

A photograph of a person with curly hair, wearing a red cap, a dark blue jacket, tan pants, and grey sneakers, walking across a crosswalk on a city street. In the background, there are palm trees and a white building with a sign that says 'BURRO'. The image has a blue tint.

The Path Forward

A bold policy agenda for young people, by young people.

December 2020

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YOUNG 
INVINCIBLES

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INTRODUCTION

The Covid-19 pandemic has led to a dramatic loss of human life and presents an unprecedented challenge to public health, food systems and the world of work. The economic and social disruption caused by the pandemic is devastating, yet moments of crisis can often present windows of opportunities.

The Covid-19 global pandemic revealed outdated and weakened public policy frameworks; economic and health care injustices; and a public reckoning of racial inequities. World leaders, political institutions, and businesses have become more open to transformative and bold policies that, only a few years ago, were disregarded as unrealistic and politically untenable. This moment presents an opportunity to make a fundamental course-correction in American policymaking that could shape our nation for decades.

To make a meaningful shift in our country's approach to policy, our leaders must build an agenda that tackles the root causes of today's problems; envision a new model for policymaking that is grounded in an inclusive, diverse, and equity-oriented worldview; and create policy solutions to promote broadly shared prosperity. And that agenda must center young people.

The effects of Covid-19 crystalize the interconnectedness of our health care systems, institutions of higher education, workforce models, and economic and racial justice. For young people, no issue is addressed in a vacuum. The inability to pursue continued higher education diminishes lifetime earning potential and lowers access to affordable health care. Education leads to better, more stable jobs that pay higher wages and allow families to accumulate wealth that can be used to improve health. To ensure more young people have the ability to prosper beyond Covid-19, we must remove anchors of debt, increase disposable income, re-orient academic degree programs, enhance student support services, and improve alignment and affordability of quality health care.

A BOLD BLUEPRINT FOR THE PATH FORWARD

The Path Forward was not just developed for young people. It was developed by young people. We at Young Invincibles believe that lasting social change is created by empowering local young adult leaders with deep community ties who can design and drive the work. That's the underpinning for this entire set of policy recommendations.

Recognizing the significance of this moment, we set out to gather input from young people, hear from leading experts and policymakers, collect and analyze current and historic data, and consider what a new landscape could hold.

This report outlines 40 recommendations for policymakers that offer long-overdue changes in policy areas central to the life and livelihoods of young people: raising wages, lowering health care and

prescription drug costs, strengthening and expanding safety net programs, eliminating the burden of student debt, and insisting America's stated values are applied equally. These policies would address our nation's most pressing problems: health care, higher education, and workforce development.

Health Care

The lack of access to affordable health insurance, especially among young, low-wage workers, has led to frustration with our system of employer-based health coverage. To make coverage truly universal, we must expand the Affordable Care Act's subsidies, set up auto-enrollment mechanisms for the uninsured, and address the high cost of care. Getting everyone covered is essential, but it will not by itself address racial disparities in health. We must eliminate racism in public health, improve mental health care access, fund safe alternatives to police intervention, and sustain expanded telehealth.

Higher Education

The financial model of higher education that leads to continuous rises in tuition to replace steadily dwindling public investment is broken, and especially burdensome for low- and middle-income students. To have an affordable, accessible, and equitable higher education system, we must direct public investment to these essential institutions. We must couple that investment with accountability for improved incomes that empower graduates--especially graduates from populations long shut out and marginalized by higher education policies and practices. The weight of student debt also burdens more than 43 million borrowers. The weight is heaviest for Black and Latinx borrowers. Just as bad policy choices of recent decades have exacerbated this financial crisis, an equity-focused program of student debt cancellation can right this wrong and set up millions of people for better financial futures while accelerating economic recovery.

Workforce

Many businesses continue to close or face uncertain futures, and entire sectors of the economy may look different in fundamental ways than young people preparing for or in the early stages of their careers expected even less than a year ago. Focusing on direct support for low-wage workers, increasing wages, and dismantling structural racism in employment can build a more resilient system of social supports that better protect young people against future pandemics and other emergencies. A bolder step is needed to end arbitrary and punitive policies that restrict young people from food, housing, and other basic needs.

The Covid-19 crisis will pass, but its traumatic effects will echo through many years ahead. The current moment should challenge all leaders in positions of power to restructure social policies and systems that throughout U.S. history have perpetuated racial and economic injustice and oppression.

Recognizing the significance of this moment--and informed by the policy failures of the Great Recession--we are choosing a new path forward.

A path forward that is built by young people, for young people.

A Bold Agenda for Higher Education

The Covid-19 pandemic threw higher education into an unprecedented time of upheaval when campuses nationwide closed down in-person instruction and converted to online course delivery. This disruption put on stark display the real inequities that have persisted for decades across all types of higher education institutions. Students who relied on campus housing for shelter and meal plans for food were cut off from these essentials. Costs of travel burdened these students and others. Many students in underserved communities urban and rural alike struggled to keep up with coursework on the wrong side of the digital divide.

Some assistance came. On March 27, the CARES Act became law. Among its many provisions, the CARES Act provided student emergency grant funding to be distributed by institutions, as well as an interest-free pause in federally-held student loan repayment. But the U.S. Department of Education issued conflicting guidance on qualifications for student emergency grants before ultimately issuing a rule that excluded hundreds of thousands of students and made it needlessly more difficult to qualify for assistance than the law requires. Lawsuits in California and Washington State immediately challenged this rule, but much harm had already been done.

Recognizing the significance of this moment, and informed by the policy failures of the Great Recession, Young Invincibles set out to gather input from young people, hear from leading experts and policymakers, collect and analyze current and historic data, and consider what a new landscape could hold for the future of higher education in the United States. The outbreak of Covid-19 and the economic pause it necessitated ground much of the educational engine of this country to a halt.

Today's financial challenges are inextricably tied to the long-term effects of the Great Recession more than a decade ago. The struggle to regain states' investment in public institutions of higher education has continued since that time. Ongoing revenue challenges from the Great Recession's cuts remain real. According to analysis by Pew Charitable Trusts, "From 2000 to 2015 federal spending per [full-time equivalent] student going to public, nonprofit, and for-profit institutions grew by almost 24 percent in real terms, while comparable state expenditures fell by about 31 percent." States overall spent twice the federal investment in higher education in 2000; by 2015, total state higher education spending exceeded federal investment by just 12 percent.¹

The Covid-19 crisis will pass, but its traumatic effects will echo through many years ahead. History provides instructive lessons for moving forward in ways that advance educational and economic justice and humanity across the full spectrum of students' educational careers--and their lives beyond their time as students. Now is a compelling opportunity to overhaul an engine that has produced outcomes at fundamental odds with these principles. Overhauling it will require unprecedented realignment of resources and shared commitment to a new vision. This moment of crisis challenges leaders to rise and envision the future.

To accomplish the vision for a new era of American higher education, the work must include:

- **Addressing Student Debt and College Affordability**
- **Revolutionizing Course Delivery and Degree Program Structure**
- **Acting on the Equity Imperative**
- **Implementing Student-Ready Models of Support**

Problem: Student debt and the rising cost of college threaten to permanently depress economic opportunity for young people

The high tuition, high aid model of higher education price-setting has shown little to no benefit in advancing economic and educational opportunity. Too many students struggle to navigate the complex web of financial aid, and too few sources are adequate to meet their needs. Advocacy for measures such as doubling the Pell Grant is worthwhile and needed, but a fundamental reorientation in the cost and payment structure is required to bend the cost burden's curve.

Solutions:

- 1. Broad student debt cancellation.** Decades of state disinvestment in public higher education has led to more than 43 million Americans bearing a collective total of more than \$1.7 trillion in outstanding student loan debt. Student loan debt is also an intergenerational weight on the economy. In a national poll conducted by AARP and the Association of Young Americans, “40 percent [of respondents] said student loan debt had prevented or delayed them from saving for retirement, and 32 percent said it stopped or set back their plans to buy a house.”² Student debt also disproportionately affects Black borrowers, leading to higher rates of default and diminished credit ratings.³

60%
of young people surveyed support full student loan forgiveness for all borrowers.

Economic modeling of a plan that would provide up to \$50,000 in student loan debt relief for households making less than \$100,000 a year--with cancellation phasing out at household income of \$250,000--shows *total loan forgiveness for three-quarters of households with borrowers*.⁴ Such a policy would promote socioeconomic equity by narrowing the wealth gap between Black and Latino households and white households, while sparking greater investment in new businesses and increased rates of home ownership. All of these outcomes would lead to improved financial footing for young people and a stronger economy for the country as a whole.⁵ *This cancellation should apply to borrowers regardless of the type of institution they attended.* Broad student debt cancellation meets both a moral imperative to redress policy failures of the recent past and an economic recovery imperative for the future.

- 2. Federal-state finance partnership.** At a time of unprecedented investment in the national economy and direct support for individuals, Congress should move to make a long-overdue commitment to public higher education. This partnership with states would ensure financial burdens from this present crisis do not saddle students with unbearable debt loads for decades ahead.

As scholar Sandy Baum of the Urban Institute has noted, “Even if states operate their systems efficiently--an optimistic hypothesis--the rigid lines between states may lead to significant inefficiencies from a national perspective. Competition among states may divert resources from a focus on meeting national needs for high-quality undergraduate and graduate education, as well

as a strong and productive research agenda.”⁶ Significant investment of federal funds in public institutions of higher education should come with rigorous expectations for improved student outcomes—both in terms of degree and credential completion and closure of opportunity gaps associated with race, ethnicity, and income. Such investment should also be paired with the ability of students to use any other aid sources to address the costs of attendance beyond tuition that become significant hurdles to clear toward completion for many students.

