

2024 California State Policy Agenda

YOUNG  INVINCIBLES

A message from the 2023-24 YI West Youth Advisory Board

Young Adults are in the pursuit of building stable lives and better futures for themselves in California. The state is on the brink of becoming the fourth largest economy in the world, yet amidst this bright financial outlook, this generation of adults are facing critical concerns as they grapple with balancing the rising cost-of-living, inaccessibility to higher education, and lack of affordability with essential healthcare services. The financial implications of pursuing a higher education, such as tuition fees and student loans, can pose a significant challenge for young people entering their first year of college or university. The budget and priorities of the state of California have an impact on funding for education,

including assistance for colleges and schools. In industries and job markets that are highly competitive, securing stable and well-compensated employment is difficult and we know that the trajectory of California's overall economic expansion will have a significant impact on the employment prospects of the younger generation. Finally, as our generation struggles with food and housing insecurity, we are unable to find affordable mental health support or timely health care. This year, to further understand these intersectional issues firsthand, we actively engaged in in-depth conversations with Young Adults across California. Their voices are at the core and forefront of our work and 2024 policy agenda. The following proposals echo the needs of these powerful young voices and will propel us towards a future in which young Californians can achieve stability in a state that is inclusive to all.



Higher Education _____

We will advocate for a higher education system that is accessible and affordable for all students by...

1. **Expanding protections for students with institutional debt and curbing harmful debt collection practices.** In California, student borrowers hold an overall \$144 billion in debt. In addition to the traditional understanding of student loan debt, a shadow student remains largely unaddressed. This shadow debt, or institutional debt, is debt owed by students directly to their higher education institutions. Current debt collection practices harm students by barring them from re-enrollment, withholding degrees, and garnishing tax credits. Institutional debt borrowers in California, majority of whom are low-income students, hold \$390 million in debt to California public colleges.
2. **Ensuring ongoing funding for the Office of Cradle to Career Data System.** California’s P20 data system, first established in 2019, is set to be one of the most inclusive data systems in the nation. The expected rollout of the data system between 2024 and 2025 will include higher education tools, private college data, and workforce data. A fully funded Office of Cradle-to-Career is critical to the timely rollout of tools and data that the state’s millions of K-12 and higher education students and families can utilize to inform educational decisions and career outcomes.
3. **Incorporating the voices of young adults in the Cradle-to-Career Data System’s Workforce data rollout.** Since the Covid-19 pandemic, unemployment rates for young adult populations have steadily increased. As a generation, 18-34 year olds are amongst the most educated, yet employment and wages stagnate¹. Incorporating the lived experience of young adults to inform the rollout of the Workforce data dashboard is crucial to understanding the trends in higher education that impact employment.
4. **Working to ensure the funding of the Cal Grant Reform Act.** California’s students are increasingly facing greater cost barriers to attending college². Over 40 percent of undergraduate students work while enrolled in college³. Additionally, many students in California’s public colleges face basic needs insecurity and a housing crisis. Expanding the state’s financial aid for two-year and four-year institutions is a key step toward reducing the burden of cost of college. Under Cal Grant Reform, an estimated additional 150,000 students will be brought into the folds of state financial aid⁴.

1 <https://calmatters.org/california-divide/2023/11/young-workers-california/#:~:text=In%202020%2C%20the%20unemployment%20rate,workers%20ages%2025%20to%2064.>

2 <https://ticas.org/wp-content/uploads/2022/06/Bearing-the-Burdens-of-College-Costs.pdf>

3 <https://cew.georgetown.edu/cew-reports/workinglearners/>

4 https://www.csac.ca.gov/sites/main/files/file-attachments/cal_grant_equity_framework_memo.pdf

Health Care _____

Support policies that advance an equitable, affordable, and accessible health care system by...

- 1. Strengthening the #Health4All movement in expanding access to Covered CA for all, regardless of immigration status.** Currently, over 600,000 undocumented Californians who do not meet the Medi-Cal income eligibility requirements, are forgoing health insurance or paying high rates for insurance directly through a health insurance broker⁵. Expanding access to health insurance through the state’s subsidized health insurance marketplace will continue to reduce the rate of uninsured Californians and will ensure that anyone, regardless of immigration status, can have access to health care.
- 2. Expanding access to mental health care for young adults.** 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”⁶. Access to mental health support is often costly and not fully covered under health insurance.
- 3. Advocating for the young adult perspective in the implementation of the Office of Health Care Affordability.** In 2022, the Office of Health Care Affordability (OHCA) was established to pursue an equitable, affordable, and universal health care system in California⁷. As part of OHCA’s responsibility to decrease health care spending and assess market consolidation, it is imperative to represent the young adult perspective in assessing health care costs, especially as they hold the highest amount of medical debt⁸.

