

YOUNG INVINCIBLES

The Honorable Doug Jones
United States Senate
326 Russell Senate Office Building
Washington, D.C. 20510

The Honorable Elizabeth Warren
United States Senate
317 Hart Senate Office Building
Washington, D.C. 20510

The Honorable Kamala Harris
United States Senate
112 Hart Senate Office Building
Washington, D.C. 20510

The Honorable Catherine Cortez Masto
United States Senate
204 Russell Senate Office Building
Washington, D.C. 20510

Dear Senators,

Young Invincibles is a national, non-partisan, non-profit organization dedicated to advancing economic opportunity for young people and amplifying their voices in the political process. We work with young adults around the country in pursuit of policies that will grant young people increased access to affordable higher education, high-quality health care, well-paying jobs, and the ballot box. Thank you for your attention to the important issue of equity in our higher education system, and for the opportunity to share the solutions that we've heard are most urgent and impactful for the young people that we represent.

Today's young adults face some of the most significant barriers to financial success of any generation. Coming of age after the Great Recession has meant that this generation is starting from behind-- many of us are intimately acquainted with unemployment and underemployment, stagnant wage growth, and crippling debt. These circumstances impact multi-generational wealth formation and current financial stability for all young adults, whose net wealth has declined by half when compared to boomers at the same age.¹ Young people of color experience this hardship most pronouncedly: between 2013 and 2016 young African Americans saw a decline in home ownership, retirement savings, and overall net wealth, even as the national economy and workforce exhibited signs of financial recovery.² While higher education is a necessary investment as we move rapidly towards an economy that will require postsecondary education for most jobs,³ the barriers to completion of a high quality college education are significant. Additionally, associated student debt is blunting the economic benefits meant to follow attainment, most devastatingly for students of color.⁴

¹ Tom Allison. "Financial Health of Young America." Young Invincibles. January 2017.

<https://younginvincibles.org/wp-content/uploads/2017/04/FHYA-Final2017-1-1.pdf>

² Tom Allison. "Financial Health of Young America: Update." Young Invincibles. April 2018.

<https://younginvincibles.org/wp-content/uploads/2018/04/Financial-Health-of-Young-America-update.pdf>

³ "Recovery: Job Growth and Education Requirements Through 2020." Georgetown Public Policy Institute. Accessed February 15, 2019. https://cew.georgetown.edu/wp-content/uploads/2014/11/Recovery2020_ES_Web_.pdf

⁴ Ben Miller. "New Federal Data Show a Student Loan Crisis for African American Borrowers." Center for American Progress. October 16, 2017.



There are more students in our higher education system today than at almost any point in history.⁵ This growth is driven in large part by the boom in college-eligible Latinx students and increased black enrollment, growth that is steadily outpacing white enrollment.⁶ But today's students are not only the most racially diverse in history, their lived experiences are more complex and varied than any other student body our nation has seen. Thirty-seven percent are over the age of 25, almost a quarter have children or other dependents, 64% work while in school, and almost half are first generation college goers.⁷ Today's students also experience significant financial hardship while in school, with 46% living in poverty, and too many students experience homelessness and hunger on college campuses around the country.⁸

Non-traditional students and students of color are at higher risk of dropping out⁹ and are more likely to pursue two year degrees,¹⁰ take longer to graduate, and to be targeted by predatory schools.¹¹ And, when today's students do graduate (or, worse, when they don't), the burden of student debt prevents millions of young people from building long term financial stability and wealth including homeownership,¹² savings, and retirement planning.¹³ With 42% of all college students being students of color, we know that many of the most high risk students are racial minorities and/or the first in their families to pursue higher education.¹⁴

Simply put, our higher education system is not set up to adequately serve the complex and intersectional students in our schools today. But we do not need to wait for the *perfect* solution to begin to implement *meaningful* solutions to these problems. A shift towards analyzing all legislative and policy proposals with an equity lens and asking ourselves "How do we help those

<https://www.americanprogress.org/issues/education-postsecondary/news/2017/10/16/440711/new-federal-data-show-student-loan-crisis-african-american-borrowers/>

⁵ "Fast Facts: 2018 Back to school statistics." National Center for Education Statistics. Accessed February 15, 2019. <https://nces.ed.gov/fastfacts/display.asp?id=372>

⁶ "The Condition of Education 2018: College Enrollment Rates" U.S. Department of Education. Accessed February 14, 2019. https://nces.ed.gov/programs/coe/pdf/coe_cpb.pdf

⁷ "Today's Students." Lumina Foundation. Accessed February 15, 2019.