Student debt cancellation and a federal-state partnership to cover tuition at public institutions should work in tandem to redress the inequities exacerbated by disinvestment over the most recent generation and provide more affordable educational opportunities for generations ahead.

Problem: Our in-class course delivery models and degree program structures do not meet our current needs

The rapid transition from primarily in-person course delivery on traditional campus settings to sessions facilitated online did not allow faculty the time to adjust teaching methods or to receive professional development on how to make best use of online learning platforms. As Taela Dudley of The Century Foundation has noted, however, “the current health emergency is likely to increase the demand for online higher education in the medium- to long run.”⁷ The expansion of online learning may present an opportunity to expand access to quality programs, moving away from the historic conflation of higher education quality with exclusivity.

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Students live every aspect of their lives online. Are you now going to tell us that the only thing online that people don’t like is their educational experience? That just means that we haven’t figured out how to connect with [students] online.

Michael Sorrell, President of Paul Quinn College during a YI virtual roundtable discussion

The timing of an expansion in online postsecondary education is far from ideal. The U.S. Department of Education under Secretary Betsy DeVos has undertaken a systematic weakening of quality protections⁸ -- part of a larger project to ease regulations on for-profit and online providers, often at the expense of student outcomes. Third-party online program managers (OPMs) upon whom many institutions have relied now hold a well-earned reputation for less than satisfactory service to students.⁹ But the challenge of fostering better online experiences can be embraced as one to be overcome rather than an impenetrable barrier. This process must ensure quality protections for students already concerned about the quality of their online academic experiences. Further, institutions may explore differential pricing models that enable expanded access while maintaining commitments to course quality and student experience.

Solutions:

1. **Online-based, university-crafted programs of study.** Rather than contract out online programs, public and private nonprofit institutions can draw on their own expertise to develop high-quality programs that meet the needs of today's and tomorrow's students. These programs can enhance the mission of institutions by serving a broader population than could traditionally meet on campus. They can leverage technology and learning experiences in students' home communities. And they can be offered at lower cost.

Examples are already available. President Michael Sorrell in July 2020 announced Paul Quinn College's partnership with Minerva Project to offer a three-year (with year-round classes) bachelor's degree in business administration and public policy. Students may be enrolled from anywhere in the country and make progress toward their degrees--concentrating in one of public health, criminal justice reform, or the wealth gap--while also working 15-20 hours per week after the first year.¹⁰ Other examples of institutionally-owned programs include Columbia University's Master's in Social Work and Indiana University Online.¹¹

2. **Robust broadband connectivity.** From a policy perspective, broad expansion of higher education online can only be enabled with equity by historic investment in broadband internet capacity. Federal data released in 2018 showed that 24 million Americans lacked access to reliable, affordable high-speed internet; 80% of people without this access lived in rural areas.¹² The Tennessee Valley Authority transformed much of the rural South by bringing electricity during the Great Depression. Today's great public works projects must include a commitment to making reliable, affordable, high-speed internet available to underserved rural and urban communities alike.

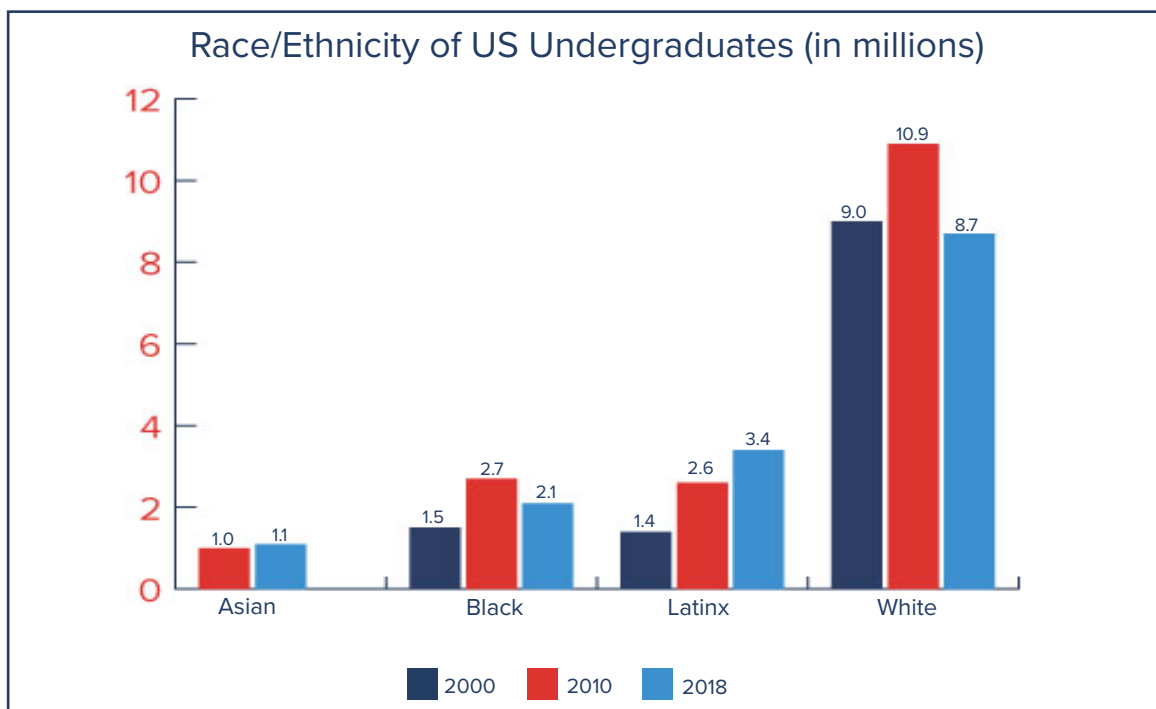
Students are rightly concerned about the quality of learning experiences through online-only courses. However, online-only higher education has been part of the higher education landscape for many years. The key elements of quality assurance, innovation, accountability, and connectivity must all be in place to ensure both broader access to affordable, high-quality higher education coursework and degree programs.

Problem: Racial and economic inequities remain prevalent and stark in higher education

In the fall 2018 semester, undergraduate programs nationally enrolled 16.6 million students--26 percent more than in 2000 but 8 percent less than the Great Recession's enrollment rise of 2010. According to federal data, women make up the majority (56 percent) of undergraduate students. White students have represented a declining proportion of the overall undergraduate population, even as Latinx enrollment has steadily increased over the past generation.¹³

Preliminary data for fall 2020 enrollment data revealed troubling signs of substantial decreases in undergraduate enrollment—especially among Black men. By late September, community colleges enrolled nearly 10 percent fewer students than in the fall 2019 term. Overall, first-time student enrollment declined 16 percent. The starkest declines came among Black and Latino men, however, with 20 percent and 19 percent drops compared to fall 2019, respectively. These enrollment drops have readily apparent tuition revenue implications for institutions, in addition to their equity implications for Black and Latinx undergraduate degree attainment.¹⁴

Faculty, staff, and administrator demographics have remained out of step with the rapidly evolving diversity of the student population. In 1996, less than 30 percent of undergraduates were students of color—a share that had grown to more than 45 percent by 2016. Yet the majority of college presidents in the United States are White men, while men of color represent 12 percent of college leaders. Women of color hold 5 percent of college presidencies. According to a 2019 report by the Association of American Colleges and Universities, “Students were more likely to encounter people of color in service roles than in faculty or leadership positions. While people of color represented less than one-fifth of senior executives, 42 percent of service and maintenance staff and one-third of campus safety personnel were people of color.”¹⁵



Source: National Center for Education Statistics, *The Condition of Education*, May 2020.

Solutions:

- 1. Maintain commitment to equity programs.** In a time of severe financial constraint, higher education and policy leaders must resist temptations to disinvest from equity initiatives and instead place this work as the lens through which they see the way forward. Colleges and universities can only meet their full potential by serving as examples to society at-large of places that act on public commitments to advancing racial, economic, and social equity. Decades of research and experience are available to draw from as institutions enact equity-based commitments. Campus policing must be part of higher education's equity transformation.

Institutions should examine their historic ties to slavery and racial segregation, then develop affirmative, measurable plans for improving campus cultures. Where they exist, institutions should remove sites honoring people who supported racial violence, slavery, and oppression. Institutional leaders should speak out publicly on issues of racial and economic justice, and they must insist on continuous progress on defined equity benchmarks.

No institution can demonstrate a commitment to racial equity without reflecting this commitment in its curriculum and the syllabi of courses offered by its faculty. Institutions should undertake department-level initiatives to examine course offerings and content to reflect the broad diversity in scholarship, literature, and ways of knowing, rather than lean exclusively on the traditional Western Eurocentric canon.

Ethnic studies graduation requirements and first-year student programming that centers diversity, equity, and inclusion conversations also better prepare students for life beyond college in a diverse society. Faculty play the critical role in developing, launching, and sustaining such initiatives. Research shows greater faculty diversity leads to more diverse pedagogical approaches and course content, ultimately improving the learning experiences of all students, particularly students from marginalized racial and ethnic identities.¹⁶

- 2. Strengthen preparation, recruitment, support, and retention for Black, Latinx, and Indigenous faculty.** Faculty must be more representative of the students they teach and with whom they conduct

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We know that for many campuses...structures have been in place for a long time, and what we try to do in higher education, unfortunately, is to take our students and try to fit them into those structures, instead of trying to reimagine our structures to educate our current students.

