrolled from Medicaid. The administration also controversially approved waivers to allow states to implement work reporting requirements to their Medicaid programs, creating unnecessary administrative burdens and confusion, and has led to eligible enrollees losing their Medicaid coverage.

The coronavirus pandemic has highlighted one of the longest standing and pressing issues for many people across the United States – the inequitable availability and lack of affordability of health coverage and care. Our current system, under which young people often don’t have access or can’t afford the health coverage and care they need is not acceptable. The destabilizing effect of the coronavirus pandemic on the economy has meant that millions across the country now face the prospect of unemployment and reduced or uncertain income, and as of May 2020, an estimated 27 million people could potentially lose employer sponsored insurance and become uninsured following job loss. Unaffordable coverage and care remain a widespread problem, continuing to disproportionately affect low-income people, especially people of color. Our country’s reliance on tax-subsidized employer-sponsored insurance and our history of race-based employment discrimination, mean these groups are particularly likely to lack affordable coverage or be exposed to crippling medical debt.

15  Kliff, Sarah, Under Trump, the number of uninsured Americans has gone up by 7 million, Vox, Jan 2019, Retrieved from: https://www.vox.com/2019/1/23/18194228/trump-uninsured-rate-obamacare-medicaid
Executive Action

1. **Protect the ACA.** Immediately direct the Department of Justice to change its stance in *California v. Texas*, which would strike down the entire Affordable Care Act if the lawsuit is successful. Direct all agencies to undo sabotage efforts to the Affordable Care Act to the greatest extent of their power to do so.

2. **Special Enrollment Period.** Create a Covid-19 special enrollment period allowing all uninsured and otherwise eligible enrollees to get covered without a verification process. The special enrollment period should begin as early as reasonably possible and run through Tax Day.

3. **Strengthen health care marketplace.** Propose a new ACA Enhancement Rule that would strengthen the individual marketplace and restore important regulations, such as:
   1. Restore Navigator program funding through the ACA’s user fees;
   2. Fund significant outreach and advertising efforts about the marketplace and enrollment process;
   3. Rescind the Trump administration’s short-term plan rule; and
   4. Rescind the Trump administration’s 1332 waiver guidance that could weaken the ACA markets in certain states.

4. **End the public charge rule.** Direct all federal agencies to no longer enforce the public charge rule, and issue new guidance reinterpreting public charge that does not impact access to critical public benefits like Supplemental Nutrition Assistance Program (SNAP), Medicaid, public housing and others.

5. **Restore civil rights protections under Section 1557 of the ACA.** Direct the Department of Health and Human Services to begin the rulemaking process to ensure that Section 1557 clearly protects all people from discrimination in health care settings including LGBTQ young adults, pregnant people, and non-native English speakers.

6. **End Medicaid work requirements.** Direct the Centers for Medicare & Medicaid Services to issue new guidance related to restrictions to Medicaid, such as work reporting requirements, denying any state waivers that include such restrictions.

7. **Reduce costs to consumers.** Use existing government authorities to lower prescription drug prices. Exercise executive power through compulsory licensing and explore importing certain drugs from other countries.
**Congressional Action**

**Address the extreme coverage losses due to the Covid pandemic and increase Medicaid funding to meet demand.** Increase Federal Medical Assistance Percentages (FMAP) funding, strengthen maintenance of effort requirements, and incentivize Medicaid expansion in non-expanded states to ensure Medicaid programs can meet growing enrollment rates without restricting benefits or eligibility standards. Maintain the increased funding until the pandemic is over.

**Expand Medicaid coverage for young mothers to 12 months postpartum.** In many states, young mothers lose their Medicaid eligibility 60 days after giving birth. This exacerbates already existing racial and ethnic disparities in maternal health and leaves many especially low-income mothers uninsured at a medically vulnerable time in their life. Women and their babies need continuous care to ensure their physical and mental health needs are met.

**Expand resources for health care outreach and enrollment support.** Congress should immediately reintroduce and pass HR 1386, the Expand Navigator’s Resources for Outreach, Learning, and Longevity Act, which would provide $100 million annually for the Federally facilitated Marketplace (FFM) navigator program.

