As we continue recovering from the global pandemic and exacerbation of long-standing and severe systemic barriers, the challenges young adults face have risen exponentially. Millions of New Yorkers face a housing crisis with limited tenant protections, skyrocketing rents, and the highest cost of living in the world. We also face the student debt crisis (with U.S. student borrowers owing over $1.7 Trillion), severe defunding of our public colleges and universities, widespread food insecurity, lack of access to affordable health care and mental health services, limited accessible workforce development opportunities, and more. The cost of living in New York, in New York City especially, isn’t just record-breaking—it’s hostile to our economic security. Underlying all these issues is a long trend of powerful private interests and marginalizing and/or tokenizing young adults in the political process. We must act now to help protect and support current and future New Yorkers with more inclusive, equitable, and effective policies.

The following recommendations are aimed at expanding the overall economic security and wellness of young adults by improving the affordability and accessibility of higher education and health care, expanding workforce development pipelines, and strengthening civic engagement. Our policy priorities are a multi-pronged approach to promote solutions that increase the long-term health, financial stability, and opportunity for all young New Yorkers. This requires reimagining higher education using the community schools model. These priorities were chosen by centering young adult input from our New York Young Advocates Program, Youth Advisory Board, alumni, coalitions, partners, and with Young Invincible’s mission and values in mind.

Key: * = No related legislation proposed yet. ** = Forthcoming legislation in the pipeline
1. Address Student Basic Needs on NY’s College Campuses: Food Security, Housing Security, and Mental Health

Increase Access to Campus Food and SNAP Benefits

Pass the Hunger-Free Campus Act (S2913A/A2645)

This $20 million competitive grant program provides funding for colleges and universities to build campus infrastructure to better meet student needs. For campuses to participate they must establish a hunger task force, designate a staff member to support Supplemental Nutrition Assistance Program (SNAP) enrollment and increase campus usage options for SNAP. In addition, it requires that campuses establish food pantries and a meal credit sharing program or expansion of meal vouchers. It also requires that campuses perform outreach and conduct student surveys.

Invest $2 million in Transforming Food Pantries into Resource Hubs*

In 2018, Governor Andrew Cuomo launched an initiative to create food pantries on all public college campuses in New York — but the program has not been funded since. New York must re-invest in this program to ensure campus food pantries are fully stocked and staffed, and able to connect students to other resources. In addition, pantries must be transformed into centers where students can be assessed for eligibility in food and essential needs resource programs. Since CUNY formally ended it’s contract with Single Stop in 2020, it’s capacity to administer basic needs services has been dramatically reduced across most campuses. Few have comprehensive and integrated basic needs support, except for Medger Evers’ Transition Academy, and the nascent CUNY CARES pilot program at the three Bronx CUNY colleges. There is insufficient funding/infrastructure (such as Healthy CUNY and the CUNY CARES Pilot Program in the Bronx colleges) for comprehensive basic needs services and outreach across all 25 CUNY schools.

Provide Targeted and Effective SNAP Enrollment Education and Outreach*

CUNY and SUNY should receive funding for broad campaigns to increase SNAP enrollment. This would help overcome stigmas and increase awareness of campus food resources. Professional development for faculty and staff should be included so that they can help identify and direct students to resources/support. Students should have an active role in designing and implementing this campaign and at least 40 percent of funding should go to paying students to act as outreach liaisons, like the CUNY Student Food Navigators. (The SUNY system is now piloting using FAFSA data to help determine SNAP eligibility and sending those students an automatic notice about SNAP enrollment, with their financial information pre-populated to simplify the application process.)

Housing Security for All Students

Create Campus Housing Liaisons And Waive Application Fees for Students Experiencing Housing Insecurity or Homelessness In CUNY (A4029/S4247/S4248)

Nearly 15 percent of New York’s public college students experienced homelessness even before Covid-19. As more New Yorkers are on the brink of losing their housing, students need campus-level support to help navigate the financial aid process and campus resources while collecting critical information about the number of students experiencing homelessness on campus. States

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like California, Maine, and Tennessee have all passed legislation creating liaisons to help unhoused college students. New York should follow suit and designate housing liaisons at all CUNY and SUNY campuses. *(See our related Report for more information and recommendations for addressing youth homelessness)*. *As a long-term solution, CUNY should contract with more affordable and free housing providers and prevent rent increases for campus housing with subsidies. Housing assistance can also be determined on a sliding scale for students from higher or lower household incomes.*