Dr. Tia Brown McNair, Co-Author of *Becoming a Student-Ready College: A New Culture of Leadership for Student Success*, during a YI virtual roundtable discussion

research. Progress cannot be made by simply filling spots left by one faculty member of color who retires or accepts a job at a different institution with another. Institutions should set targets and timetables for enhancing racial and ethnic diversity, equity, and inclusion for faculty. Leaders of institutions with graduate programs should set clear imperatives for departments to better support graduate students who are Black, Latinx, and Indigenous, and in turn ensure new faculty recruitment, hiring, mentoring, and tenure and promotion practices promote increased retention of Black, Latinx, and Indigenous faculty. Volumes of research and many research-backed tools are available to guide this work, including from the Center for Urban Education and Race and Equity Center at the University of Southern California.

State and federal programs, along with foundation-funded fellowships supporting prospective Black, Latinx, and Indigenous faculty, should also receive increased financial support. Investing in these programs at historically Black colleges and universities holds particular promise in science and engineering, as HBCU alumni represent nearly one-third of Black graduates of science and engineering doctoral programs.¹⁷

3. **Re-direct merit aid dollars to need-based assistance.** Institutions and states should dismantle so-called merit-based aid programs and focus resources on meeting the financial needs of low- to middle-income students. Between 2001 and 2017, recent analysis found public four-year universities awarded nearly \$32 billion through these programs—about \$2 for every \$5 in financial assistance—to students without demonstrated need.¹⁸ Budget constraints faced by these institutions now threaten to lead public universities to ramp up their efforts to attract students from higher-income families who can still pay higher shares of the cost of attendance than their lower-income classmates.¹⁹ Congress can and should act to enable greater coordination of aid approaches across higher education, with appropriate measures for accountability in place, to ensure financial aid dollars go to the students who need them most to access educational opportunity.
4. **Transform on- and near-campus policing.** Researchers have shown Black faculty, staff, and students often encounter campus officers who perceive them as not belonging on campus.²⁰ Coupled with broad awareness of police killings of Black Americans that often result in little legal consequences for the officers, such encounters exacerbate existing feelings of disconnect. Public health scholars have noted, “Negative encounters with law enforcement are also linked to heightened mistrust and avoidance of health care institutions, which is particularly concerning amid a pandemic. Racial bias in surveillance, arrests and sentencing contribute to a disproportionate risk of incarceration and associated adverse mental and physical health impacts.”²¹ Perceived hostility on campus can then lead to personal trauma even well beyond the evident negative effects on academic work. Campus police should receive ongoing training in de-escalation, implicit bias, and the implications of immigration status. They should also work in partnership with faculty, staff, students, and campus neighbors. Barnard College provides an example campus where a community-safety group is “charged with discussing broad issues related to campus safety, including concerns about racial and

other forms of bias and their consequences.”²² Institutions should also use their influence with broader community officials to ensure local police practices do not endanger the lives and safety of Black, Latinx, and Indigenous students, faculty, and staff.

- 5. Disassociate from harmful ranking systems.** Institutions should disassociate themselves from higher education ranking systems that are designed to sell magazines rather than portray quality and campus culture. The metrics put in place by publications including the annual *U.S. News & World Report* rankings serve more to fuel an arms race for prestige among selective institutions than provide useful consumer information to prospective students and families, particularly from marginalized communities and for first-generation students. More helpful assessments of college performance focus on civic engagement, graduation outcomes, on-campus sense of belonging, and advancing opportunity for students who are Black, Latinx, Indigenous, low-income, and from other marginalized populations.

Higher education reflects the social inequities that Covid-19 has only exacerbated in 2020. Now must be the moment higher education institutions show the way toward enacting equity-oriented measures that promote the safety, well-being, and personal growth of each member of their communities—both on campus and beyond their borders.

Problem: Student support services remain out of step with the needs of today’s students

While universities from their origins primarily served the wealthy and powerful, nearly half of today’s college students represent the first generation in their family to pursue education beyond high school. More than 40 percent are students of color. Two-thirds hold a job while pursuing a degree. Thirty-seven percent are 25 or older. And, one-in-four college students also manage the responsibilities of being a parent or guardian. Still, more than a third report not knowing where their next meal will come from, and ten percent experience housing insecurity.²³ Further, mass incarceration has a direct effect on higher education opportunities, especially given the ongoing Pell grant ban for incarcerated students and failure of many institutions to remove the application box for prior convictions.

Just as the federal Higher Education Act—last reauthorized in 2008—is an outdated framework for policy, many institutions have continued to operate with practices that do not reflect the complex and diverse needs of today’s students.

Solutions:

- 1. Implement models of support that address student needs beyond tuition.** A growing number of states and even some cities are adopting models to cover tuition costs for students and encourage more low-income and first-generation students to pursue postsecondary education. While these programs may increase initial enrollment, students need support beyond tuition payments to ultimately complete their programs.

70%

of young people surveyed agree that the government should help cover living expenses at public two- and four-year colleges

Approaches to holistic student support such as the Accelerated Study in Associate Programs (ASAP) program in the City University of New York system hold great promise to improve outcomes for students—particularly students from low-income backgrounds. Participants in ASAP completed associate’s degrees at nearly twice the rate (40 percent vs. 22 percent) of similar students who did not participate in ASAP over a six-year period. ASAP students also completed their degrees faster, leading to improved job prospects and earnings. Researchers found combining tuition support with mentoring and money for expenses such as books and transportation had similarly large effects when replicated in Ohio.²⁴

2. **Ensure students’ mental, emotional, and physical health needs can be met.** Supporting students goes beyond basic needs and wraparound services. The generational trauma brought by the Covid-19 pandemic will echo through years ahead for today’s young people, especially students who have lost family members or whose family finances have been upended by the economic downturn. As much as students struggled to access mental health and counseling services before Covid-19, the gap between need and availability will only expand.

Further, campus-based student health services in general are in need of comprehensive reform. Recent reporting has documented students receiving substandard care, sometimes with life-altering consequences, and receiving large medical bills because their health center did not accept their insurance coverage.²⁵ Counseling and medical service centers should also have racially and ethnically diverse staff that reflect the demographics of student communities they serve.

Students are people first, and many juggle home, work, and academic responsibilities day to day and week to week. Managing time, money, and myriad responsibilities takes a physical, mental, and emotional toll. To ensure student success, institutions must be set up to serve their students as much as they expect students to meet their academic expectations.

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How well is higher education set up to support students like me? Higher education is set up to support me as much as they want to use people of color as tokens for the promotion of diversity. The expectation of these programs is that we’re going to struggle.

YI Midwest Young Advocate
Oscar Sanchez during a YI virtual roundtable discussion

Achieving Universal, Equitable Health Care for All

With catastrophic job losses has come losses in health coverage too, at a time when families need it the most. In addition to loss of access to care, the need for mental health care is skyrocketing. The pandemic has increased levels of stress and anxiety among nearly half of all Americans, and young Americans – especially people of color – are feeling even higher rates of stress, anxiety and depression.

We have seen firsthand how access to comprehensive, truly affordable health coverage has become a vital necessity for economic security. Young people pursuing their academic degrees and working to build financial savings could have their futures sidelined by a single accident or illness if they lack the security of comprehensive health coverage. And while young people have made tremendous progress thanks to the Affordable Care Act (ACA), there is still much work to be done.

Young adults between the ages of 18 and 34 remain the demographic with the highest uninsured rate among all age groups. These rates are even higher for young people of color; 19% of Black young adults and 27% of Latinx young adults lacked health insurance per the most recent data from the American Community Survey. Prior to the ACA, one in three young adults were uninsured. Those who did not have access to employer coverage and were therefore forced to shop in the unregulated individual market would rarely be able to find a plan that was both affordable and also covered key services young people need like mental health care or maternity care. The ACA changed that, cutting the uninsured rate in half, and mandating that all plans sold through the official health insurance marketplace be comprehensive and include a core set of benefits.

The Trump Administration pivoted to defunding and deregulation through administrative action to gut the ACA. The open enrollment period was cut in half, funding for marketing and advertising was cut by 90 percent, and the Navigator program, intended to help those who face additional barriers to coverage get enrolled, was cut by 84 percent.²⁶ All of these changes have hurt young people and caused fewer young people to gain comprehensive health coverage than if the ACA had been fully implemented as intended.

We know the opportunities that exist. Currently, 85 percent of young adults are insured - with full Medicaid expansion, that number could increase to 91 percent of all young people. An additional expansion of coverage for DACA and undocumented people would go a long way towards reaching universal young adult coverage. The creation of a public option would help bridge the affordability gap for those who make too much money for Medicaid but still struggle with the cost of health coverage. Access alone is not enough; we must ensure that that coverage is also truly affordable no matter what mechanism it's delivered through.

