

THE STATE OF YOUNG AMERICA

ECONOMIC BARRIERS TO
THE AMERICAN DREAM



POLL RESULTS

A JOINT PUBLICATION
DĒMOS | YOUNG INVINCIBLES

ABOUT DĚMOS

Dēmos is a non-partisan public policy research and advocacy organization. Headquartered in New York City, Dēmos works with advocates and policymakers around the country in pursuit of four overarching goals: a more equitable economy; a vibrant and inclusive democracy; an empowered public sector that works for the common good; and responsible U.S. engagement in an interdependent world. Dēmos was founded in 2000.

In 2010, Dēmos entered into a publishing partnership with *The American Prospect*, one of the nation's premier magazines focusing on policy analysis, investigative journalism and forward-looking solutions for the nation's greatest challenges.

ABOUT YOUNG INVINCIBLES

Young Invincibles is a non-partisan, non-profit youth organization that seeks to expand opportunity for all Americans between the ages of 18 and 34. Young Invincibles engages in education, policy analysis, and advocacy around the issues that matter most to this demographic, focusing primarily on health care, education and economic opportunity for young adults, and working to ensure that the perspectives of young people are heard wherever decisions about our collective future are being made.

ACKNOWLEDGEMENTS

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POLL RESULTS

POLL RESULTS

In a recent nationwide poll,* young adults between the ages of 18 and 34 reported on their economic situation and expectations. From their responses comes an in-depth, firsthand look at the challenges faced by these young Americans, their experiences, anxieties, and aspirations of working hard and getting ahead.

Unsurprisingly, many young adults are concerned about their current economic situation. Employment is inadequate and incomes low, leading to greater levels of debt and even the postponement of many events that traditionally demarcate the transition to adulthood. Young adults see education as the path to prosperity, but recognize that the rising cost of college often leaves graduates with loan burdens too heavy to manage. A plurality of young adults (48 percent) feels their generation may be worse off than their parents.

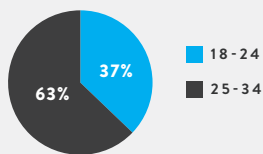
At the same time, about 77 percent of young people personally believe they can achieve the American Dream. They value hard work and education as a means of getting there, and also look to policymakers to make better decisions to move our country forward and help make those dreams a reality.

*METHODOLOGY:

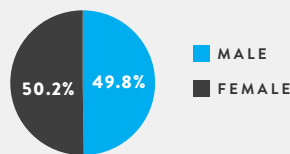
Lake Research Partners and Bellwether Research & Consulting designed and administered this survey, which was conducted by phone using professional interviewers. The nationwide survey reached a total of 872 adults ages 18 to 34. The sample included 472 young adults reached on landlines and 400 young adults reached on cellphones. The two samples were weighted together so that cell dominant people (no landline or exclusively cell) account for 51% of the completed interviews. The survey was conducted September 25 to October 4, 2011. The margin of error for the full sample is +/-3.32 percentage points.