**Increase access and affordability to health care by lowering premiums and out of pocket costs for young people.** While the ACA’s tax credits have helped millions afford coverage, significant affordability gaps remain. Congress should address affordability in the individual market by eliminating the subsidy cliff for those who make more than 400% Federal Poverty Level (FPL) and increasing subsidies for those under 400%. Congress should also fix the “family glitch” and allow young working families access to premium subsidies who are currently ineligible. Several current bills, such as S.2735, The Advancing Youth Enrollment Act, which specifically focuses on young adult premium tax credit enhancement; HR 6545, the Health Insurance Marketplace Affordability Act (HIMAA), which would increase the value of APTCs; and HR 1888, The Health Care Affordability Act, which would remove the premium assistance cap as well as increase the value of the financial help.

**Expand ACA marketplace coverage and tax credit eligibility to DACA recipients.** Deferred Action for Childhood Arrivals (DACA) recipients should be eligible to purchase health coverage through the ACA’s individual market and provided eligibility for the ACA’s premium tax credits to lower their out of pocket costs.

**Eliminate eligibility restrictions based on immigration status in our health care system.** Covid-19 has taught us that a massive disease outbreak does not discriminate based on insurance or immigration status, and our collective public health is best served by eliminating disparities and removing existing barriers to coverage. Emergency Medicaid should be immediately expanded to cover Covid treatment regardless of immigration status, and states that bar certain immigrants from Medicaid coverage for five years should be incentivized to remove such barriers. Children’s Health Insurance Program (CHIP) eligibility should be extended to all children.
End surprise medical billing. Congress should immediately reintroduce and pass the Lower Health Care Costs Act of 2019 to reduce what Americans pay out of their own pockets for health care. It would end surprise billing of patients and include a new system for independent dispute resolution often called arbitration.

Prioritize mental health and addiction. Take immediate action to combat substance use disorders and prioritize mental health, including launching new prevention and early intervention initiatives, expanding access to treatment, enforcing mental health parity laws, and giving Americans a path to sustainable recovery. This includes addressing workforce shortages for nurses, psychiatrists, and other mental health professionals in many areas of the country and it means addressing the lack of hospital services and treatment beds.

Paid family leave. Congress should immediately reintroduce and pass the FAMILY Act, which would create a national insurance program to provide workers up to 12 weeks of their partial income for their own serious health condition or that of an immediate family member, and for the birth or adoption of a child.
IMMIGRATION POLICY

The U.S. immigration system is not working. Currently, there is a backlog of 850,000 asylum cases waiting for a day in court and fewer than 450 judges to handle them. Approximately 11 million undocumented immigrants live under fear of deportation (3.6 million were brought to the United States as children). As of last November, more than three million people were waiting for family-based visas; still more are in line for employment-based visas. The U.S. immigration system is long overdue for sweeping immigration reform that is modern and advances a more just, fair, and humane approach of justice, fairness, and a commitment to shared prosperity and family unity.

Immigrant youth face numerous barriers because of either their immigration status or the status of their families. Many also lack culturally and linguistically appropriate services, and state and federal laws prevent them from accessing safety net services in their communities. While local, state, and federal policies continue to exclude immigrant youth from accessing necessary resources in their communities—and programs like Deferred Action for Childhood Arrivals (DACA) leave young people uncertain of their future in the country—it is difficult for young people to think about their needs or those of their families.

Our leaders must commit to delivering immigration reform that simultaneously restores the rule of law by creating a roadmap to legalization and citizenship for 11 million aspiring Americans, and promoting smart enforcement that improves safety, supports legal immigration channels, and prevents discrimination; preserves the rule of law by creating workable legal immigration channels that reunite families, strengthening our economy, and protecting workers’ rights; and strengthens the fabric of our society by adopting proactive measures that advance the successful integration of new immigrants.

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17  Miroff, Nick and Sacchetti, Maria, Burgeoning court backlog of more than 850,000 cases undercuts Trump immigration agenda. Retrieved from: https://www.washingtonpost.com/immigration/burgeoning-court-backlog-of-more-than-850000-cases-undercuts-trump-immigration-agenda/2019/05/01/09c0b84a-6b69-11ea-a66d-a82d3f3d96d5_story.html


Executive Action

1. **Full reinstatement and expansion of DACA.** The Supreme Court’s most recent decision has held that the Trump Administration’s effort to repeal deportation protections for Dreamers was “arbitrary and capricious.” The next Administration must fully reinstate and expand protections for the more than 800,000 Dreamers who have come forward and received DACA. Expand DACA to all those who came to the United States under the age of 18 and remove arbitrary cut off dates and allow undocumented immigrants who have lived in the country for at least five years to be free from deportation. The next Administration must also automatically extend status or work authorization and make clear that the work authorization extends to spouses and guest workers.