To accomplish the vision for a new era of American health care, the work must include:

- **Securing universal coverage for all by strengthening Medicaid and creating a new public, government-administered coverage program to close uninsured gaps with the least disruption**

possible

- Addressing the high cost of health care by improving affordability, tightening regulation of private plans, and eliminating drivers of medical debt
- Prioritizing mental health care access and enforcing parity
- Addressing the inequitable quality of care that drives racial and ethnic disparities

Problem: Restrictive policies and uneven implementation of the ACA has led to coverage gaps that make it impossible to achieve universal, equitable health care access

If the Covid-19 pandemic has taught us anything, it is that it is time to move away from a system that primarily relies on health insurance tied to employment. The lack of access, especially among young, low-wage workers, has led to frustration with our system of employer-based health coverage. Young Invincibles recently conducted focus groups with young adults illustrating this frustration: young people overwhelmingly believe access to health care should be a right, and that job-based coverage is an antiquated system that we should be moving away from.²⁷

The pandemic has led to massive job loss, with one in four adults reporting they or someone in their family has lost their job or been laid off, and young adults 18-29 among the most likely to say this has occurred in their household.²⁸ A recent analysis by Families USA found that 5.4 million workers lost their job-based health insurance between February and May, which is a 40 percent increase, higher than any other annual change ever recorded.²⁹ In addition to these massive coverage losses, many of the young workers who were hit the hardest were employed by industries that often do not provide health coverage: restaurant and bar industry, retail, hospitality, and many gig workers. Many of these young workers did not have job-based health coverage to begin with, and without a loss in coverage, they will not qualify for a special enrollment period to sign up for an individual plan in most states.

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Health care affordability and Medicaid expansion have a decade's worth of evidence of lowering the uninsurance rate - these are a good starting point for expanding access to quality affordable health insurance.

Andrea Harris, Chief of Staff, Congresswoman Underwood, during a YI virtual roundtable discussion

Disparities in health coverage are not only reflected in income level but are worsening among racial and ethnic lines as well. While the ACA helped narrow disparities in health coverage, young Black and Latino people are still uninsured at higher rates than young white people. Blacks and Latinos were also more likely to lose their health coverage in the last few months due to COVID-19.³⁰ The economic impact has hurt young people of color in job loss, income instability, and loss of health coverage, but people of color are also disproportionately impacted by the coronavirus itself - with several studies concluding higher positivity rates, hospitalizations, and deaths among people of color.³¹ Black, Latinx, Indigenous, and other people of color are less likely to have jobs they can perform remotely from home, are more likely to continue to rely on public transit for transportation, and are therefore at higher risk exposure compared to others who have been able to isolate and maintain working.

Solutions:

1. **Medicaid Expansion in all 50 states.** There are approximately 1.8 million uninsured young adults in the Medicaid coverage gap in the states that still have not expanded their Medicaid programs.³² Additionally, there are approximately 4.4 million uninsured young adults under 138% FPL who could be eligible for Medicaid if all 50 states expanded their programs, and made efforts to help those eligible gain coverage. If all states expanded, and all young people eligible for Medicaid coverage were to enroll, the uninsured rate for young people would fall from 15 percent to just 9 percent.³³
2. **Expansion of Medicaid and ACA coverage to all young people, regardless of immigration status.** Allow DACA recipients and undocumented people to qualify for Medicaid, CHIP, or ACA coverage as they otherwise would regardless of immigration status. No one should be denied necessary medical attention when they need it. Our collective public health is best served by ensuring everyone has access to the care they need, and we will all ultimately benefit by ensuring everyone is covered.
3. **Expand Medicaid coverage to 12-months postpartum for young mothers.** In some states, young mothers can lose their health coverage 60 days after giving birth, leaving the mother and child uninsured at one of the most vulnerable times in a person's life. This lack of continuous coverage also contributes to racial disparities in maternal health.
4. **Create a Universal Public Plan to Compete on the Individual Market.** It is past time to move away from an inequitable, profit-driven privatized health care system to a universal system where government-run programs compete alongside private plans to expand access to coverage and create real change. By piloting a universal public plan that prioritizes expanding coverage to our poorest citizens first and building toward replacing private coverage for currently insured, higher income populations, the universal plan can eliminate existing coverage gaps immediately while minimizing disruption to those with current coverage. In order to transform our health care system immediately, the universal public plan should be widely available to any young adult

78%

young people surveyed strongly or somewhat favor the expansion of the ACA with a public option.
(This includes 68% of Conservatives, 83% of Liberals, and 77% of Moderates.)

76%

of respondents have an extremely or somewhat favorable opinion of the ACA.
(56% of Conservatives have an extremely or somewhat favorable view, as do 88% of Liberals and 74% of Moderates.)

75%

strongly or somewhat favor Medicare-for-All.
(This includes 57% of Conservatives, 84% of Liberals, and 74% of Moderates.)

Taken together this data shows that young people overwhelmingly support universal coverage and believe the government should be responsible for providing that coverage, but are less concerned with the mechanism used to achieve that goal.

who chooses to enroll and must include generous affordability measures for those with lower but moderate incomes. This platform should be the starting point to explore building an eventual single public program, covering everyone. In order to be competitive, the public plan should be free to all those under 250 percent of the federal poverty line, with sliding scale subsidies after that.

According to a recent survey conducted by Young Invincibles, young adults overwhelmingly support universality, and believe it is the government's responsibility to ensure universal coverage for all. Respondents are less concerned with the method of reform: equally supporting a Medicare-for-all like single payer system, as well as a government-sponsored public option that would compete with private plans. Taking these three points together, it is clear young people value universality, affordability and equity in access above all else. Regardless of the method of reform, Congress should prioritize achieving universal, equitable coverage for all. Beginning with a universally available public option plan that could be later expanded to currently insured populations is a bold policy that can create real change.

- 5. Explore implementing an auto-enrollment program for all young adults under 250% FPL.** Young people, who traditionally have lower levels of health insurance literacy,³⁴ need the extra help provided by outreach efforts and enrollment support. However, outreach alone is not enough - auto enrollment would provide the connection to coverage that so many young people miss simply because they are unaware of their options or how to enroll. Young adults under 250% FPL who are determined eligible for free coverage based on their tax returns will be automatically enrolled into the free universal public plan. Starting an auto-enrollment program with young adults will be cost-efficient, as many healthier young people will gain coverage, strengthening the risk pool. Young people will also be provided the economic security needed as they begin independent financial lives and build stability. After establishing auto-enrollment of young adults only, the government will have the opportunity to better estimate costs and usage while expanding auto-enrollment of older adults who are under 250% FPL through tax returns. Young adults who have coverage through their parents, their employer or their spouse, could choose to opt-out of the public option plan and continue to pay for their current coverage, if desired.

We admit that while profit-driven private entities exist in our health care system, it can never be truly equitable. But we also believe that there is no one path to a universal health care system, and we can achieve progress by investing in a strong public option that includes autoenrollment. By auto-enrolling uninsured young people into a no cost public option, we can prioritize young adults who need coverage the most, strengthen the individual market by creating a healthier risk pool, and avoid disruption by preserving employer-coverage for the time being. *By beginning with young adults, we can ensure we are the last generation to ever experience the insecurity of being uninsured.*

Problem: Rising health care costs have put quality coverage out of reach for millions of young people

The Affordable Care Act made comprehensive health coverage a reality for millions of people who previously could not afford it or were denied coverage because of a pre-existing condition. The ACA as originally intended would provide Medicaid coverage to all adults who earn up to 138 percent of the federal poverty level, or about \$17,600 in 2020 for a single individual, and provide subsidized marketplace coverage for those between 138 percent and 400 percent FPL, just under \$50,000 for a single individual. Those above 400 percent FPL must purchase their coverage at full cost. This “subsidy cliff” along with rising premiums, has forced most unsubsidized consumers out of the individual market. As of July 2020, about 10.7 million consumers were enrolled in the ACA individual market, of which 86 percent received advanced premium tax credits (APTCs) and 50 percent received cost-sharing reductions (CSRs), an additional subsidy that lowers the consumer’s out of pocket costs. The ACA subsidy structure works well for those with incomes between 138 percent and 250 percent FPL, about \$31,00 a year for an individual. However, for young people with slightly more moderate or high incomes, coverage quickly becomes difficult to afford. To better address affordability, we must remove the subsidy cliff, increase current subsidies, and implement new cost control measures to blunt ever-increasing premiums and out of pocket costs.

Solutions:

- 1. Eliminate the subsidy cliff and increase ACA subsidies.** Currently, consumers shopping in the individual market lose access to premium subsidies once their income hits 400% FPL, or about \$45,000 annually for a single individual. This “cliff” forces many moderate and higher income individuals to be priced out of the individual market. To reform this system, the cliff should be

eliminated altogether so that no one who purchases coverage in the individual market is priced out of coverage. Additionally, the existing subsidy structure should be made more generous, to lower the costs to those who currently qualify for subsidized coverage but still struggle to afford their plans. By lowering the percentage of income each consumer is expected to pay toward their premium, more young people will be able to actually afford their coverage. Capping the maximum percentage of income consumers must pay in premiums at 8.5% will eliminate the subsidy cliff and ensure that no one will be priced out of the market and forced to go uninsured or settle for alternative, skimpy coverage.

- 2. End surprise billing practices.** Surprise medical bills result from a market breakdown between private insurers and health care providers that leave patients stuck in the middle.

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One week I am receiving lifesaving services, and then within two weeks I am receiving bills. I was overwhelmed and didn't have someone to explain them to me.

YI West Young Advocate
Tanisha Saunders during a YI virtual roundtable discussion

Even well-informed consumers who do everything right have fallen victim to this insidious practice because they had no choice in selecting which, say, anesthesiologist or surgeon's assistant provides their care. Despite bipartisan support throughout Congress for more than a year, legislators have failed to pass a federal law to end this practice. Additionally, the Covid pandemic is making surprise billing more likely, as local providers are overwhelmed with patients and consumers are forced out-of-network.³⁵ While some states have taken action in recent years to protect consumers, federal action is still necessary to close loopholes and truly protect all patients. A federal approach must include a method to resolve these payment disputes, with strong guardrails to protect consumers. Furthermore, any federal solution to end surprise billing must be broadly comprehensive, including common drivers of surprise billing such as ground and air ambulances.