DEMOGRAPHIC PROFILE

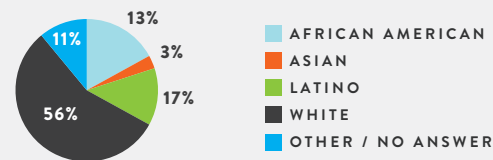
AGE OF RESPONDENTS



SEX OF RESPONDENTS

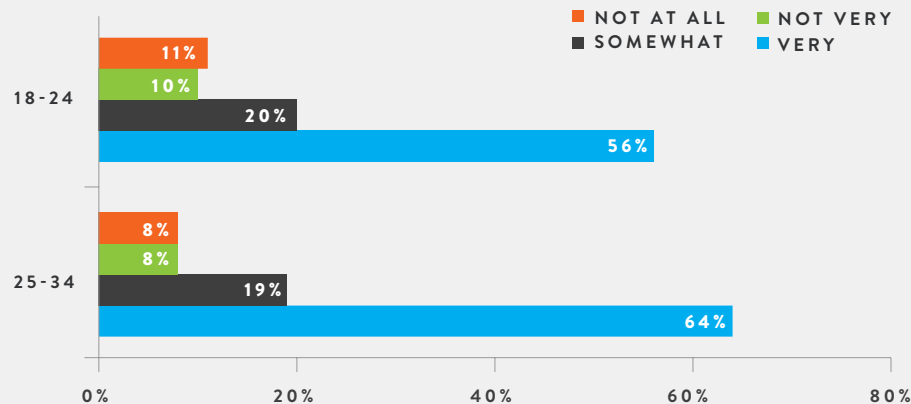


ETHNICITY OF RESPONDENTS

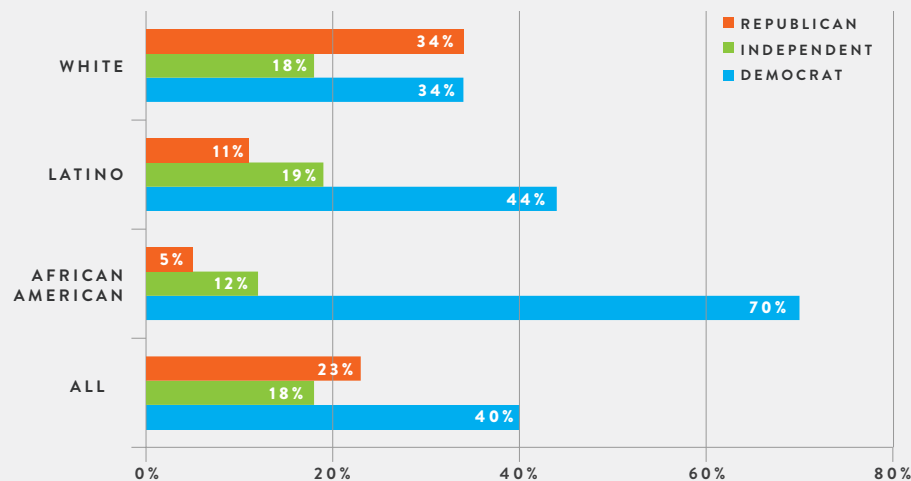


POLITICAL IDENTITY

WHAT IS THE LIKELIHOOD THAT YOU WILL VOTE IN NEXT YEAR'S ELECTION FOR PRESIDENT, CONGRESS, AND OTHER OFFICES?



GENERALLY SPEAKING, DO YOU THINK OF YOURSELF AS A REPUBLICAN, A DEMOCRAT, AN INDEPENDENT, OR SOMETHING ELSE?



POLL FINDINGS

ECONOMIC OUTLOOK

Young people have had a difficult time over the past four years, finding it harder to succeed economically. While 48 percent of 18 to 34 year-olds believe that their generation will be worse off than their parents, 69 percent of Millennials have not given up hope that members of their generation can achieve the American Dream.

- Sixty-eight percent of young Americans believe that it has become harder to make ends meet over the past four years, since the economic and financial crisis began.
 - Latinos feel the shift more acutely; 78 percent report that it has become harder or much harder to make ends meet. Sixty-nine percent of whites and 66 percent of males agree.
- Almost half of young people think they will be worse off than their parents.
 - Only 22 percent of all young adults expect a better economic standing for their generation.
 - Whites are the most pessimistic in this regard, with 55 percent expecting worse conditions and only 12 percent believing that their generation will be better off.
 - African Americans and Latinos are more drawn about the question. Thirty-one percent of African Americans express an expectation of their generation faring better than their parents and 40 percent expect to be worse off, while Latinos are evenly split with 36 percent who think they'll be better off and 36 percent who expect to be worse off.
- A full 77 percent of young Americans express at least some concern that the middle class may be disappearing, with 57 percent stating that it concerns them a great deal or a lot.
- Despite this outlook, 77 percent of young people personally believe they can achieve the American Dream, a belief which was held equally across race/ethnicity.