<https://www.luminafoundation.org/files/resources/today-s-student.pdf>

⁸ Ibid.

⁹ Sally Ann Goncalves and Dunja Trunk. "Obstacles to Success for the Nontraditional Student in Higher Education." PSI CHI Journal of Psychological Research. Winter 2014. Accessed February 14, 2019.

https://c.ymcdn.com/sites/www.psichi.org/resource/resmgr/journal_2014/Winter14JNGoncalves.pdf

¹⁰ "Race and Ethnicity as a Barrier to Opportunity: A Blueprint for Higher Education Equity." Young Invincibles. Februar 2017. <https://younginvincibles.org/wp-content/uploads/2017/05/Higher-Education-Equity.pdf>

¹¹ Mark Huelsman. "Betrayers of the Dream." The American Prospect. July 12, 2015.

<https://prospect.org/article/betrayers-dream>

¹² Annie Nova. "Here's why millions of millennials are not homeowners." CNBC. July 11, 2018.

<https://www.cnbc.com/2018/07/09/these-are-the-reasons-why-millions-of-millennials-cant-buy-houses.html>

¹³ Katie Lobosco. "66% of Millennials have nothing saved for retirement." CNN Money. March 7, 2018.

<https://money.cnn.com/2018/03/07/retirement/millennial-retirement-savings/index.html>

¹⁴ Today's Students." Lumina Foundation. Accessed February 15, 2019.

<https://www.luminafoundation.org/files/resources/today-s-student.pdf>

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who need help the most within this system?” is, in itself, revolutionary, and an important first step in the right direction.

In 2017, Young Invincibles released “Race & Ethnicity as a Barrier to Opportunity: A Blueprint for Higher Education Equity,”¹⁵ a proposal to do just that. This report looks at the barriers and opportunities that today’s students face in the three key stages of higher education-- access and enrollment, degree attainment and in-school success, and repayment and other post-collegiate outcomes-- through an equity lens. The paper finds that inequities are persistent at each stage of the higher education journey. It proposes equity focused variations of commonly proposed system reforms, and urges policymakers to prioritize positive impacts to marginalized communities when considering solutions. We present the findings in the Blueprint for consideration as first steps in addressing the urgent disparities that leave our students of color and nontraditional students behind, and as proof points that marginalized students can and should be centered in all reform conversations and proposals. The full paper and a menu of currently existent bills that would advance equity are attached as addenda to this letter.

Higher education access and affordability for students of color is an economic and moral imperative. Students of color and nontraditional students have been, for decades, expected to interact and succeed within a system that never anticipated their participation. It is time that the system be reflective of today’s student body and this moment in history, rather than expecting students with new challenges and new responsibilities to simply adjust or fail.

Thank you for the opportunity to contribute to this discussion on behalf of students of all backgrounds and we hope this is helpful to your work.

Allie Aguilera
Policy and Government Affairs Manager
Young Invincibles

Addendum Materials:

Race & Ethnicity as a Barrier to Opportunity: A Blueprint for Higher Education Equity. Young Invincibles. February 2017. Attached.

Race & Ethnicity as a Barrier to Opportunity: A Legislative Blueprint for Higher Education Equity. Young Invincibles. February 2017. Attached.

¹⁵ “Race and Ethnicity as a Barrier to Opportunity: A Blueprint for Higher Education Equity.” Young Invincibles. Februar 2017. <https://younginvincibles.org/wp-content/uploads/2017/05/Higher-Education-Equity.pdf>