3. Fix the “family glitch.” Currently, many working families are unable to access subsidized health coverage on the individual market because of an offer of employer-sponsored dependent coverage. While employer-sponsored coverage must meet an affordability threshold for the employee, that threshold does not apply to family coverage. Meaning, employer-sponsored coverage for a spouse and children can often become unaffordable, and these families will not qualify for relief in the individual market. An estimated two to six million Americans are impacted by the family glitch, and are largely lower-wage workers who must spend a higher percentage of their incomes on health coverage.³⁶ Congress must fix this loophole, allowing young working families to access premium tax credits to lower their costs, so that affordable coverage is available to the whole family.

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I didn't realize how expensive it was to get an ambulance ride - I think I would have tried to call an Uber instead.

YI West Young Advocate
Tanisha Saunders during a YI
virtual roundtable discussion

4. Medical debt protections. Surprise medical bills are one cause of medical debt among consumers, but more needs to be done to ensure consumers, especially young adults with limited net savings, are protected from unaffordable medical bills that turn into debt collections. Despite conventional wisdom that older adults are more likely to incur medical debt due to higher medical spending, a recent Health Affairs study actually found the inverse to be true -- that younger adults were more likely to hold medical debt, despite lower medical spending. The study found that the share of people with at least one medical bill in collections peaked at age 27, held steady until age 40, and then began declining.³⁷ While insurance gains thanks to the ACA and its Medicaid expansion have reduced medical debt among consumers, remaining uninsured populations and those who are insured but face very high cost-sharing are still vulnerable to high bills and accumulating medical debt. Additionally, the expansion of non-ACA compliant coverage such as short-term plans that have much less comprehensive coverage can leave consumers with denied claims and huge medical bills that these skimpy plans do not cover. Many of the policies called for in this paper would reduce consumer medical debt: increasing insurance coverage, increasing affordability measures that

would reduce consumer out of pocket costs, banning short-term plans, and ending surprise billing. However, additional federal action should be taken to increase financial assistance policies and strengthen consumer protections so that all consumers can use their health coverage and access the care they need without fear of high cost.

5. **Lower prescription drug costs.** Diabetic young adults who rely on insulin to live have seen the cost of insulin continue to rise, despite efforts to lower prescription drug costs. Insulin and opioid abuse treatments, another critical medication for young people, have seen dramatic price hikes just last year.³⁸ In some extreme cases, young people have died from attempting to ration their insulin because the narrative has focused mainly on seniors, many proposals only address reforms to Medicare. Instead, Congress should take action to lower prescription drug prices for all payers, benefiting all consumers. Comprehensive legislation should empower the government to negotiate drug prices, eliminate egregious practices like price gouging and pay-for-delay, allow for easier importation from other countries and international reference pricing, and finally, include strong enforcement mechanisms to ensure negotiations can be effective.
6. **Pilot new value-based insurance design strategies.** One of the most popular provisions of the Affordable Care Act is the elimination of cost-sharing related to key preventive services, like well visits, immunizations, sexually transmitted infection (STI) testing, and contraception. Successful strategies that prioritize high-value services should be explored in the individual market to reduce consumer costs and promote cost-containment strategies.

Problem: Our health care system has not evolved its approach to deal with root causes and provide better care delivery

While access and affordability must be greatly expanded to reach young adult universal coverage, we must also address access and quality of certain health care services that young people utilize the most. Mental health care access is particularly important to young people, and frequently cited as the number one reason they seek out care.³⁹ Young adults are experiencing growing rates of mental health issues, such as anxiety, depression, rates have increased exponentially over the last 10 years. Exasperating mental health issues among young people could be due to several reasons: the advent of social media and constant pressures created by these platforms, the financial stress of growing wealth inequality and the high cost of a higher education degree, as well as the lingering ramifications of the Great Recession on older Millennials.

While these trends were concerning already, the Covid-19 pandemic has caused anxiety, depression, and suicidal ideation to truly skyrocket to alarming levels. The anxiety of the pandemic coupled with the social unrest and resurgence of the Black Lives Matter movement have had a particular impact on Black young adults. Rates of Black Americans showing clinically positive signs of anxiety and depression jumped up from 36 percent to 41 percent within the first week of June, while rates for White Americans

stayed largely the same, around 30 percent during that time.⁴⁰ While rates across all racial and ethnic groups have increased significantly since the start of the pandemic, young people of color have been especially hard hit. The pandemic has made it impossible to ignore the impact of structural racism on Black and Brown communities, not only in mental health, but in Covid infection and survival rates.

While young adults may be experiencing higher rates of mental health issues than past generations, young people are also more willing to talk openly about their mental health, and frame it in positive terms: what they need to live healthy lives, rather than negative statistics plaguing their lives. These efforts at reducing stigma and normalizing seeking out care are positive steps; however, it may also add strain to an already inadequate mental health workforce. In order to meet the needs of young people today, we must invest in culturally competent mental health care, improve mental health parity, and again, ensure all young people have access to full comprehensive coverage: expanding Medicaid, the nation's number one mental health payer, and eliminating non-ACA compliant plans like short-term coverage, which rarely if ever covers mental health care services. More broadly, we must address the social determinants that are leading to increased anxiety and depression: growing wealth inequality, systemic racism, and other inequities in access to education, housing, food and other basic needs that are driving racial and ethnic disparities.

Solutions:

1. **Mental health parity.** The Mental Health Parity and Equity and Addiction Act (MHPAEA) intended to make access to mental health care and substance use disorder (SUD) treatment just as accessible as other medical services by requiring that plans apply the same co-pays, deductibles, and out-of-pocket costs to all types of services, without excluding mental health. However, in practice, parity has been much more difficult to achieve, and many young people lack true access to covered services. While MHPAEA did not require plans to cover mental health services, most large group plans already included such coverage, and later, the Affordable Care Act required mental health and SUD to be included as an essential health benefit. Therefore, all plans sold through the individual market are now subject to MHPAEA. Despite these requirements, studies have found high denial rates for mental health care by insurers, higher out-of-network costs for mental health care than for medical care, and difficulty finding mental health providers in- network.⁴¹ Extremely narrow networks can leave even those with “good” insurance without an available mental health provider in their network. This could be because of workforce shortages, especially among psychiatrists, as well as low-reimbursement rates, which cause many mental health providers to not accept health insurance. In order to truly meet parity, we must heavily invest in our mental health workforce, strengthen regulations to ensure reimbursement rates are comparable to primary care and other medical services, and incentivize providers to participate in key public programs like Medicaid. In addition to strengthening network adequacy, enforcement must be addressed to ensure plans continue to provide coverage for mental health and SUD and should be coordinated at the federal and state level.
2. **Invest in the mental health workforce.** The U.S. is facing a severe shortage in mental health

providers. Currently 60 percent of all counties do not have access to a psychiatrist.⁴² While it is important to invest and incentivize professional educational programs to support and grow the mental health workforce through psychiatry and psychology, we must also invest in social work and other types of mental health providers that can alleviate much of the strain and help young people in need. Young adults overwhelmingly want providers they can see themselves in - providers who are young, people of color, members of the LGBTQ community, first generation students and immigrants. By diversifying and supporting how we see the mental health workforce, we can better meet the demand of today's young people.

3. Fund research to combat systemic racism in public health and create anti-racist health policies.

Recent legislation introduced in the U.S. Senate would create a Center on Anti-Racism in Public Health at the CDC that declares racism a public health crisis and dedicates resources to develop anti-racist health policies. In order to eliminate racial and ethnic disparities in health, we must address the root causes of inequity and design policies that will eradicate racism in our health care system. This funding can be used to educate the public about racism in public health and the impacts of structural racism on health, while developing new evidence-based strategies targeted to the root causes of these inequities.

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We pay enough for college...we should have our mental health be a part of our tuition.

**YI Rocky Mountain
Young Advocate Ariel
Paige** during a YI virtual
roundtable discussion

4. Sustain expanded telehealth. One of the biggest improvements to access to health care services in response to the Covid pandemic has been the immediate and robust expansion of telehealth or telemedicine practices. In some cases, reimbursements rates were raised to be on par with in-person visits, allowing providers to shift applicable services to a virtual environment without losing payments. Young adults are especially comfortable with using technology and appear to be supportive of a variety of non-traditional methods for mental health care, like text therapy in addition to video chats. Telehealth could also improve rates of wellness visits among young adults, who may not have the time or capacity to schedule an annual in-person visit but could be more receptive to developing a stronger relationship with their primary care provider through telehealth. The higher rates created in response to COVID should be maintained even after the pandemic ends, and additional areas for expansion of telehealth services, with appropriate privacy measures, should be explored.

5. Fund safe alternatives to calling the police during a mental health crisis. Law enforcement responses to someone experiencing a mental or behavioral health crisis can be stigmatizing and can worsen the situation. Too often law enforcement responses to a mental health crisis situation leads to violence, rather than compassion and care. It is time to divest from police and invest in our communities, particularly in mental health resources. Alternative response models should be

explored to ensure that medical personnel can act as first responders during a mental health crisis and can treat those experiencing a crisis with dignity and respect.

- 6. Invest in campus-based mental health care.** While many campuses offer counseling services and other mental health services at their student health centers, services are often limited to a small number of sessions per semester, may have waitlists depending on a counselor's availability, and rarely offer sessions at night and on weekends which may better serve some students juggling a class schedule, part-time work, or child care. States should work with their public colleges and universities to increase access to services, invest in more culturally competent counseling staff, provide cultural competency training to current staff across departments, and require schools to track and record their ability to meet the needs of students seeking help.