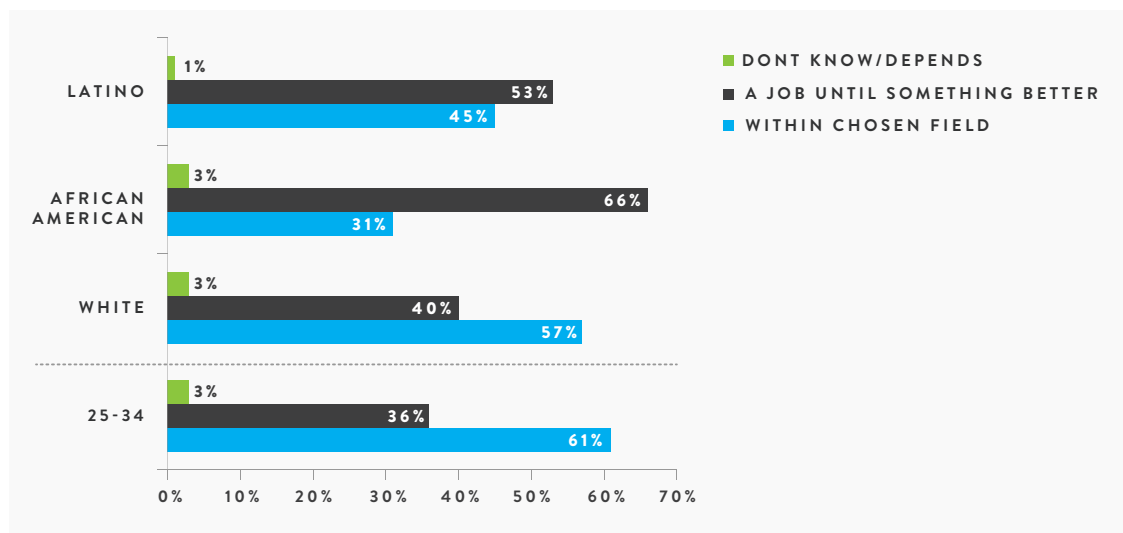
JOBS AND THE ECONOMY

The vast majority of this population (81 percent) is either working or looking for employment, yet they still find it difficult to land a good job that offers enough hours for enough pay. Fifty-seven percent of young people say they would like to be working and earning more, and just half (53 percent) of young people are working in their chosen field. Many are even less fortunate; 13 percent of those surveyed were completely unemployed. In these bleak conditions, only half of young workers have seen increased earnings over the past four years. Annual incomes below \$10,000 are commonplace, and incomes below \$30,000 per year are the majority.

- Sixty-eight percent of young adults are employed. Fifty-nine percent of 18 to 24 year-olds have jobs, as do 73 percent of 25 to 34 year-olds.

- Thirty-nine percent of 18 to 24 year-olds and 21 percent of 25 to 34 year-old young adults who have jobs are employed part-time; many of these young people would actually like to be working more.
- Young adults would like to be working more and for more pay.
 - Among those who are working, 57 percent would like more hours for more pay including almost two-thirds of those under age 25 (63 percent) and more than half of those ages 25 to 34 (55 percent).
 - About half (47 percent) of the unemployed population is actively looking for work, including 65 percent of African Americans, 46 percent of Latinos, and 42 percent of whites.
 - 25 to 34 year-olds show the greatest discouragement with the labor market. 12 percent of the unemployed in this group are not looking for work because they do not believe it is available to them, compared to just 5 percent among 18 to 24 year-olds.
- Across age groups, 44 percent of workers have taken jobs outside of their chosen fields while waiting for a better opportunity in the labor market.
- Older workers are more likely than younger workers to have found employment in their chosen profession, yet 36 percent of 25 to 34 year-olds are still waiting for a job that matches their career goals.
- Overall, Latinos (53 percent) and African Americans (66 percent) are less likely to hold jobs within their chosen fields than white workers (40 percent).