2. **Repeal Section 1325 of the Immigration and Nationality Act.** This provision has allowed for the criminalization of illegal entry into the United States - often leaving immigrants with criminal records and allowing enforcement agents to punitively detain and mistreat families in jails. The next Administration must repeal the section and decriminalize illegal border crossings.

3. **Repeal Section 287(g) of the Immigration and Nationality Act.** These agreements negatively impact the relationship that community members have with local law enforcement and place undocumented community members of a neighborhood at a higher risk of interacting with police. 287(g) agreements mean more deportations, more racial profiling, and expose cities to legal liability.

4. **Moratorium on deportations.** There must be a full moratorium on deportations for the first 100 days until a more humane and workable solution can be crafted.

5. **Lift refugee caps.** At present, the current Presidential Determination has been reduced to 18,000. We call upon the next Administration to return the resettlement program to historic norms of 125,000 refugees per year. We are facing the most significant displacement and refugee crisis in modern history. Reaffirming our historic role as the world’s humanitarian leader in this moment is not just about promoting our values, it is about protecting our security interests.

6. **Reverse attempts to end Temporary Protected Status and extend TPS designations until a permanent solution is reached.**

7. **Restore asylum and refugee systems.** Revoke all of the Trump administration’s anti-asylum policies, and ensure that everyone with a well-founded fear of persecution has the ability to make their case for protection.
Congressional Action

Offer a real and permanent pathway to citizenship. Congress should immediately reintroduce and pass the American Dream and Promise Act of 2019, providing permanent protections for Dreamers and TPS holders. We believe this is the first step towards a full pathway to citizenship for more than two million people, and includes groundbreaking policy changes which will set the stage for immigration reform bills of the future. This is how we protect immigrants, without hurting immigrants.

Provide a path to legalization for individuals with family or employer ties and protect individuals from removal proceedings while waiting for a visa. Congress should immediately reintroduce and pass the Family Reunification Act of 2019 to reactivate Section 245(i) of the Immigration and Nationality Act. This bill would allow many longtime residents the opportunity to get right with the law, provided they have a qualifying family relationship, submit to criminal background checks, and pay a fine.

More inclusive and equitable naturalization process. Congress should immediately reintroduce and pass the New Deal for New Americans Act to strengthen support for immigrants and refugees. Among other reforms, this legislation would establish a National Office of New Americans within the Executive Office of the White House with a strong mandate to create and implement a coherent immigrant integration strategy across federal agencies.

End for-profit detention centers. Immigration detention centers and other facilities that house these vulnerable communities should no longer be operated by for-profit corporations or nonprofits with a history of abuse, the number of detention beds must decrease, and community-based alternatives to detention must be expanded at all levels. Congress must reduce appropriations for these facilities and redirect funding towards community-based alternatives to detention, which will connect migrants with health, legal, educational, and work resources.

Due Process: There must be meaningful due process and accessible legal counsel for all immigrants, as well as, a path to bring home deported veterans. Immigration courts need to be independent from the Department of Justice. Adopting a statute of limitations on old transgressions and enhance due process and anti-racial profiling protections in enforcement practices. Congress should immediately reintroduce and pass the Refugee Protection Act and Fair Day in Court for Kids Act. Taken together these will ensure due process for asylum seekers, including legal representation for unaccompanied kids.
HOUSING & HOMELESSNESS

America's housing crisis has reached emergency levels. A young person working full-time, paid minimum wage, cannot afford a two-bedroom apartment in any county in the country. In all but six states, even if minimum wage were $15, people would still have to work well over 40 hours a week to afford rent.\(^{20}\) Nearly half of all American renters spend over 30 percent of their income on housing,\(^{21}\) with nearly 11 million spending at least half their income on rent.\(^{22}\) Millions of Americans experience homelessness on any given night, including a growing share of children and young adults.\(^{23}\) Under these conditions, especially low-income people of color—live one emergency away from an eviction.

After decades of disinvestment, only one in five households that qualify for federal housing assistance receives it,\(^{24}\) leaving more of the nation's poor to rent from private landlords than ever before. The private rental market is inconsistently regulated and, in most markets, the demand for affordable housing far outpaces its supply. The result is one in 10 young adults (ages 18-25) and one in 30 youth (ages 13-17) experiencing homelessness in the next year.\(^{25}\) That is nearly 4.2 million youth and young adults who do not have a safe place to call home.