An Economy that Works for Young People

The U.S. economy before Covid-19 worked well for people at the top of this country's wealth distribution but continued to fail the vast majority of American workers—particularly workers early in their careers. The economy has also continued to fail communities marginalized by decades and even centuries of policies designed to preserve racial and economic stratification. From the beginning of the pandemic, Covid-19 deaths disproportionately affected Black,⁴³ Latinx,⁴⁴ and Indigenous⁴⁵ communities, as well as areas with the highest levels of wealth inequality.⁴⁶ Among the nearly 50 million Americans who filed for unemployment in the first four months of the pandemic in the U.S., more than 40% of claims came from workers with annual incomes less than \$40,000.⁴⁷

Two weeks after the president declared a national emergency for Covid-19, Congress passed a historic relief package in the CARES Act, which took effect on March 27, 2020. By August, the Small Business Administration had distributed 5.2 million low-interest loans totaling \$525 billion through the Paycheck Protection Program (PPP). Recipients of PPP loans must demonstrate a good-faith effort to keep employment at pre-pandemic levels, and some may have their loan balances forgiven after meeting other criteria.⁴⁸ CARES Act provisions also expanded unemployment benefits, paused repayment on most federal student loans, allocated \$1,200 stimulus checks for millions of taxpayers, and included forbearance provisions for homeowners with government-backed mortgages.

Despite the largest spending package in American history, young people were largely an afterthought in the distribution of funds. April statistics revealed a youth (16-24 years old) unemployment rate of 26.9%, declining to 18.5% by July but still twice as high as the rate a year before. Summer youth unemployment reached a historic low in 2019, but according to the Bureau of Labor Statistics, “In July 2020, there were 1.9 million more unemployed 16 to 24-year-olds than in July 2019.”⁴⁹ Unemployment, too, disproportionately affected Asian, Black, and Latinx young people.

Table 1. Unemployment Rates for 16- to 24-Year-Olds by Race/Ethnicity, July 2020

Asian	25.4%
Black/African American	25.4%
Hispanic*	21.7%
White	16.7%

Source: U.S. Bureau of Labor Statistics, <https://www.bls.gov/news.release/youth.nr0.htm>.

*Although YI does not as a rule use the term Hispanic in comparing racial and ethnic groups, we use it here to maintain consistency with federal government categorization.

Some things have not changed. The federal minimum wage of \$7.25 an hour remains where it has been set since 2009. Unemployment benefits program structures vary widely from state to state, and many otherwise qualified people fall through the cracks of benefits programs to which their tax dollars have contributed. Educational programs, workforce development initiatives, and employment trends operate parallel to, rather than intersecting with one another. Legislation and court rulings have chipped away at the power of organized labor. Federal, state and local governments continue to increase budgets for policing while divesting from programs with demonstrated efficacy in crime reduction.⁵⁰

The Covid-19 pandemic has exposed the cracks in the surface of America's social safety net and the financial precarity lived by people who are poor and working-class. Many factors have contributed to the historically high unemployment rate: lack of worker power, a glut of job cuts hitting the labor market, short-term business decisions, and a lack of demand in certain sectors. Now must be a time to fundamentally reorient economic structures and workforce policies to empower workers of all ages--but particularly of today's diverse, dynamic generation of young people--to realize their career potential and build lives on solid financial foundations. Failing to do so risks imperiling their future and the future strength of our nation.

To accomplish the vision for a new era of American workforce, the work must include:

- **Increasing wages and dismantling structural racism in employment**
- **Promoting an inclusive recovery beyond the Covid-19 crisis**
- **Strengthening social programs to address basic human needs**
- **Building workforce data systems and tools to meet evolving employment needs**

Problem: Depressed wages and racist policies have excluded many low-income people and people from Black, Latinx, Indigenous, and other populations of color from economic prosperity

Federal legislation passed in 2007 increased the minimum wage to \$5.85 per hour; \$6.55 in 2008; and \$7.25 effective July 24, 2009.⁵¹ More than a decade later, the federal minimum wage remains at \$7.25 per hour. Current law permits employers of more than 1.3 million workers⁵² to pay subminimum wages, including young people and people with disabilities, sometimes of just pennies per hour.⁵³ According to the Bureau of Labor Statistics in 2018, “Minimum wage workers tend to be young. Although workers under age 25 represented only about one-fifth of hourly paid workers, they made up just under half of those paid the federal minimum wage or less.”⁵⁴

Beyond the youngest people in the working-age population, however, millions of Americans even before Covid-19 struggled to make rent and meet their basic needs. In fact, a person earning the minimum wage cannot afford a two-bedroom apartment in any county in the U.S.⁵⁵ And because policies that do not explicitly advance racial equity effectively preserve racial inequality in America, failing to address stagnant wages affects working-class people of all racial and ethnic backgrounds, but disproportionately affects Black, Latinx, Indigenous, and workers from other populations of color.⁵⁶

Solutions:

1. **Increase the Federal Minimum Wage.** The federal minimum wage sets a nationwide baseline that protects lower-paid workers. Allowing regional variation would collapse that floor and start a race to the bottom. Currently 21 states have set minimum wage either at or below the federal rate of \$7.25 an hour. Although some states including California and Massachusetts have set minimum wages substantially higher than the federal minimum, workers at the low end of the pay scale, regardless of age, struggle to afford housing and, after housing costs, to address other basic needs or save for emergencies or the future.⁵⁷

Increasing the minimum wage is an economic imperative, as well as a moral one. All work must be valued in America, and an hourly wage that does not provide for even a basic standard of living is a weak foundation upon which to build a sustainable economy. A federal baseline of \$15 an hour by 2025 would still be modest compared to historical levels. In fact, there is no county in America where \$13 an hour can ensure the economic security of a single individual with no children. Congress should increase the federal minimum wage to \$15 per hour and eliminate the subminimum wage.

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There is pretty widespread consensus that higher minimum wages lead to higher earnings, especially for less educated workers and particularly for teens and adults.

John Marotta, Policy Associate, Center on Labor, Human Services, and Population at the Urban Institute during a YI virtual roundtable discussion

2. **Launch a robust, infrastructure-focused, federally-backed jobs program.** The devastating effects of Covid-19 on the American workforce require a larger-scale effort to move more people into work that enables them to live with financial security. Through a large-scale initiative today, state and local governments could use federal resources to help job centers, public schools, nonprofits, and private companies hire workers to address critical needs during and after the pandemic. These jobs could include public health department staff, teachers' aides in schools, child and elder care providers, and construction workers for housing and infrastructure projects. With government backing, people in these positions should earn at least \$15 an hour or the equivalent in salary.

60%

of young people surveyed support a minimum wage of \$10 an hour or more.

Further, federal lawmakers have long failed to provide our nation's infrastructure the funding required to strengthen transportation networks that enable movement of people and products alike. During the Great Depression, millions of people found work through the Works Progress Administration (WPA) and Civilian Conservation Corps (CCC). More than 8 million WPA workers built schools, bridges, roads, and more nationwide; CCC workers planted more than three billion trees and constructed trails and shelters in

more than 800 parks over a nine-year period.⁵⁸ Although any federal jobs program now must reflect a commitment to racial equity and inclusion, rejecting the segregation of the New Deal era, a comparable initiative putting millions of people to work on public projects will have a transformative effect on the American landscape and economy for decades to come.

3. **Commit resources and time to identify policies that compensate for historical economic disenfranchisement.** The United States' collective wealth is built on both the nation's talent and the historical exploitation of Asian, Black, Latinx, and Indigenous peoples' land and labor. Redlining, exclusion from job opportunities and federal programs, disenfranchisement, and employment barriers resulting from disproportionate incarceration—along with centuries of forced labor—laid the foundation for present-day wealth gaps that affect health, education, housing, and employment outcomes. Congress should pass the Commission to Study and Develop Reparation Proposals for African-Americans Act to begin the difficult process of addressing the legacy of racist, exploitative economic policies.
4. **Support businesses retaining their employees and protecting employee benefits.** Beyond a federal jobs program, Congress should fund grants that support employers who retain their workers. Retaining jobs also maintains health coverage, retirement benefits, and union rights—which primes the economy for a recovery, rather than risk a deeper recession. Incentivizing businesses with a refundable tax credit equal to 50 percent of up to \$10,000 in qualified wages that an eligible employer pays to an employee will allow vulnerable young adults to continue to receive income and employer-sponsored health insurance without having to seek unemployment benefits.

Problem: Young adults, particularly those of color, experience persistent barriers to accessing and advancing in family-sustaining careers

The national economy has shed jobs at an unprecedented rate during the Covid-19 pandemic. At the height of quarantine in April 2020, the youth unemployment rate peaked at 26.9%, which is the highest recorded rate since the government started collecting data in 1948.⁵⁹ Entry-level job postings normally filled by college graduates have plummeted.⁶⁰ Recognizing some signs of recovery, the federal government must still embrace interventions that prevent short-term employment disruptions from becoming protracted economic hardship. These interventions must enable young people to access both jobs for the present day and skills for longer-term career advancement.⁶¹

Research evidence of quality in skills training programs remains mixed, suggesting that not all upskilling or reskilling anticipates future labor market demands.⁶² Unfortunately, workers are left to determine whether taking time away from working--still paying for training and contending with the costs of child care, housing, and transportation, among all other demands of adult life--will result in getting a better job. To make the next economic recovery equitable, we as a nation must address the long-standing barriers that impede entry into quality employment and job training programs for millions of young people--particularly those of color, immigrants, and low-income youth.