**Increase City and State Funding And Accessibility for the NCS Scholars Pilot Program**

This program, run by the Neighborhood Coalition for Shelter (NCS), builds on a state-funded model used for homeless students in California. It helps students leave or avoid the trauma of entering the homeless shelter system and makes it more likely they will earn a degree, nearly doubling their earning capacity. NCS is funded by $1 million in private donations, which help cover rent at a Queens apartment building for 29 CUNY students currently, with capacity for up to 36. The program includes a social worker, on-site mental and physical health resources, social services connections, academic and employment support, and mentoring. It costs less than $30,000 per student annually, $20,000 cheaper per year than housing an adult in the homeless shelter system. Strategically scaling the program to other CUNY schools with the most housing-insecure students will increase degree attainment, government savings, and economic returns.

**Increase Access to Campus Mental Health Supports**

**Invest in Campus Mental Health Counseling** *(A04142) and Healthy Minds Checklist*

In recent years, nearly half of CUNY students reported a need for mental health services, yet the ratio of mental health counselors to students is still terrible insufficient, around 1 counselor to every 2,500 students, on average. As a result, students often wait weeks to months for help. To improve student success, wellness, and to save lives, we must increase investment in mental health counseling at all public colleges and guarantee at least one counselor for every 1,000 students, with a priority for hiring counselors that reflect our student demographics. Institutions can also greatly enhance their mental health approach with the free Healthy Minds Checklist.
Create a System-Level Essential Needs Advisory Board at CUNY and SUNY*
The advisory boards will work to identify and remove technical/administrative and cultural barriers to accessing essential needs as well as develop targeted and systems solutions. Board membership should be at least half comprised of students with lived experience with basic needs insecurity, with other members as experts in direct service, social work, and community partners.

Require Data Collection and Reporting on Students’ Access to Resources*
Require CUNY and SUNY to develop a mechanism for measuring essential needs’ impact on students. In order for this to materialize, data and outreach partnerships with local government organizations, such as NYC’s Human Resource Administration (HRA). In addition to data-sharing agreements, these organizations would also help educate students on benefits and help them enroll. Any such system should be designed to protect student confidentiality.

2. Support Making College More Accessible and Affordable

Encourage College Enrollment by Requiring FAFSA Completion for All NYS High School Students S1983
New York should join states like California, Louisiana, Illinois, Texas, and others and require high-school seniors to either complete the FAFSA, DREAM Act application, or opt out via a signed waiver from a parent or guardian. It is especially important for housing-insecure, migrant, and ESL students, as well as unaccompanied and former foster youth to have school support in completing the new FAFSA. Outreach and resources in multiple languages can also help families to better understand the FAFSA/DREAM Act and how their financial information is protected.

Several studies123 show that increasing FAFSA completion positively correlates with increased college attendance. Thus, requiring FAFSA completion or opt-out is likely the greatest policy we can pass and investment we can make to boost postsecondary enrollment in New York. An analysis by the National College Attainment Network (NCAN) also found that the high school class of 2022 left about $3.6 billion in Pell Grants unclaimed by not completing the FAFSA; including $200 million unclaimed in Pell Grants in NYS. For more information on FAFSA support for students, families, and schools, visit newyork.edtrust.org/new-york-state-fafsa/ and ncan.org/page/better-FAFSA

Pass the New Deal for CUNY (A4425/S2146)
Our state has disinvested in CUNY for decades, pushing costs onto students while cutting critical services. The time is now to invest in CUNY and make it a driver of an equitable COVID-19 recovery for New York. State lawmakers should sponsor the New Deal for CUNY legislation, which provides students with free tuition, increased mental health and academic counseling, more full-time faculty, and desperately needed investments in campus buildings.

1 NCAN study - Survey Data Strengthen Association Between FAFSA Completion and Enrollment (2019)
2 Brown University study - College Enrollment and Mandatory FAFSA Applications: Evidence from Louisiana (2021)
https://www.edworkingpapers.com/ai21-425
3 Brookings article - FAFSA completion rates matter: But mind the data (2018)
Pass the New Deal for SUNY*
Like the New Deal for CUNY, this legislation would make SUNY schools tuition-free for in-state residents. Existing state financial aid program funds for SUNY students, such as Excelsior Scholarships and TAP, would instead help fund the SUNY schools directly for admitting students.

