

# TOGETHER, INVINCIBLE:

## A Bold Agenda for Young Californians

Young Californians seek financial stability. Living in a state that is poised to become the fourth largest economy in the world with a legislature approved \$300 billion budget for FY2023 and a \$97 billion surplus, young adults are facing a cost-of-living crisis that breaks through housing, higher education, and health care affordability. To understand the complex needs that exist underneath the cost-of-living umbrella, we engaged young adults across California in discussions about the most pressing issues they and their peers face. The following recommendations were developed with our roundtable discussions at the forefront, reflecting the most emphasized needs. Developing our policy agenda with young adults at the center of our process has culminated in a set of policy goals that are couched within our values of young adult power, equity, community, collaboration, and bold ideas at the intersection of higher education, health care, and workforce and finance. The recommendations laid out below will carry us one step closer toward fulfilling our mission to amplify the voices of young adults in the political process and **expand economic security for our generation.**

### Higher Education

**Objective:** We will strive to increase affordability, pathways, and young adult power in higher education with a focus on today's students, Black, Indigenous, Latinx, students with disabilities, and low-income young adults. In our higher education efforts, we will lead with our values of building young adult power, strengthening community, and increasing collaboration by

- 1. Advancing consumer protections for current and graduated students with debt** The student debt crisis in California totals more than [\\$140 billion](#). Following the temporary student loan payment pause which sets to expire in 2023, and one-time debt cancellations, current and graduated students still face barriers to living a financially stable life because of remaining debt. Student



loan borrowers often face additional burdens that stem from the complexity of the student loan system, changes in their loan servicers, and the overall inaccessibility of clear, timely information from

- 2. Empowering and centering young adults to participate in the Cradle-to-Career data system implementation process to ensure that the young adult voice is at the forefront of the State’s data collection efforts** In 2019, the [California Cradle-to-Career Data System Act](#) was passed, initiating the implementation of a statewide longitudinal data system. The data system is crucial for students, parents, and young adults alike especially as data dashboards available through the Cradle-to-Career (C2C) system would provide users with the ability to plan for the costs of higher education, understand social and systemic determinants of career outcomes, and identify trends in systemic barriers for future advocacy. The C2C system is currently in its [implementation phase](#) and centering the young adult perspective and voice will allow for a data system that is reflective of the challenges and lived experiences of young adults and their communities.
- 3. Expanding existing research and understanding of Student Basic Needs, focusing on the student perspective and experience** Student basic needs have become some of the key issues for today’s students. In the California Community College system, roughly two-thirds of students are low-income. At the CSUs, nearly [half of students](#) receive Pell grants, and in the UC system, [forty percent](#) of students come from families earning less than \$50,000 a year. Across the California higher education system, the UC Regents have basic needs centers nearly system-wide. The CSU system offers food assistance on all 23 campuses, but does not have basic needs centers that operate as a one-stop-shop for students to be connected with various resources. Beginning in July 2022, the CCCs are [legally required](#) to offer basic needs services at all 116 campuses. Following our [report](#) analyzing the availability and robustness of basic needs services at CCCs, we believe that a student basic needs assessment tool must be developed with students at the forefront to identify trends for needs and encourage advocacy for systemwide funding for such services.
- 4. Advocating for increased protections and advancements in college affordability, with particular emphasis on student housing** College students in California on average [spend more on housing than tuition](#) and for those who cannot afford exorbitant housing costs, 1 in 20 at UCs and 1 in 10 at CSUs and 1 in 5 at Community Colleges report [experiencing houselessness](#). Advocacy for increased student housing should focus on a two-pronged approach that encourages colleges to reduce the cost of existing housing and pursue building new housing that is affordable to students to accommodate their needs.

## Health Care

**Objective:** As we move out of the Covid-19 pandemic, we remain focused on expanding access to an equitable and affordable health care system as we lead with our values of bold ideas, enhancing equity, and building community by...