Young people should be able to become active agents in the direction of their own lives—each young person possess the potential to be catalysts for change in shaping their communities through these programs. Youth led initiatives championed by the very same young people who have experienced the challenges and barriers within and across each system holds the promise and potential for solutions. According to a recent National Academies report,\(^{26}\) the ability to fulfill the “promise” of adolescence requires us to provide young people with positive, supportive, and empowering experiences that drive their healthy development. This helps to explain how and why ensuring that youth experiencing homelessness are served by carefully crafted programs and services that are trauma informed, youth centric, and youth led.

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\(^{22}\) Passy, Jacob, *The rent is too damn high — even for middle-income Americans*, MarketWatch, February 2020, Retrieved from: https://www.marketwatch.com/story/the-rent-is-too-damn-high-even-for-middle-income-americans-2020-02-04


Inclusive policy making processes leading to equitable initiatives and programs can further foster the healthy development of youth and young adults who are experiencing or are at risk of experiencing homelessness. This approach is especially critical for the millions of young people facing economic, social, and structural disadvantages across urban, suburban, rural and tribal communities.

The following set of recommendations were created by young leaders of the National Youth Advisory Council (NYAC) at the National Network for Youth. Each member of the NYAC experienced homelessness as a young person in America and is an expert. Every young person in America should have multiple opportunities to succeed, especially young people experiencing homelessness whose lives are often impacted by histories of poverty, violence, abuse, trafficking, discrimination, and family homelessness.
Executive Action

1. **Establish a National Housing Stabilization Fund.** This should be a joint venture between the United States Department of Agriculture, Housing and Urban Development, and Department of Health and Human Services to provide support for individuals who are experiencing housing insecurity.

2. **Reverse and restore the Housing and Urban Development (HUD) Equal Access Rule.** This rule would discriminate against transgendered youth seeking shelter. One in three transgender Americans has been homeless at some point in their lives, and this proposal would have them sleep on the street rather than get help.

3. **Strengthen the U.S. Interagency Council on Homelessness.** Create a LGBTQ Youth Homelessness prevention program that protects the homeless transgendered youth.

4. **Reverse any rule that prohibits “mixed-status” families from living in public and other subsidized housing at the Housing and Urban Development and Department of Agriculture.** Any rule like this will effectively evict tens of thousands of immigrant families and jeopardize housing subsidies for millions of U.S. citizens.

5. **Invest in better research and data.** Dedicate new funding to develop and evaluate “research-informed intervention models” that better understand the root causes of homelessness.

6. **Increase affordable homeownership.** Authorize HUD to create a first-time homebuyer assistance program that will increase overall homeownership while assisting Black communities buying homes in historically redlined communities.
Congressional Action

Expand and establish a consistent, government-wide definition of “homelessness.” Restrictive definitions create further challenges and barriers for youth and young adults who are already experiencing homelessness when trying to access services and connections to caring adults. Align the HUD’s Homelessness Assistance Grant definition of homelessness with other federal agency definitions of homelessness to children, youth, and families experiencing homelessness are able to access the support and housing that they need.

Re-engage Homeless Youth with Education. Homelessness is associated with a higher likelihood of multiple school transfers, missing school, dropping out, and/or lower standardized test scores. Many education initiatives fail to reach homeless students because they assume youth are in school, stable, and regularly attending class. Significant funding support for the McKinney-Vento Act's Education for Homeless Children and Youth (EHCY) Act Program would bolster implementation and services to homeless youth across the country. Congress should amend the regulatory FAFSA definition of homeless youth to remove barriers to financial aid for unaccompanied homeless youth who are 22 and 23 years old.

Strengthen funding support to prioritize the needs of youth, young adults, and young families experiencing homelessness in urban, suburban, rural, and native/tribal community settings. Congress should work to expand and reform the Low-Income Housing Tax Credit that allows for a steady supply of affordable housing for low-income families. Congress should amend Title V of the McKinney-Vento Homeless Assistance Act to repurpose vacant federal properties into facilities that assist homeless communities.

Establish a youth council on homelessness. Policy making processes must be inclusive of youth and young adults with lived experiences of homelessness as they are the experts with the insight and firsthand knowledge to identify challenges and to create solutions for sustainable change. Community based organizations should work in partnership with young leaders with former experiences of homelessness to establish youth led councils funded and equipped to identify gaps in services at the state, local, and federal levels.