Discriminatory practices against immigrants and people with documented involvement with the legal system limit the potential contributions of our nation's young talent. The over 643,000 DACA recipients⁶³ and the hundreds of thousands of young adults in jail or prison⁶⁴ have skills that employers need--or can obtain the training to gain those skills. Because of over-policing in Black and brown communities and a racialized immigration system, however, these young adults face profound disparities in opportunity.

We cannot relegate young adults to sustained periods of unemployment and disconnection from the workforce. An inclusive, equitable recovery will prioritize expanding access to critical job training and work-based learning experiences. This kind of recovery must also redress the longstanding barriers that impede Black, Latinx, and Indigenous other young people of color's ability to pursue career pathways and build wealth for themselves and their families.

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If communities are looking at incentives, they should truly benefit the workers. Too often incentives are given at the corporate level to decide where to put them...but if you invest in people, that investment will compound.

Dr. Josh Carpenter, Former Director of Innovation and Economic Opportunity in the Office of Birmingham, AL Mayor Randall Woodfin during a YI virtual roundtable discussion

Solutions:

1. **Restore workforce system funding.** Today's young adults, some of whom have never recovered from the Great Recession, cannot afford a lackluster, underfunded government response to the current crisis. Meeting the demands of this moment will require an increase of funding across the board, but particularly for the Workforce Innovation and Opportunity Act (WIOA), which is the country's primary job training funding stream. By increasing the WIOA allocation to \$7.5 billion and dedicating at least \$2.5 billion of that funding to WIOA youth programs, the federal government will help both chronically and recently unemployed young adults pay for job training and enter youth apprenticeships.⁶⁵ The Relaunching America's Workforce Act (RAWA) calls for such investments and should represent the minimum funding level for future workforce investment.
2. **Expand apprenticeship and other work-based learning models.** Apprenticeships' earn-and-learn structure makes them particularly well-suited to meet the immediate income needs of young adults while they prepare for future careers. RAWA's drafters recognized apprenticeships' contributions. This proposed legislation includes \$500 million to support apprenticeship expansion grants and fund intermediaries that can spearhead employer partnerships that can collaborate on talent development.⁶⁶ By fully implementing RAWA, Congress should support key strategies for increasing the number of available apprenticeship opportunities that enable young adults to earn money while they prepare for quality, well-paying careers.

Federal work-study programs, which allow college students to earn money as a form of financial aid, can also offer valuable hands-on experience--particularly when students are placed in off-campus jobs. However, the archaic funding formula for work-study too often underfunds colleges with high-need student populations and overfunds opportunities on campuses with higher average family income.⁶⁷ Work-study can be an important component of a broader work-based learning system, but Congress will need to encourage the U.S. Department of Education to update its funding model to adequately recognize student need levels.

3. **Provide holistic supportive services.** Workforce development practitioners frequently use WIOA to fund the transportation vouchers, emergency utility and rental assistance, equipment purchases, and child care costs that low-income workers commonly encounter when pursuing job training. Even after securing employment, young workers still learning financial management or exiting a long stint of unemployment need time to transition to fully unsubsidized income. Significantly increasing WIOA will help increase the availability of money that case managers can tap to help their clients stabilize, but WIOA is considered a last-resort source for wraparound support measures.

Another federal program, SNAP Employment and Training (E&T), provides a 50% reimbursement for all state funds used to finance supportive services. Given the dire status of most state budgets, the federal government could consider increasing the federal reimbursement rate or funding a separate barrier-reduction pool of money that could then be distributed via categorical grants to each

state. Regardless of the mechanism, young workers and job seekers must have the necessary resources to overcome barriers to employment and success.

4. **Ban workforce discrimination based on prior conviction.** Young Black men between 18 and 19 years old are over ten times more likely to live in a detention facility than white men of the same age.⁶⁸ Latinx youth also are arrested 65% more often than their white peers.⁶⁹ To reduce historical and modern bias against eager and qualified candidates who have some form of criminal record, the federal government should issue a nationwide ban on application questions that ask about arrest history. Supporting the *Ban the Box* campaign will allow employers to assess present-day skills before prejudging a candidate based on their past.
5. **Compensate interns for their labor.** Internships are critical to assisting students make a seamless transition to full-time employment post-graduation. When these opportunities are unpaid, they can cost a student upwards of \$6,000.⁷⁰ Unpaid internships thus create barriers to those opportunities—especially for people of color and those from low-income backgrounds—who cannot afford to forgo paid employment. Internships that offer academic credit as a substitute for monetary compensation are even more problematic since interns are then required 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.
6. **Supplement low incomes to ensure baseline economic stability.** Direct cash assistance is the best way to help American residents fill the gap between earnings and their essential needs. Members of Congress recognized the urgent need for more cash in the pockets of Americans when they approved the CARES Act, which included supplemental unemployment income and direct cash payments for most taxpayers. Multiple domestic and international examples highlight the potential positive outcomes for families and society of ensuring a minimum income level.⁷¹ Covid-19 has shown the potential stabilizing effect providing direct cash payments as people work to manage their household cash flows.

A strong Child Tax Credit lifts low- to moderate-income workers out of poverty. Unfortunately, the minimum earning requirements to qualify for the credit leave out about one-third of all children because their families earn too little. Pervasive poverty demands a more radical solution to guarantee the poorest families are not left out of the labor market. According to the IRS, in 2018 nearly 2 million Americans had no gross income, while another 10 million had between \$1 and \$5,000 in gross income.⁷² By including work requirements, these people would fall through the cracks of our safety net.

Federal law should lift and prevent states from imposing onerous and unnecessary earnings requirements, increase the CTC by 50%, and make these tax credits fully refundable. The benefit

should also be extended to children 18 years of age, and be distributed monthly, in advance, so families could pace out their spending and smooth their incomes. These reforms would effectively act as a small guaranteed income to families—regardless of whether they earn wages. This sort of universal or near-universal benefit is a crucial poverty-reduction tool.

Problem: Arbitrary and punitive restrictions in federal policies severely limit young adults’ access to food, housing and other basic needs

Even before the pandemic, the federal “safety net” was a misleading metaphor for the complex but porous web of programs and policies meant to help low-income people. Rather than catching Americans before they fall into financial ruin, assistance programs have left millions of Americans still grappling with homelessness, eviction, food insecurity, and an inability to afford medicine or care for themselves and their loved ones.

As the nature of work continues to shift, young people will continue holding nontraditional gig jobs that may not offer a full set of benefits. Overall, the way gig platforms operate creates powerful disincentives for long-term participation of young adults, despite the benefits of setting their own schedule and the feeling of being their own boss. The lack of benefits, particularly health insurance -- ranks high among gig workers’ concerns.

Gig work involves hidden costs, and those costs are even greater now that the country is in the midst of a pandemic. For example, gig workers must now assume increased health risks despite the lack of medical benefits and other supports typically provided by employers. For young people to succeed in a growing future economy, a deeper, more robust safety net must include protections for these workers.

High debt burdens from student loans and unaffordable housing costs have left younger generations unable to save, while remaining vulnerable to prolonged periods of unemployment.⁷³ To make the economy work well for even the most marginalized, we as a nation must patch our safety net by eliminating unnecessary restrictions and increasing the amount of financial assistance that we provide to help young adults survive.

Solutions:

- 1. Expand the federal Earned Income Tax Credit to include young adults.** The EITC is one of the United States’ most important anti-poverty programs for low-and moderate-income working families. This tax credit encourages work and reduces poverty by offering a credit payment to workers whose employers pay low wages and who have children. A household’s EITC amount increases with earned income until it reaches a maximum, and the refund gradually phases out as income rises above that level.

But there are still millions of people left out of this critical program. To lift an additional seven million

people out of poverty, including three million children, we must expand eligibility to include more low-wage childless adults, while also establishing a child allowance for the first time in American history. To reach more people, including young adults, we must adopt a permanent structural change and remove this designation, as well as expand the eligibility age range to 19-67. Currently, workers under 25 are ineligible for the childless workers' EITC.

Many college students do not receive the EITC despite working and meeting income eligibility criteria. Their exclusion is attributable either to age limit--or because a family member claiming them as a dependent. Expanding the EITC to eligible students would help reduce poverty and food insecurity, as well as help young adults make ends meet while rewarding workforce participation.

2. **Eliminate unnecessary and punitive SNAP eligibility requirements.** In early 2020, the Trump administration enacted a rule change that reduced local control over how long unemployed Able-Bodied Adults Without Dependents (ABAWDs) could receive SNAP food benefits. With this change, over 750,000 working-age adults faced the prospect of losing food assistance after three months of unemployment or underemployment.⁷⁴ Job searches for even the most competitive of candidates in healthy labor markets can take months.⁷⁵ For young adults beginning their careers or opportunity youth with multiple barriers to employment, searching for employment could easily exceed the three month time limit under the new rules.

Although the ABAWD rule has been suspended as part of the federal government's declaration of an economic state of emergency, the executive branch should permanently remove this stringent restriction that makes access to food conditional while failing to account for the realities of labor market conditions.

3. **Remove work requirements for students to qualify for food assistance.** Individuals who are enrolled at least part-time in college are usually ineligible for food stamps because of the minimum 20 hour per week work requirements required for the majority of

food stamp recipients. Despite the time and personal pressures of pursuing a degree while also working more than 20 hours per week, many young adults in college must choose between working to purchase food and optimizing their academic performance.⁷⁶ As a nation, we should fulfill a commitment that young people should not be forced to make such choices in the future.