- 1. Advocating for the expansion of mental health services within the higher education system by reducing the counselor to student ratio.** Many young adults find themselves without mental health care. In California, they face cost and accessibility barriers to mental health. The Covid-19 pandemic has only exacerbated the need for mental health services, with 54 percent of young adults experiencing depression and 82 percent noting that mental health issues are a [“very serious problem”](#). In the higher education system, students have difficulty accessing even one-time counseling sessions. At CSUs, the average counselor to student ratio (1: [1,958](#)) is well above the ratio recommended by the International Association of Counseling Services (1: 1,000 - 1,500). This comes in addition to the reality that not all community colleges employ counselors or provide any form of mental health counseling on campus. In our policy roundtable discussions, the majority of participants highlighted mental health as a critical issue for themselves and their peers.
- 2. Working towards increasing health care accessibility and affordability by reforming Covered California premiums.** Temporary relief under the American Rescue Plan lowered premiums to a rate like never before. However, under Covered California, premiums, deductibles, and out-of-pocket costs continue to rise. The cost of deductibles for silver plans is projected to increase to \$4750 next year - a cost that keeps Californians delaying health care, ultimately leading to worsening health. Maximum out-of-pocket costs for standard silver plans are also nearing \$9000, an amount that most low and middle income [Californians simply cannot afford](#). Eliminating premiums for standard silver plans will result in more Californians reaching and accessing the health care services they need.
- 3. Increasing health data collection standards to highlight health barriers and address health outcomes for marginalized communities.** Current incomplete demographic data prevents advocates, the legislature, and the state from holding health plans accountable for increasing access to health care for disadvantaged communities who often experience [greater health risks](#). Previous legislation, such as that of SB 853 (Escutia) which passed in 2003, held health plans accountable for collecting data to adequately provide health care information in accessible language, providing translation services and multi-language materials. Since SB 858’s passing almost two decades ago, health plan data varies greatly, [especially for commercial plans](#). Equitable data collection will allow health plans to adapt to the needs of diverse communities

and provide them with specialized care services, increasing access to and usage of health care services overall.

## Workforce and Finance

**Objective:** We will work toward expanding economic opportunities for young adults to alleviate the financial impact of Covid-19 and build long term economic stability through efforts that are guided by our values of equity, young adult power, and bold ideas by...

- 1. Advocating for Guaranteed Income for young adults experiencing houselessness.** Houselessness has skyrocketed in the past decade as living costs increase, housing prices continue to rise, and access to support is hard to reach. In California, it estimated that between 80,000 and 236,000 young adults between the ages of 18 and 24 experience houselessness each year. Delving deeper, when looking at high school seniors on track to graduate, roughly 15,000 are experiencing houselessness, as defined by the McKinney-Vento Act. These young adult cohorts are graduating into adult houselessness each year. Guaranteed income as a consistent and unrestricted form of cash support can greatly impact the lives of young adult populations impacted by houselessness. Studies have highlighted positive changes in mental health and upward mobility for individuals and families that have participated in guaranteed income projects. Advocacy for guaranteed income presents a viable path to expand economic opportunities for young adults.
- 2. Increasing the minimum Cal-EITC allocation to \$300 and expanding the Young Child Tax Credit to all Cal-EITC eligible families.** The California Earned Income Tax Credit or CalEITC is an annual tax credit provided for tax filers that fall within an income cap of \$30,000. Single tax filers without dependent children can only receive a maximum of \$255 in any given year - an amount that does not begin to cover a portion of monthly rent in the majority of cities across the state. Additionally, single tax filers without dependents who do qualify for the CalEITC are excluded from the federal EITC because they do not have children - this results in some filers receiving as little as \$1 and up to \$255 per year. The current share of CalEITC recipients that are [18-29 is 29%](#). This highlights the importance of increasing the minimum credit. To increasing the minimum CalEITC allocation to \$300 would ensure an increase in young adults receiving a tax credit that provides for their basic needs and expands economic security and opportunity for them. In addition to increasing this tax credit minimum, the Young Child Tax Credit (YCTC) should be expanded to include all Cal-EITC eligible families - this would incorporate full-time students between 18-24 and children of any age with total and permanent disabilities. Expanding YCTC to include Cal-EITC eligible families



will put more dollars into the pockets of low-income Californians who struggle to make ends meet in a state that faces a cost of living crisis.