Inclusive workforce development programs that target homeless youth. Expand and improve the Department of Housing and Urban Development’s Section 3 program, which has the potential to serve as a robust resource for job creation in low-income communities. Job creation and workforce development training for youth with lived experiences of homelessness must be prioritized, funded, and equitably implemented by examining the impact of Covid-19 on the workforce, especially part-time and gig economy industries.

Equitable access to affordable housing. Congress should strengthen the Fair Housing Act by preventing housing discrimination on the basis of sexual orientation, gender identity, marital status, veteran status, and the source of one’s income, like a housing voucher. Programs must be designed and implemented in equitable ways to ensure that youth who have experienced and are currently experiencing homelessness are connected to life skills that further promotes their development, growth, and independence. Congress should remove the lack of access to credit for creditworthy borrowers looking to buy a home, and also create a refundable tax credit for Americans whose rent exceeds 30% of their income and could be used for a down payment on a mortgage. Borrowers should be able to find an affordable mortgage, no matter where they live.
Enable those living in Low-income Housing Tax Credit (LIHTC) funded housing to attend school full-time. Current LIHTC law does not allow tenants enrolled in the program to be full-time students. Exceptions are made for part-time students, former foster youth, married students, Temporary Assistance for Needy Families program recipients, and several other student groups. However, homeless and formerly homeless youth are not exempt. These youth must choose between housing and pursuing education full-time. If they switch to part-time education in order to retain access to affordable housing, they lose access to scholarships and grants.
ECONOMIC & WORKFORCE DEVELOPMENT

Unemployment for young people stands at nearly 20%. Young adults are now the most educated, most diverse, and most indebted generation in America’s history. The financial crisis in 2008 was a sharp turning point in American history. Up until then, many of those struggling could hold onto a dream. But then the housing bubble broke, and as people lost homes, their dreams also disappeared.

The “recovery” after 2008 was, at best, anemic. What we know now is startling. The economic recovery has not meant more young people in the labor force: the labor-force participation rate for 16-24 year olds was roughly 64% at the beginning of 2010; it was 63% at the end of 2018. Millennials earned lower incomes, were less likely to own a home, and had lower net wealth than their parents at the same stage in life. In fact, Millennials had amassed just half the net wealth Baby Boomers had at the same age. Even more disturbing is the financial decline for young African Americans. As has been documented in numerous reports and analyses, African American families faced significant disparities in wealth creation. African American families lost a larger percentage of their wealth than white families (47.6 percent versus 26.2 percent).

But we know what works. Young people need high-quality and well-paying early work experience – whether in the form of summer jobs, college work-study, entry-level jobs out of high school, working at family-owned businesses, or volunteering – to gain readiness for future jobs and explore careers. With access to high-quality training linked directly to employment, credentials, and work experiences, opportunity youth can achieve economic independence and thrive, becoming the employees, entrepreneurs, and leaders who will propel our economy and tackle society’s most pressing challenges in the years and decades to come.

Internships are critical to assisting students make a seamless transition to full-time employment post-graduation. When these opportunities are “unpaid,” they can actually cost the students upwards of $6,000. Thus, unpaid internships create barriers to those opportunities—especially for people of color and those from low-income backgrounds—who cannot afford to forgo paid employment. Even more problematic is when internships offer academic credit as a substitute for monetary compensation, since interns are then required

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29 Young Invincibles, Financial Health of Young America, April 2018, Retrieved from: https://younginvincibles.org/update-financial-health-young-america/#:~:text=Last%20year%2C%20Young%20Invincibles%20published,when%20they%20were%20young%20adults.
to pay their academic institutions to earn those credits. Regulations should be created to ensure all interns, regardless of industry, are paid monetary compensation, and that their socio-economic background is not a barrier to gaining valuable work experience.

Today, America’s political landscape and economic incentives are shifting. The future of the American economy and our democracy depend on a new way of thinking about markets and a new way of thinking about the role of government. With a renewed commitment to transforming corporations, restructuring markets, reviving democratic institutions, and reimagining the role of government, we can respond to our current political moment. Ultimately, we want to restructure our economy to make both the private and public sectors better serve more young Americans.
Executive Action

1. **Federal hiring power.** Prevent companies from receiving federal contracts that outsource jobs overseas, pay workers less than $15.00 per hour without benefits, refuse to remain neutral in union organizing efforts, hire workers to replace striking workers, or close businesses after workers vote to unionize. This should include all workers with disabilities.