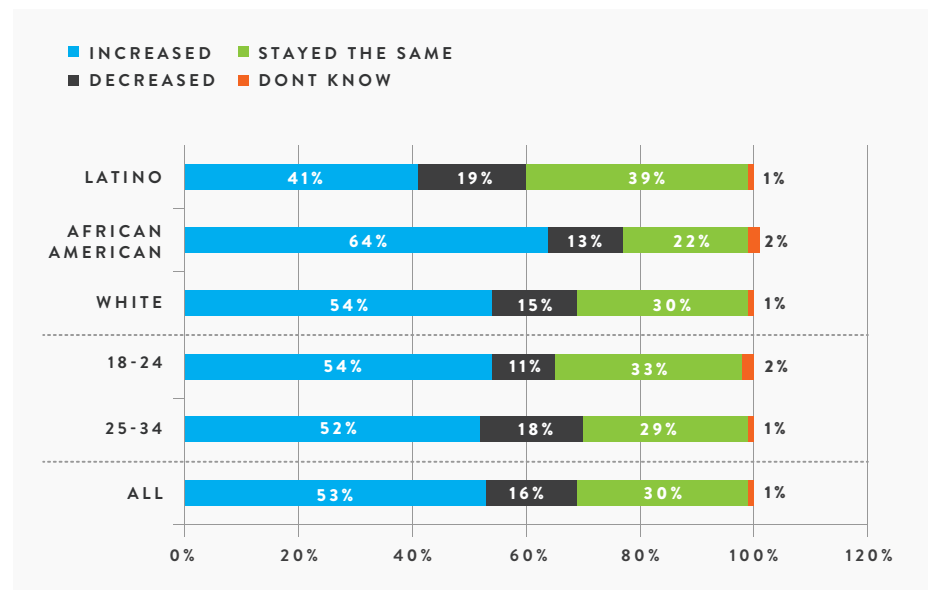
WHEN YOU THINK ABOUT THE JOB YOU HAVE RIGHT NOW, DO YOU BELIEVE IT IS WITHIN YOUR CHOSEN FIELD AND YOU WANT TO STAY WITHIN THIS PROFESSION, OR IS IT MORE OF A JOB UNTIL SOMETHING BETTER COMES ALONG?



- Young Americans are split on joining a labor union – 43 percent say they would like to be or currently are part of a union, while 43 percent say they would not like to join a labor union. Minorities are more likely to be unionized or desire a union workplace. 56 percent of African Americans and 51 percent of Latinos are part of a union or would be if available, compared to 37 percent of whites.
- Men and women are comparably interested in unions, at 44 and 43 percent respectively.
- Just over half (53 percent) of young workers have seen earnings increases over the past four years, leaving 46 percent of the working population with stagnant or even decreasing earnings across the period.
 - Fifty-four percent of 18 to 24 year-old workers and 52 percent of 25 to 34 year-old workers report increased earnings over the past four years.
 - Earnings decreases are far less common but still affect a substantial portion of workers. 18 percent of workers ages 25 to 34 and 11 percent of workers ages 18 to 24 saw decreased earnings over the past four years.
 - African American workers are the most likely to have made gains, with 64 percent reporting increased earnings over the past four years. Fifty-four percent of white workers and only 41 percent of Latinos report earnings increases in the same period.

- Over half of young people (56 percent) report annual pre-tax incomes below \$30,000. Thirty-two percent have income above \$30,000 per year, and 12 percent did not answer.

IN THE LAST FOUR YEARS HAVE YOUR EARNINGS INCREASED, DECREASED, OR STAYED THE SAME?



- The younger group, ages 18 to 24, are more likely to fall into the lower income categories, but a significant portion of 25 to 34 year-olds report lower incomes as well. Seventy-six percent of 18 to 24 year-olds make less than \$30,000 per year, as do 45 percent of those ages 25 to 34.
- More than two-thirds of African Americans (69 percent) and Latinos (67 percent) report annual incomes below \$30,000. Young whites are less likely to fall into this income category, with 55 percent earning \$30,000 or less.

- Nearly one-third of African Americans (32 percent), one-quarter of Latinos (23 percent), and one-fifth (19 percent) of whites earn below \$10,000 annually.

HIGHER EDUCATION

Young people prioritize education and training and want to see their access protected and increased. For this generation, it is the primary pathway to get ahead. Yet more than half of the population is worried about affording college or training, and almost 40 percent of young people say they have delayed starting or continuing college or training because of the economy. They strongly believe additional education and training should be made more affordable and accessible: 84 percent of young people think that Congress should prioritize making college affordable, and more than two-thirds (68 percent) think that should be their top priority.