Expand the Tuition Assistance Program (TAP)
TAP is New York’s biggest and most impactful financial aid program — but it also has restrictions that inhibit this critical aid from being accessible to many current or potential students. There are several important policies and bills that would help to strategically expand TAP, thereby making it more affordable for working-class students and families to manage tuition and non-tuition costs associated with earning a postsecondary degree. We should...

- **Expand Dual-Enrollment Opportunities via TAP to Improve Postsecondary Success and Attainment (S5616)** Dual enrollment courses allow students to receive college credit while in high school. Participating students need fewer credits/funds to graduate during college or a career and technical education program. Thus, they are able to graduate and enter the workforce sooner, and with less debt. While CUNY’s College Now program and “early colleges” provide fantastic institutional pipelines for these partnerships, such programs are limited in seats and partnerships, and inequitably advertised or made available to high school students. TAP could potentially be accessed by students in high school to expand opportunities and cover related costs for dual enrollment opportunities, including AP and IB course or exam fees, community college course enrollment, course materials, and more.

- **Increase the income eligibility threshold for TAP (A1889/S3474)** to allow more students in need to access the program

- **Increase the minimum TAP award and parental income amounts (A3064/S5271)**

- **Cover Additional Semesters (S5692/A7323 and S6874, *awaiting reintroduction)** The Federal Pell Grant provides up to 12 semesters of financial aid support, but TAP only covers 8. **S5692/A7323** expands TAP to six years aligning with the federal Pell Grant and **S6874** expands TAP to five years. As we know, many college students require more than 4 years (10 semesters) to complete a bachelor’s degree.

- **Increase TAP for Students Experiencing Homelessness (S5456)** Homeless students in New York are classified as independent when it comes to TAP. As such, they are eligible for less state financial aid than their stably housed peers, who are classified as dependent students. Today, the maximum independent TAP award is $3,025, compared with the maximum dependent TAP award, which is $5,165.

- **Expand eligibility for the TAP to graduate students (S5447)** to make advanced degrees more accessible for working-class students, as are often needed to be competitive in today’s economy due to degree inflation and soaring tuition costs.

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Encourage SUNY and CUNY institutions to grant course credit to students who serve as election inspectors, poll clerks, or election coordinators (S4496)
The experiences of being a poll worker, election inspector, or poll coordinator can provide students with experiential learning and appreciation for civic duty. Our state and city institutions can help reward and incentivize this experiential learning and civic service with course credit, connecting school with democracy and paid real-world workforce development opportunities.

3. Build Equitable Pathways to College Completion

Pass the Fair College Admissions Act (S4170 & A1378)
Guaranteeing seats for students based on legacy admissions is unfair, exclusionary, and reduces the number of available acceptances for students based on merit. This also tends to be discriminatory and inequitable, as, historically, legacy admissions practices and early action have disproportionately advantaged white and wealthy students while disenfranchising first-generation, low-income, and BIPOC students. The data shows virtually no elite college legacy students are low-income. This bill prohibits legacy admissions policies in New York.

Adopt an Equity-Driven Postsecondary Attainment Goal & Implementation Plan*4
Committing to an attainment goal of 60 percent of New Yorkers, among all races and ethnicities, by 2030 would mean that 6.5 million residents would hold a postsecondary degree by 2030 — a 484,000 increase. However, that increase may maintain existing inequities. A more targeted set of attainment goals, disaggregated by demographic data, would require leaders at all levels to focus on equity, persistence, and success of underserved student groups, with differentiated and ambitious goals for students identifying as low-income, Black, brown, or first-generation.

Use Data to Support Better Outcomes for Students*
The state should establish statewide early childhood-to-workforce data connections that include college persistence and completion, wage and employment data, and data on whether students make it “to and through” college from each high school. This data can help assess and address equity gaps in the educational pipeline, transition to the workforce, and determine which policies, programs, services, and interventions are most effective for student success.

Workforce ————

Equitably Expand Work-Based Learning Opportunities for All

Increase Funding, Seats, and Partnerships for State and City Internships*
When polled, our college students clearly indicate their top concern is more access to paid internships and work-based learning opportunities. These jobs are crucial for low-income students who cannot afford to take unpaid internship opportunities. City and state work-based learning programs, such as the NYC Summer Youth Employment Program (SYEP) are key to social mobility and economic opportunity for budding professionals and tradespeople. Yet, such programs are still very limited in budget, scope, and accessibility for undocumented students.

