The challenges young adults are facing, from tuition and non-tuition related costs, unemployment, healthcare affordability, and rent are not new to those living under California’s cost crises. But as our state faces another year under a global pandemic, what was once an increased level of uncertainty on the health and fiscal impacts from Covid-19 have become a reality for many young Californians only making these challenges far more severe than previous years.

The following recommendations are aimed at expanding overall economic securities and access for today's young adults; improving the affordability and accessibility of higher education, strengthening workforce pathways and resources, and generally ensuring greater access to health care. YI-West’s policy priorities in California for 2021 are a multi-pronged approach to promote state policy solutions that increase long-term financial stability for all young Californians.

**Higher Education**

*Creating change to improve the accessibility and affordability of higher education for vulnerable student populations, including Black, Latinx, indigenous, First Gen, and non-traditional Students, during a global pandemic*

1. Working to strengthen and expand the Cal Grant Program to make college more affordable, more inclusive of non-tuition expenses, and to reduce low and middle-income Californians’ reliance on student debt.
3. Advance consumer protections for student loan borrowers with every type of loan, at every stage of repayment.
4. Advocating to expand CalFRESH eligibility to more college students, P-EBT expansion, and Strengthen basic needs resources for insecure student populations.
5. Calling on the state legislature to provide rent assistance and relief for those unable to pay rent,
and grant students that are no longer in need of off-campus housing the ability to vacate their lease without penalty or fear of litigation.

6. Supporting educational and racial equity by advocating for Recognizing prior learning or work experience for college credits.

7. Ensure equitable broadband access to secure California’s future.

Health Care
Amidst Covid19 concerns, advocate for a healthcare system that is accessible, affordable, and equitable to every Californian by

1. Strengthening the statewide #Health4All and Care4All movements; Medi-Cal should cover all income-eligible adults and strive for increasing universality and affordability regardless of immigration status.

2. Committing to Universal coverage in California, regardless of immigration status, age, disability, income, or other factors.

3. Expanding mental health counseling and support at the institutional level for all young Californians.

4. Supporting efforts to lower prescription drug costs for young adults and young families.

Workforce & Finances
Advocate for young Californians living in poverty or financially impacted as a result of the Covid19 pandemic by

1. Increasing Cal-EITC allocation and advocating universal basic income proposals for all Californians during the Covid19 pandemic.

Civic Engagement
Ensure voting is accessible to young voters and voter education is provided by

1. Building on California’s Voters Choice Act and advocating for new policy alternatives to make voting more accessible during a global pandemic.

2. Working to increase voter participation for young adults and college students in California by advancing the implementation of on-campus vote centers and the state funded student voter empowerment coordinator on college campuses.
Higher Education

With 73 percent of California’s college students concerned about their financial situation coupled with increasing levels of anxiety for attendance related cost, academic demands and their health and well-being, the COVID-19 pandemic has become the greatest obstacle to succeeding in college.\(^1\) From paying tuition, to food/housing needs and caring for family members, across the board, students reported dramatically higher levels of stress and concern over key economic and wellbeing measures during the COVID-19 pandemic.\(^2\) Young Invincibles aims to advocate for vulnerable student populations by supporting policies that dramatically improve the accessibility and affordability of higher education during such an unprecedented time.

With the rise in beyond tuition costs, student loans, and over 43 percent of students facing food and housing insecurities,\(^3\) we recommend the legislature to increase basic needs services that are accessible during campus closures, and build on The Student Borrower Bill of Rights to advance consumer protections for private student borrowers, reform the Cal Grant to reflect the unique challenges students are facing amidst a pandemic accompanied by the high cost of living in the state. As federal student loan borrowers have been given nearly a full year of payment relief by Congress, private student loan borrowers have only been offered relief at the discretion of their lender or debt collector. For private student loan borrowers in default, the struggles have increasingly worsened. The same communities hardest hit by COVID are the same communities targeted by these baseless lawsuits.\(^4\)

With many students out of work, separated from universities and campus resources, many have moved back to their families for support. Over 43% reported that the COVID-19 pandemic had impacted their housing in which (75%) reported having to break an apartment lease where nearly 100% reported having to pay a fine to break their lease. The state of California must create necessary measures to provide rent assistance and relief for those unable to pay rent, and grant students that are no longer in need of off-campus housing the ability to vacate their lease without penalty or fear of litigation.

---

3 Yi Student Climate Survey 2020
The California Legislature ended a 2020 session marked by significant changes due to the COVID-19 crisis. There is no doubt the state of California will be facing long-term deficits driven by the coronavirus pandemic for years to come; however, while several high-profile health policies stalled in light of the pandemic and economic uncertainty, the Legislative Analyst’s Office reported Estimates that California will see a $26 billion temporary surplus in 2021 beyond what lawmakers and Gov. Gavin Newsom expected.

Within his first year in office, Governor Newsom followed through with many of the policy initiatives in his $1 billion healthcare budget proposal that aimed at insurance premium subsidies over three years to help Californians afford health coverage through Covered California. One of the several significant investments was the expansion of Medi-Cal to all young adults, regardless of immigration status. This legislation along with the Increased affordability assistance in Covered California, which increases state funding and extends the ACA's affordability assistance up to 600 percent of the poverty level, will expand coverage to more Young Californians with reduced premiums and cost sharing. In the 2019-2020 State Budget, the Governor and key legislatures were committed to expand Medi-Cal to all undocumented Californians before it was put on pause along with many budget proposals after the emergence of Covid19. We are calling on the state legislature and Governor Newsom to re-assess and prioritize the Medi-Cal expansion considering the impact of COVID-19 on all Californians.

In November of 2020 at YI's State of Young California Summit, Assemblymember Evan Low addressed the financial concerns expressed by hundreds of Young Adults in attendance. With 71% of California's college students reporting to have lost some or all of their income in 2020 a proposal for a state sponsored universal basic income has become a valid discussion. Additionally, 26% of respondents

---

8 CSAC. “CALIFORNIA STUDENT AID COMMISSION COVID-19 Student Survey ,” July 2020. CALIFORNIA
from YI’s recent California Student Climate survey reported to have had family who were experiencing significant enough financial challenges that they had to seek a way to increase their income. It’s time for Californian’s economy to provide better opportunities for working families and future generations. Innovations and technologies created today are already disrupting the workforce, and continued automation will profoundly change the way our state works in the next 30 years. During these times of economic uncertainty and hardship, a monthly universal basic income will provide Californians with a stronger level of economic security.

Civic Engagement

Young Invincibles is dedicated to amplifying the voices of young adults in the political process by building a community of young leaders to take action in advocating for the issues they care about and exercising their right to vote. Young Invincibles recognizes that there is a perception that young adults are uninterested in voting. Data continues to show that this is not the case but rather young people have not been provided adequate access to voting or quality voter education. In 2019, Young Invincibles along with partner organizations successfully advocated for the passage of two statewide civic engagement bills that are tailored to college students and young adults in California. In 2020, the implementation of college vote centers and the Student Civic and Voter Empowerment Act became difficult due to Covid19 campus closures. The pandemic led to a change of voting practices where a large majority of college students participated in vote by mail. As our state battles the global pandemic, we look forward to implementing best practices as the newly required voter empowerment coordinator for every California State University goes virtual.

Recognizing the importance of getting young adults more engaged in our democratic processes, Young Invincibles is committed to ensuring that voting is accessible for young people and that they are provided proper resources and education on the new voting processes in California.

STUDENT AID COMMISSION COVID-19 Student Survey
9 YI Student Climate Survey 2020