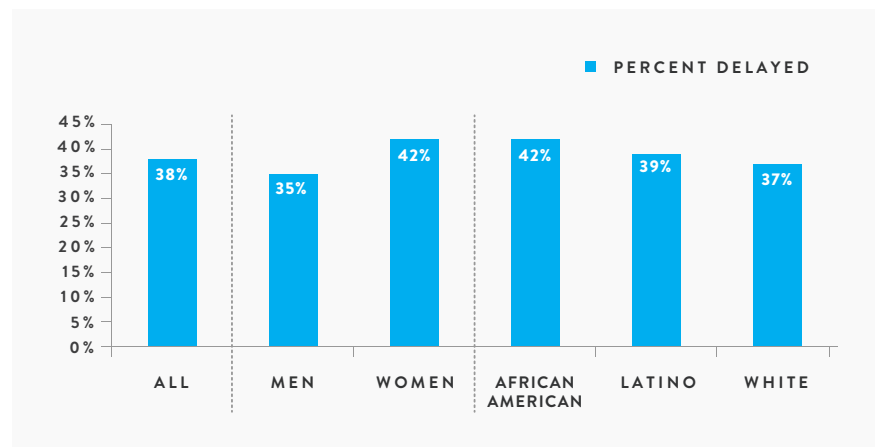
- It is often assumed that almost every young person is in college or went to college. The reality is far different. Only 30 percent of the respondents were enrolled in school part- or full-time, with just over one-fifth (22 percent) already holding a 4-year degree, and 8 percent holding an advanced degree. Eight percent of the respondents held associate's or vocational degrees. Just 7 percent had not graduated from high school, and 19 percent reported a high school diploma as their highest level of educational attainment.

- Above all other factors, young people cited obtaining education or training as the most important factor to getting ahead in the economy. A plurality (42 percent) believes that education and training are the keys to success in this economy, with those ages 18 to 24 (55 percent), Latinos (52 percent), African Americans (43 percent)

and women (46 percent) showing the greatest support. Men, whites, and those ages 25 to 34 were split between education and training and hard work as the most important factors. Just under a third (30 percent) of the respondents said working hard was most important for success.

- Thirty-eight percent of Americans under age 35 say they have delayed starting or continuing college or other training because of the current economic situation. That includes 42 percent of women, 35 percent of men, 42 percent of African Americans, 39 percent of Latinos, and 37 percent of whites.
- More than half of the population is worried about affording college or training. Twenty-four percent of the population is very worried, ranking it a “10” on a scale of one to ten.

PLEASE TELL ME IF YOU HAVE DELAYED STARTING OR CONTINUING COLLEGE OR OTHER TRAINING BECAUSE OF THE ECONOMY AND ITS IMPACT ON YOU.



- Women are more concerned about education costs than men, with 28 percent ranking the worry a “10” compared to 20 percent of men.
- The greatest level of apprehension, however, occurs among African Americans, with 44 percent of the population very worried about their ability to afford education or training. Thirty-two percent of Latinos share this level of concern, compared to just 19 percent of whites.

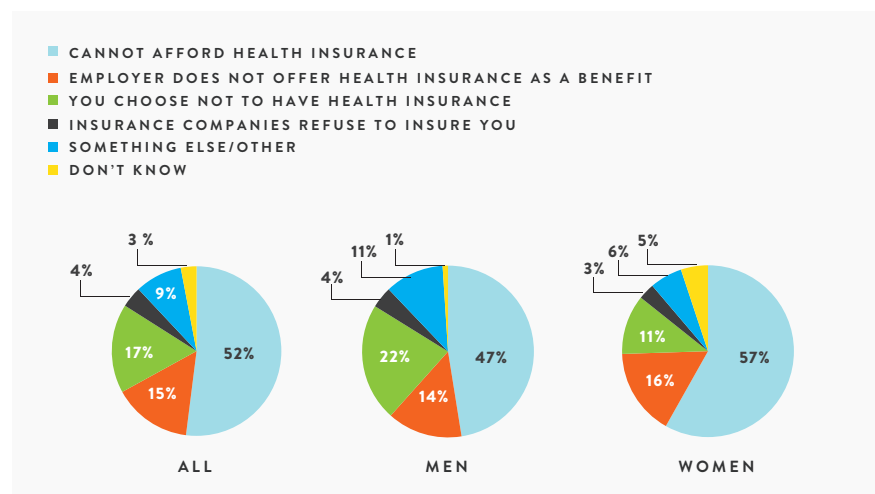
HEALTH CARE AND WELLNESS

Health care is a large concern for young people, contrary to many popular characterizations of them as uniformly healthy and fit. A large share (27 percent) of young people is uninsured, particularly minorities, mainly because they cannot afford health insurance or their employer does not offer it. A full 71 percent of uninsured young adults said they were uninsured because they could not afford coverage, their employer did not offer health insurance, or they had been denied coverage due to a pre-existing condition. Perhaps as a result, over two-thirds are worried about being able to afford health care for themselves or their family; over one-third are very worried.