Health Care

1. Expand Comprehensive Health Care Access to All New Yorkers, Regardless of Immigration Status

Passing Coverage 4 All in the NYS Budget (A3020/S1572A)
This bill would provide health insurance to low-income immigrants who are currently ineligible for coverage due to their immigration status. The two-staged proposal seeks to secure a federally funded 1332 Waiver to enroll immigrants below 250 percent of the federal poverty level (FPL) into the Essential Plan, with zero costs to New York State. Enrollment would be extended voluntarily to approximately 245,000 immigrants. New York should also follow other states in utilizing the Affordable Care Act’s Section 1332 Innovation Waivers to improve health care coverage, affordability and equity. Colorado is the first state to use a 1332 waiver to create a public health insurance option, or Colorado Option (CO)5. Washington State also used this to expand Marketplace coverage and state premium assistance to undocumented individuals.6 If the waiver request is denied, New York should extend Medicaid to 19-64-year-old old immigrants below 138 percent of FPL, as has been done in California. This option would be funded by the state with some costs offset by Emergency Medicaid Savings7, costing only a 16th of New York’s $8.7 billion budget surplus.8

Pass the New York Health Act (A.6058/S.5474,)
The Affordable Care Act helped expand health coverage to millions of New Yorkers. Yet, we know uninsured rates are much higher in BIPOC communities, and hundreds of thousands are blocked from accessing care due to their immigration status. The New York Health Act would provide comprehensive health coverage for all New Yorkers, regardless of immigration status. It would eliminate coverage gaps and affordability burdens, while finally ending our health care system’s deference to insurance companies with a single-payer universal health care system.

2. Prevent Medical Debt and Predatory Collection Practices

Ounce of Prevention Act (A6027/S1366)
Hospital financial assistance applications and processes vary tremendously, causing millions of low-income patients to be confused about and miss out on financial assistance. What’s more, over 53,000 New Yorkers were sued by nonprofit hospitals between 2015 and 2020, in addition to thousands at the height of the pandemic. Hospital lawsuits are disproportionately filed against patients who live in low-income communities of color. This bill would address these issues in a few ways. It requires all hospitals in New York to adopt a uniform financial assistance application and policy to simplify the process for patients to apply and be eligible for financial assistance; and conditioning the distribution of state Indigent Care Pool (ICP) funds to the hospitals based on implementation and compliance with the policy. Hospitals would also be required to legally certify that any patient who will be sued for medical debt was ineligible for financial assistance.

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5  https://unitedstatesofcare.org/colorados-section-1332-innovation-waiver-explainer/
7  https://drive.google.com/file/d/1JR2zGHyYLQjC6e0Y5mroG8a7F_AloKP4/view
Fair Medical Dept Reporting Act (A6275A/S4907A)
Outstanding bills from hospitals, medical providers, and ambulance services often hurt people's credit when these bills go to collections, especially low-income, Black, and brown individuals and families. This trend greatly harms young adults, especially because their credit history is short so their score can be massively downgraded. Medical debt reporting both hurts and prevents low and middle-income patients' ability to make crucial purchases, such as buying or financing a car, a home, taking out a business loan, or even simply opening up a new credit card account. This act would prevent this by prohibiting medical debt from being collected by a consumer reporting agency or included in a consumer report and prohibiting medical service providers from reporting medical debt, directly or indirectly, to a consumer reporting agency.

3. Expand Reproductive Care for all seeking it in New York
Pass the Reproductive Freedom and Equity Fund Program (A361A/S348B)
New York serves as a sanctuary state for those seeking reproductive care and abortions across the country. Yet, even before Roe was overturned, our state's abortion care providers were overburdened, underfunded, and struggling to increase accessibility. As the Supreme Court and other states continue to attack their own precedent of women having bodily autonomy, it is more important than ever that we expand our state's capacity to equitably serve those seeking reproductive care, especially young adults. This program ensures greater access to abortion care in several key ways, including providing funding to abortion providers and non-profit organizations that facilitate access, as well as covering related expenses that would otherwise prevent low-income individuals from accessing this care, such as travel, lodging, and child care. This would help ensure that abortion care in New York is accessible to folks from out of state, migrants, undocumented individuals, and working-class New Yorkers requiring logistical support.

Contact us for more information on our work:
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