2. **Increase new federal apprenticeships and pathways programs.** Direct the Department of Labor to set aside funding for apprenticeships on any construction project using federal dollars, and to partner with labor organizations and joint labor/management apprentice programs to establish new training requirements and apprenticeship programs in industries throughout the country. Set aside funding to expand existing paid pathways programs within Federal agencies. Ensure that apprenticeship programs recruit, retain, and place a diverse group of participants in occupations beyond construction, and that apprentices of different backgrounds have access to high-paying industries.

3. **Protect and expand worker rights.** Ensure “employer” is broadly defined to include independent contractors and gig workers, while also including graduate students as “employees” that can unionize. Ensure workers in the “gig economy” and beyond receive the legal benefits and protections they deserve by investing large amounts of funding towards labor and employment enforcement agencies to facilitate a large anti-misclassification effort.

4. **Decriminalize marijuana and reschedule it.** Substance use disorders are diseases, not crimes. The Justice Department should not launch federal prosecutions of conduct that is legal at the state level. All past criminal convictions for cannabis use should be automatically expunged. The next president should legalize marijuana at the federal level by removing the substance from the Controlled Substances Act. The next president should establish grant programs by assessing a sales tax on marijuana and marijuana products that provide individuals impacted by the war on drugs with job training, re-entry services, legal aid; provides states with funds to assist small businesses in the marijuana industry that are owned and controlled by socially and economically disadvantaged individuals; and provides funds for programs that minimize barriers to marijuana licensing and employment.

5. **Track internships across all work sectors.** Direct the Department of Labor to collect data on how many individual internships exist nationwide and the percentage that are paid vs. unpaid, including among agencies of the Executive Branch, and how and by whom those internships are being filled.
**Congressional Action**

**Substantially increase federal direct assistance programs and improve federal tax credits.** Given the sweeping and unfolding public health and economic crisis Congress must reduce poverty, make work pay, and support children and families. To do that Congress should immediately reintroduce and pass the LIFT Act, GAIN Act, and the Working Families Tax Relief Act to increase the benefits and accessibility of the Earned Income Tax Credit (EITC), child tax credit, and child and dependent care tax credit.

**Guarantee workplace benefits.** Support those engaged in alternative work arrangements (on-demand and gig-economy work, freelancing, on-call, and temporary work) by guaranteeing worker protections and creating access to workplace through the creation of portable benefits, owned by the worker and not tied to traditional employment.

**Raise the minimum wage.** Congress should increase the federal minimum wage to $15.00 per hour and eliminate the subminimum wage. The last time Congress passed an increase to the federal minimum wage was in May 2007 when it raised the minimum wage to its current rate of $7.25 per hour. The current 11-year stretch without an increase to the federal minimum wage is the longest in U.S. history.

**Build equity-oriented workforce training programs.** Congress must maximize federal investment by incentivizing and measuring strategic partnerships with local or regional workforce systems. We should also create sectoral training programs — a model that has been successful. Robust funding of The Trade Adjustment Assistance Community College and Career Training (TAACCCT) grant program has shown to improve training for in demand jobs. Lawmakers should also require that at least 15% of labor hours on large-scale infrastructure projects be performed by apprentices participating in programs that meet federal and state Registered Apprenticeship standards.

**Incentivize fair chance hiring policies.** Having a criminal record can limit one’s opportunities for employment and, more often than not, pose a permanent obstacle to one’s economic security. Congress should unwind the damage done by these harsh criminal justice policies by implementing fair chance policies such as “ban the box” and record clearing, as well as paying incarcerated individuals at least the minimum wage for any work they perform.

**Create and expand community college-business-union partnerships to develop effective training programs.** Congress should consider pilot programs that expand partnerships between community colleges and their faculty, businesses, unions, state, local, and tribal governments, universities, and high schools and their instructors to identify in-demand knowledge and skills in a community and develop or modernize training programs. These programs – which could be as short as a few months or as long as two years – will lead to a relevant, high-demand industry-recognized credential.

**Make Child Care Affordable.** Increase funding for Child Care Access Means Parents In School (CCAMPIS) to $200 Million per year, while also reintroducing and passing the Child Care for Working Families Act, which would guarantee child care assistance to low-income and middle-class families and limit childcare payments to 7% of a family’s income, the government’s definition of affordable childcare.
Address unemployment, directly. Congress should support federal grants to support employers trying to retain workers. Retaining jobs also maintains healthcare, retirement benefits, and union rights which primes the economy for a recovery rather than depression.