- Twenty-nine percent of 18 to 24 year-olds and 26 percent of 25 to 34 year olds said they were uninsured. By gender, 29 percent of men and 26 percent of women lacked insurance.

- For those with coverage, the type of coverage varied widely by gender and age. A plurality of 18 to 24 year olds were covered by their parents’ insurance, perhaps because of an Affordable Care Act provision that took effect in 2010 allowing young people up to age 26 to join their parents’ plan. In contrast, the majority of 25 to 34 year-olds was covered by their own or their spouses’ employer plan.

IF NOT INSURED, WHICH OF THE FOLLOWING BEST EXPLAINS WHY YOU DO NOT HAVE HEALTH INSURANCE?



- Twice as large of a share of women as men was covered by government health insurance (18 percent versus 9 percent).
- Just 5 percent of all young people reported not having coverage by choice: 7 percent of young men and 3 percent of young women choose to go without health insurance.
- Besides lack of insurance, employed young people also find it difficult to seek care because they're unable to take time off of work—36 percent of employed 18 to 34 year-olds reported that they did not have paid sick or personal days.
- Employed Latinos were particularly likely to lack paid sick days—just 50 percent of them lacked paid leave.

- This lack of paid leave, in turn, led 57 percent of employed young people to go to work sick; women were particularly likely to do so, as 62 percent reported working while ill.
- The most common reason given for working while ill was that young adults couldn't afford to lose pay (41 percent), suggesting the lack of paid leave caused more sick people to work while ill.

COST OF LIVING

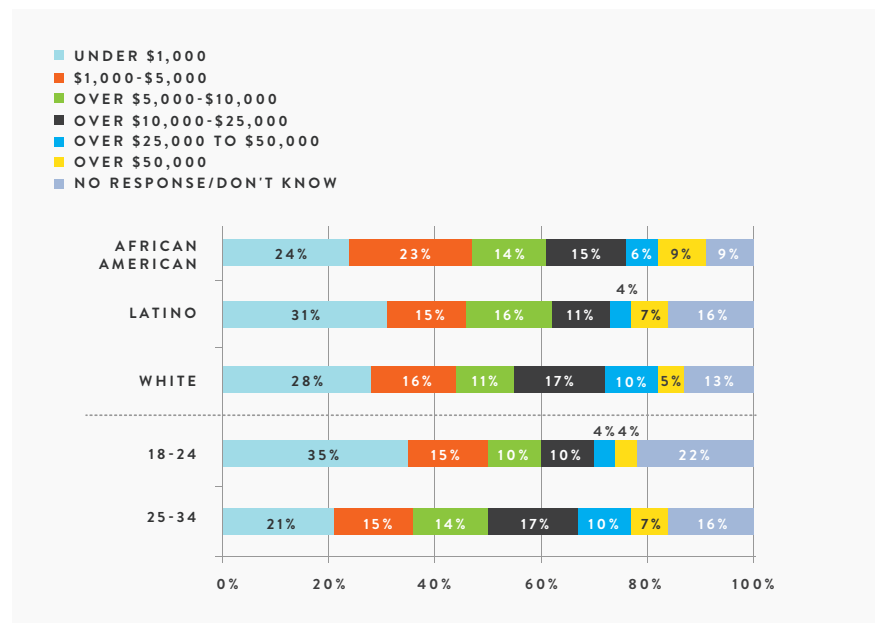
Young people say they've had a hard time meeting the basic costs of living in an uncertain economy: more than half (52 percent) of young people describe their personal financial situations as just fair or poor. Confidence that they'll be able to manage the rising costs of important expenditures like education or gasoline is low. About 30 percent of young people have more than \$10,000 in personal debt—excluding mortgages. In these uneasy circumstances, over one-quarter of young people have been forced to turn to their families for help. Unsurprisingly, almost 70 percent of young people have found it harder to make ends meet in the past four years.