Workforce & Finance _____

Bolster access to direct cash assistance programs, food security, and apprenticeships by...

- 1. Increasing the CalEITC minimum to \$300 and funding for free tax filing programs.** 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

⁵ <https://laborcenter.berkeley.edu/californias-uninsured-in-2024/?emci=a811513a-8a72-ee11-b004-00224832eb73&emdi=31efd10-9e72-ee11-b004-00224832eb73&ceid=8916994>

⁶ <https://www.latimes.com/california/story/2022-09-30/young-adults-california-alarming-rates-of-anxiety-depression-suicidal-thinking-survey-finds>

⁷ <https://hcai.ca.gov/ohca/>

⁸ https://files.consumerfinance.gov/f/documents/cfpb_medical-debt-burden-in-the-united-states_report_2022-03.pdf

for the CalETIC 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. Increasing the minimum credit will help all Californians, and roughly 1 million young adults that are eligible for the credit⁹.

2. **Improving outreach for California’s apprenticeship programs to expand economic opportunity for all Californians.** In 2018, governor Gavin Newsom released his ambitious plan to increase apprenticeships in California to 500,000 by the year 2029¹⁰. To accomplish this goal, the state has allotted hundreds of millions of dollars, including a historic \$240 million investment in 2023¹¹. Apprenticeships offer an alternative pathway to higher wages and economic security¹². Expanding statewide outreach on apprenticeships can assist the state in reaching its 500,000 apprentice goal, of which there are roughly 90,000 as of 2023.
3. **Advocating for the creation of a statewide Food Insecurity Officer to address food insecurity in the state.** One in five Californians are food insecure, despite living in one of the largest agricultural economies in the nation¹³. With the cost of food increasing with inflation¹⁴, many Californians are forgoing meals and the rate of food insecurity is expected to rise in the coming years as the pandemic-era food relief programs expire¹⁵.



9 <https://calbudgetcenter.org/resources/expanding-the-caleitc-can-support-young-adults-in-making-ends-meet/>

10 <https://www.dir.ca.gov/DAS/e-News/2022/Action-Plan-in-Place-for-Reaching-California-Apprenticeship-Goals.html>

11 <https://www.gov.ca.gov/2023/11/13/governor-newsom-proclaims-national-apprenticeship-week/#:~:text=That's%20why%20this%20year%20alone,to%20upskill%2C%20reskill%20and%20thrive.>

12 <https://calmatters.org/education/higher-education/college-beat/2023/06/california-apprenticeships/#:~:text=Registered%20apprenticeships%20provide%20options%20for,programs%20in%20the%20building%20trades%2C>

13 https://calmatters.org/explainers/california-hunger-crisis/?qclid=CjwKCAiAjarBhAWEiwA2qWdCPI6c82fYR-jx7984II9cos9Nx7ivTiXCI9ddJNLjB4VTNdDFk2BtzRoCrkQAvD_BwE

14 https://www.bls.gov/regions/west/news-release/consumerpriceindex_losangeles.htm#:~:text=Prices%20for%20food%20away%20from,from%20home%20rose%207.0%20percent.

15 https://www.cafoodbanks.org/wp-content/uploads/2023/03/2023_Emergency-Allotments-PEBT_Fact-sheet.pdf

4. Establishing a state Food Insecurity Officer will reduce the rate of hunger in California and ensure access to food for all.
5. **Fighting for the implementation of a statewide guaranteed income program for graduating high school seniors experiencing homelessness.** Homelessness 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 is estimated that between 80,000 and 236,000 young adults between the ages of 18 and 24 experience homelessness each year. Delving deeper, when looking at high school seniors on track to graduate, roughly 15,000 are experiencing homelessness, as defined by the McKinney-Vento Act. These young adult cohorts are graduating into adult homelessness each year. Guaranteed income as a consistent and unrestricted form of cash support can greatly impact the lives of young adult populations impacted by homelessness. 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.

Contact us for more information on our work:

Alfredo Camacho, *West Region Director* Alfredo.Camacho@younginvincibles.org

Sarah Bouabibsa, *West Advocacy Manager* Sarah.Bouabibsa@younginvincibles.org