Include ‘Interns’ as a separate entity under the Fair Labor Standards Act. Create standard definitions of ‘Intern’ and ‘Internship’ to establish a national standard for tracking as well as worker protections. The definitions should include parameters around compensation, a defined minimum and maximum time period for the experience. Under these changes, internships would be subject to equal opportunity employment guidelines, which will ensure hiring and employment is consistently and properly tracked; and that internships meet defined outcomes, which should benefit both the employer and the intern.
The science is clear: We must take major action to reduce carbon pollution in the next decade, or our communities and our children’s lives will suffer dramatic and irreparable harm. Scientists also inform us that we must achieve net-zero carbon emissions across our economy as quickly as possible in order to avoid the worst consequences of the climate crisis. The United States—and the world—is currently heading well over the remaining carbon budget allowed to achieve that goal.

We know the toll the impact of climate change has had on communities of color, low-income families, and indigenous people in disproportionate ways. We believe every American has the right to breathe clean air, drink clean water, and live without fear of exposure to toxic waste. And all Americans should benefit from the clean energy economy—especially those who have been left out and left behind for generations. And although the youngest generations of Americans have contributed the least to this calamity, they stand to lose the most as they suffer from the impacts of runaway carbon pollution for decades to come.

Young people support the key priorities that our environmental justice partners often advocate, that are within alignment of Equitable and Just National Climate Platform. These priorities call for: ensuring the environmental justice advocates and representatives from frontline/Environmental Justice (EJ) communities have a seat at the table with policy making to interrupt historic environmental racism and ensure frontline communities benefit from federal policies (administrative and legislative); addressing the cumulative and deadly impacts of historically concentrating pollution in EJ/frontline communities; and ensuring that climate policies are designed to ensure pollution reductions in EJ communities. We are in solidarity with the communities who developed these environmental justice views as those views have influenced our thinking of solutions and policy approaches.

The next administration may represent the world’s last best chance to get it right on climate change. Most analysts agree that without strong U.S. leadership as soon as possible, it is impossible for the world to keep warming below safe levels of 1.5 or even 2°C above pre-industrial temperatures. Beyond that, climate change costs the United States economy at least $240 billion per year during the past decade, and that figure is projected to rise to $360 billion per year in the coming 10 years.

**Executive Action**

1. **Recommit the United States to the Paris Agreement.** Part of our longstanding commitment to climate change is being an international leader. We must restore our global climate leadership by working with world leaders to catalyze increased policy action and investments in clean energy solutions and climate resilience. Beyond Paris, the President should make climate a leader-level topic in bilateral meetings, including with China, India, the European Union, and Brazil and at all multilateral fora, including the G7, G20, NATO, and APEC meetings. Presidential involvement is essential to demonstrate U.S. commitment to the issue.

2. **Declare a Climate Emergency under the National Emergencies Act** in order to unlock the full suite of executive powers that can accomplish the necessary response. Additionally, the president should establish an Office of Climate Mobilization in order to use all the tools of government, to organize every cabinet agency, and align the full resources of the federal budget around this project of the utmost national importance.

3. **Commit to achieving net-zero greenhouse gas pollution throughout the U.S. economy by no later than 2040.** Issue an executive order for EPA to enact science-based Clean Energy Standards for achieving zero emissions in new and existing power generation, buildings, and transportation, ensuring all new buildings are zero emissions by 2025, all new vehicles are zero emissions by 2030, and should achieve net-zero emissions in the electric sector by 2030 as well. Notably, this should exclude carbon capture sequestration, new nuclear, and false solutions like biomass and incinerators. The U.S. has a huge responsibility to lead, do our fair share, and move as fast as possible if we are going to have any chance of getting to our global emissions target of zero by no later than 2050.

4. **Fully regulate Clean Air and Clean Water Acts.** A new administration must fully regulate the air, water, and climate pollution caused by oil and gas fracking, commit to ending the federal financing of fossil fuel projects at home or overseas, and create an inter-agency just transition task force to create a comprehensive, multi-industry, national plan to guarantee support and protection for affected communities and workers. Additionally, apply a rigorous climate test across all agencies for all projects requiring federal approval in an effort to stop the development of new fossil fuel infrastructure.

5. **Reaffirm Executive Order 12898 to advance environmental justice and revise and expand its mandates.** Strengthen compliance criteria and cross-agency oversight with regard to the original directives of the Executive Order, and supplement original directives with new directives focused on climate change impacts that were not considered in the original Executive Order.