- More than half (52 percent) of young people describe their personal financial situation as just fair (36 percent) or poor (15 percent).
 - Just 7 percent describe their financial situation as excellent, while 41 percent characterize it as good.
 - Latinos are the most frustrated with their personal financial situation (60 percent just fair or poor), followed by African Americans (55 percent) and whites (50 percent).
 - Young men have a slightly more positive assessment (51 percent excellent/good, and 48 percent just fair/poor) while young women are more clearly negative (44 percent positive compared to 55 percent negative).
 - The older cohort, with 58 percent employed full-time, is split (51 percent excellent/good and 48 percent just fair/poor).
 - But 18 to 24 year-olds, with just 36 percent employed full-time, are more likely to view their situation as less than ideal (57 percent just fair/poor).
- Simply managing the basic cost of living is a major source of worry: almost 70 percent of young adults say that it has become harder to make ends meet over the past four years.
 - The cost of gas alone is concerning to young people, with 30 percent of the population very worried about its price.
 - One-third of young people (33 percent) rank simply making ends meet a “10” on a scale of zero to ten when describing their level of concern.
 - Even decades away from the end of their working lives, a significant share is already experiencing intense worry about being unable to save enough for their retirement. Thirty-three percent of young people are very worried, ranking it a “10” on the zero to ten scale.

- Many young Americans are falling into personal debt. Forty-two percent of those under age 35 have more than \$5,000 in personal debt that does not include a mortgage.
- Four in ten (39 percent) say their personal debt has increased in the last four years, including 43 percent of young people between ages 25 and 34, and 31 percent of those under 25.
- Women are also slightly more likely than young men (42 percent to 36 percent) to say their debt has increased.

- Larger debt amounts accrue with age, so while only 28 percent of 18 to 24 year-olds had more than \$5,000 in debt, excluding a mortgage, 48 percent of 25 to 34 year-olds did.

AND IN WHICH OF THE FOLLOWING RANGES DOES THE PERSONAL DEBT THAT YOU OWE FALL, INCLUDING CREDIT CARDS, STUDENT LOANS, CAR LOANS, MONEY YOU OWE OTHER INDIVIDUALS, AND ANY OTHER DEBT YOU HAVE, BUT NOT INCLUDING A MORTGAGE?



- Men and women held debt at roughly the same levels, with 39 and 42 percent, respectively, holding more than \$5,000 in debt.
- Young Latinos are least likely to owe larger debt amounts, with 31 percent owing less than \$1,000 in personal debt and 31 percent owing between \$5,000 and \$50,000 in debt, excluding mortgages. Among whites 28 percent owe less than \$1,000 while 38 percent owe between \$5,000 and \$50,000. Twenty-four percent of African Americans owe less than \$1,000 and 35 percent owe \$5,000 to \$50,000.
- Among all young people who have seen their debt increase, school loans (42 percent), credit cards (35 percent), and medical bills (27 percent) are the most common kinds of increased debt.
- School loans account for the most common form of increasing debt among people ages 18 to 24 (54 percent have seen increased school loan debt) while those in the older group attribute increased debt equally to school loans (37 percent) and credit cards (37 percent).
- As one might expect when times are tough, many young people say they have received financial assistance in the last year. A quarter (26 percent) has received “significant” assistance from their families, including more than one-third of those between ages 18 and 24 (37 percent).