4. **Increase the availability of affordable housing.** Workforce development and housing advocates alike consistently note the correlation between housing insecurity and poor employment and

A majority of young people agree that the Earned Income Tax Credit should be expanded:

54%
of Conservatives

76%
of Liberals

67%
of Moderates support expanding EITC benefits to those without children.

educational outcomes. That so many young adults experience housing insecurity is unsurprising, given that workers earning the federal minimum wage cannot afford modest one-bedroom apartments in 95% of counties.⁷⁷

Our country must commit to the principle of housing as a human right and make bold legislation that broadly expands the availability of affordable rental properties and makes homeownership accessible to young adults. This commitment should foreground the needs of Americans who are descendants of families discriminated against to date by home lending policies and practices. Actions such as increasing funds for the national Housing Trust Fund and passing the Housing is Infrastructure Act would expand the rehabilitation and construction of affordable housing while providing job opportunities to community members.

5. Digital access to educational resources. The challenges millions of Americans face in accessing reliable, affordable, high-speed internet have become all too familiar over the course of the pandemic. People in many rural and urban communities alike have struggled to keep up with school work and job responsibilities when so many activities depend on a high-speed connection.⁷⁸ Reforms to the federal E-rate program and substantial investments in expanding broadband access must recognize internet access as a public good necessary to achieve educational success and economic opportunity.

6. Make historic investment in child care facilities. Social distancing mandates and shuttered offices have left millions of Americans either navigating virtual learning for their children while balancing their job demands or struggling to find available and affordable child care slots. Child care is a key part of our economy's infrastructure, yet the sector has received woefully inadequate funding.

The roughly 40% of Millennials who support at least one child⁷⁹ need a systemic approach to 1) expanding the number of child care slots for young children and 2) ensuring that this child care is affordable. To do so, Congress must pass the Child Care for Working Families Act to guarantee that low- and middle-income families would pay no more than 7% of their household income toward child care costs.

Higher education institutions play a key role in securing child care for the nearly 1 in 4 college students who are also parents. Congress should dedicate at least \$200 million per year to Child Care

“

A lot of students don't have access (to food and housing) unfortunately... just in 2019 nearly two-thirds of our students were food and housing insecure.

YI Midwest Young Advocate
Kiara Balleza during a YI virtual
roundtable discussion

Assistance Means Parents in School (CCAMPIS) so that students who also have young dependents can access care for their children without compromising their academic performance.

Problem: Critical data systems are not coordinated and connected enough to make the best-informed decisions about policies and needed system changes

The global pandemic puts in a spotlight the need for workforce data that is readily accessible and future oriented. Whether this data reveals insights on the capabilities of the workforce, the state of workers' physical and mental well-being, or an organization's culture, there is a growing need to coordinate and connect data points to better support an emerging workforce.

As a nation, we can only improve outcomes that we measure, with racial and economic equity as the foremost concern in evaluation and program redesign. Leaders in the fields of business, workforce development, and both higher and K-12 education have long cited the challenges associated with data systems that cannot work in concert with each other. Organizations must take advantage of technology to collect workforce insights by pulling together the key questions that they need to answer and gain real-time workforce insights.

As a global leader in technology and data systems, the United States must overcome these challenges through a national project that makes disaggregated data useful at the regional and local levels. Once this project is operational, businesses that will ultimately benefit the most from using the data must contribute an ongoing share of the costs of maintaining and strengthening these integrated data systems.

Solutions:

- 1. Foreground racial and economic equity in workforce program evaluation and redesign.** Just as the pandemic and resulting economic downturn did not affect all segments of society to the same degree, governmental responses must target recovery measures at bolstering communities and populations who have experienced losses of life, jobs, and opportunities at the highest levels. Nearly three-quarters of participants in recent national polling favored public reporting of the recovery resources directed to recipients across racial and ethnic populations, work sectors, gender identity, age range, education level, and immigration status.⁸⁰

Specifically, a new, equity-enhancing workforce data system should use multiple measures to help account for how much structures and policies mitigate—or reinforce—employment bias. This system should also increase understanding of how current job training and workplace practices keep many people from getting more education or increasing their earnings.

Where publicly reported data show disparities that perpetuate, rather than mitigate racial wealth inequality and economic marginalization, programs should be reevaluated and redesigned to ensure

resources are getting to the people who need them most. Furthermore, integrating equity-oriented indicators could help determine which issues are prioritized by state and local workforce initiatives, which practices for policy to incentivize, and which policies and supports states and regional collaboratives provide to ensure that individual needs and economic inequality are addressed.

- 2. Promote robust local and regional data partnerships and use.** Strong workforce partnerships mean that everyone gains from these relationships. If designed with a focus on shared accountability, the benefits of effective partnerships can enhance equity in workforce development. Business, education, and workforce development leaders are awash in data, but information overload and lack of coordination across public data systems prevent the best data-informed decision-making.

By making sure workers' perspectives are factored equally into administrative decision-making, these partnerships would help refine curriculum design and adjust training and employment strategies as needed, setting a decision criterion that encompasses quality standards that lead to greater job quality. That means for young people newly entering the world of work, the emphasis on inclusive partnerships should connect them to a strong network of pre-apprenticeship and work-based learning opportunities in their communities. This new system can make workforce equity a core strategy for raising wages and increasing work opportunities by delivering quality training and employment opportunities to current workers.

Federal investment in regional and local cross-sector data partnerships should align education programs and workforce opportunities. To maintain these partnerships, however, over time businesses that benefit from an increasingly well-prepared population of potential employees should pick up a gradually growing share of the cost of maintaining data systems they rely upon to inform critical planning and decision-making.

Conclusion

The enormous challenges of this moment require long-term vision and fundamental changes in higher education, health care, and the workforce. Young Invincibles will remain a leading voice for this country's rising generation. We hold no monopoly on ideas to reshape society, but we are certain no real progress can come without dismantling the systemic racism that shows up in so many ways of American life. We commit to advancing this work by advocating and doing all we can to realize universal health coverage, expand equitable access to higher education, create better jobs, and build worker power.

Health coverage is economic security--plain and simple. Young adults believe that health care access should be universally accessible, comprehensive, and affordable, and we must take tangible steps to make that a reality. The economic fallout and public health crisis created by the Covid-19 pandemic are the most glaring examples of a broken system that must be fundamentally changed. By investing in and strengthening Medicaid coverage, building on the ACA by creating a superior public plan, and auto-enrolling all young people into no-cost coverage, we can begin to eliminate uninsurance among all young people, and continue to build towards universality. The latest data from the American Community Survey suggests that full Medicaid expansion across all 50 states could increase coverage by as much as five percentage points, to 90 percent of all young people.⁸¹ An additional expansion of coverage options for DACA and undocumented people would go a long way towards reaching universal young adult coverage.

As in health care, Covid-19 only exacerbated the inequities endemic in higher education. The least-resourced institutions prior to the pandemic serve the highest numbers of students most affected by Covid-19, yet federal relief efforts to date have not addressed institutional or student needs equitably. We must break this cycle by strengthening federal-state partnerships, but moreover institutions must also address student debt and college affordability; revolutionize course delivery and degree program structure; embrace the equity imperative; and implement student-ready models of support.

Further, as large sectors of the American economy reorient to meet the demands of an uncertain future, existing truths will retain their power: All workers deserve a wage that reflects the value of their labor. An economy that promotes growing racial and income inequality rather than shared prosperity is a broken economy. Our social safety net must be stitched tighter together to support people in need. And our ability to strengthen our workforce is only as strong as our ability to put good data to its most powerful use. We must fully recognize today's diverse, dynamic generation of young people and demand public and private sector employers and lawmakers fundamentally change the labor market in ways that increase worker power, address race and gender discrimination, and lift people out of poverty.

The 2020s can be a decade of renewal, rather than of repeated mistakes. This renewal depends on our collective ability to commit to an economic future that works for the young people of today. These policies will help lawmakers, philanthropists, practitioners, and young people prepare for the path forward.

Appendix: Methods

Results in this report are based on analyses of an unweighted national sample of 2,159 respondents. The Young Invincibles' Path Forward survey was fielded in September and October of 2020. The survey was conducted online via laptop, desktop, and mobile devices. The sample frame was 18-34-year-olds with internet access who were participating in existing online panels. Respondents were recruited via the survey firm Lucid, which sources respondents from multiple existing survey panels.

Given the non-probability nature of the sample, particular care was taken to achieve a diverse respondent pool across important racial, ethnic, geographic, and socioeconomic characteristics. Women and non-white respondents are overrepresented in the sample. Respondents who showed evidence of inattentiveness and “racing” were excluded from the final analysis in order to reduce the probability that “professional survey takers” would insincerely skew the results.

Summary statistics for this report were calculated using R statistical software.

Key Sample Characteristics

Gender ID	Male	Female	Genderqueer/NB
Percent ¹	41%	58%	2%

Age	18-23	24-29	30-34
Percent	40%	32%	29%

Race/Ethnicity	White	Black	Latino	Asian/Pac	Indigenous	Other/>1
Percent	37%	15%	17%	12%	2%	17%

Household Income	\$0 - \$29,999	\$30,000 - \$59,99	\$60,000 - \$99,999	\$100,000 - \$119,999	\$120,000 or more
Percent	37%	27%	20%	5%	10%

¹ NB: Percentages may not perfectly sum to 100 due to rounding.

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