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36 Climate President Action Plan
6. **Water Justice.** Direct the EPA to develop a national safe drinking water action plan for community water systems regulated under the Safe Drinking Water Act (SDWA). Significant, long-term investments are also needed to improve water infrastructure and support equitable water financing. These investments should include, for example, EPA’s Small and Disadvantaged Communities Drinking Water Grant Program; the Reduction in Lead Exposure via Drinking Water Grant Program; the Drinking Water State Revolving Fund; and the Clean Water State Revolving Fund.

7. **Energy Justice.** Direct the Department of Energy and the Department of Health and Human Services to develop an administrative rulemaking to require integration of policy goals and administration of low-income energy assistance and low-income energy efficiency programs, to ensure that payment assistance for energy-burdened households is bundled with application assistance for, and facilitated access to, weatherization and other energy efficiency upgrades. The Department of Energy should reinstate and fund $3.2 billion for the Energy Efficiency and Conservation Block Grant Program to help reduce carbon emissions and improve energy efficiency.

8. **Fully hold polluters accountable for their crimes.** Commit to holding companies accountable for deceiving the public and blocking action to protect public health and lives. Where companies engage in egregious and intentional efforts to mislead agencies in an effort to prevent our government from understanding and acting on facts, they will face criminal liability.

9. **Adopt No Fossil Fuel Money Pledge.** Commit to appoint zero current or former fossil fuel executives, corporate lobbyists, or people affiliated with the fossil fuel industry to the transition team, advisor roles, campaign, cabinet, or administration. Additionally, the new Director of the Office of Climate Mobilization should report directly to the President and should work with every agency to ensure that climate is being fully integrated at the highest levels to all decisions and rulemaking.

10. **Establish a new National Investment Authority** to mobilize resources across the economy, direct public investment in a coordinated fashion, leverage private capital, and lower the cost of financing for new technologies.

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Congressional Action

Enact a historic stimulus legislation to create tens of millions of good jobs building infrastructure to transform the country towards a 21st century sustainable and equitable economy. This legislation should direct $10 trillion over 10 years, and leverage trillions more, towards major national projects that would upgrade our infrastructure to the 21st century, invest in green manufacturing and industry, drive the transition to 100% clean energy and a 100% electrified society, and invest in conservation and regenerative agriculture — all while repairing historic injustices and harm and creating good jobs that strengthen workers’ rights. The House Select Committee on the Climate Crisis released a Climate Crisis Action Plan in June of 2020. This report gives Congress a blueprint for how to build a clean energy economy that values workers, advances economic and environmental justice, and is prepared to meet the challenges of the climate crisis. It outlines hundreds of policy recommendations, which, if adopted in full, would achieve net zero carbon pollution by 2050.

Protect the health of our families. As our nation reckons with systemic racism, our fight for clean air, clean water, and a healthy environment cannot be disentangled from the fight for justice. For too long, communities of color, indigenous communities and low-income communities have been disproportionately exposed to and harmed by pollution. That is why we need comprehensive environmental justice legislation - and believe Congress should immediately reintroduce and pass Environmental Justice for All Act.

Make sure our communities and farmers can withstand the impacts of climate change. To support the next generation of farmers and build a fair, equitable, and climate-friendly food system, Congress should embed climate mitigation and adaptation into programs for new, beginning, and socially disadvantaged farmers and ranchers and increase investments in these programs. Congress should incentivize farmers and ranchers to incorporate energy efficiency and renewable energy on-farm and protect their farmland from development and other non-agricultural uses.38

Comprehensive and robust funding for our infrastructure. Invest $30 billion for the Drinking Water State Revolving Fund and the Clean Water State Revolving Fund to support investments in infrastructure and programs that are essential to providing safe and affordable drinking water to communities, protecting water systems, managing waste- and stormwater, building climate resilience, and expanding economic opportunities for low-income communities and communities of color. Congress should provide funding for Low-Income Home Energy Assistance Program, establish and fund a permanent Low-Income Water Assistance Program, and increase Weatherization Assistance funding to the same level.

Incentivize clean mobility. Although there are considerable upfront costs required to break down consumer clean mobility adoption barriers, the benefits are also substantial, well studied, and have been found to significantly outweigh the costs. It is imperative for Congress to incentivize business leaders, localities, and industry to move towards zero emissions. To that end, Congress should reintroduce and pass the EV Freedom Act, Clean School Bus Act, Climate Smart Ports Act, and Zero Waste Act.

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