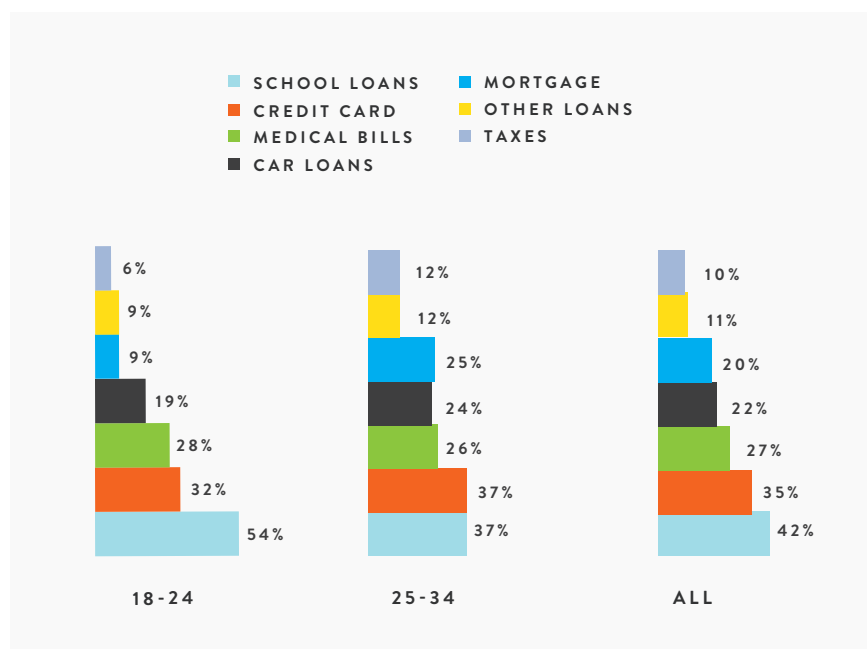
RAISING A FAMILY

The continued economic slump has caused a delay in important life decisions and concerns about future family life. Almost half (46 percent) have delayed purchasing a home, and nearly one-third of young people have delayed moving out on their own (33 percent) or starting a family (30 percent). A quarter has delayed getting married (25 percent).

- Minorities postponed these decisions with more frequency. Nearly half (43 percent) of young Latinos say that the economy has caused them to delay moving out on their own, while over half (56 percent) of African Americans say they have delayed purchasing a home.

- The poll results suggest that one consequence of the recession, the rise in the share of young adults living at their parents' home, may be increasing as the recession wears on. Sixty-three percent of 18 to 24 year-olds and 21 percent of 25 to 34 year-olds reported living at home at some time in the past year, significantly higher than the percentages reported by the Census Bureau in their most recently published figures from March 2010 (53 percent and 14 percent, respectively; see the databook for details).

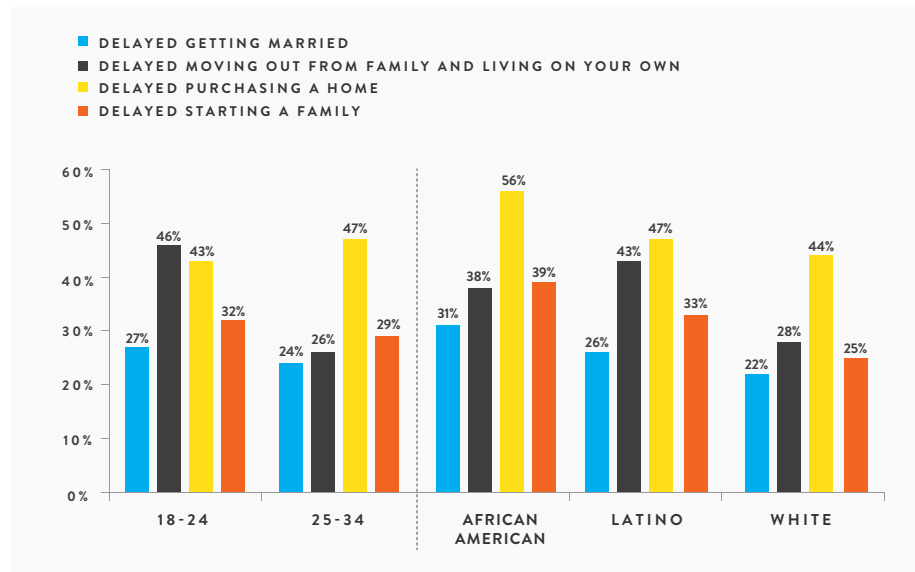
IF YOUR PERSONAL DEBT HAS INCREASED IN THE LAST FOUR YEARS, HAS THAT BEEN INCREASED CREDIT CARD DEBT, MORTGAGE DEBT, SCHOOL LOANS, A CAR LOAN, OTHER PERSONAL LOANS, TAXES, MEDICAL BILLS, OR SOMETHING ELSE? (ACCEPT ALL THAT APPLY)



- Young adults were also very worried about their ability to provide for their families or future families. When asked if they were worried about being able to afford to send their children or future children to college, on a scale of 0 to 10, where “5” is neutral and “10” is very worried, their responses overall averaged a score of 7.1, the highest average among all questions about their worries.
 - Adults ages 25 to 34, however, were most worried about being able to save enough for retirement, averaging a 7.3 on the “worry” scale.
 - Women averaged a higher score than men on every question asked, with their biggest worry, at an average score of 7.6, being their ability to afford to send their children or future children to college.

- Minorities were, on average, more worried than whites on every question. African Americans were most worried, at an average score of 8.3, about being able to send their children to college, while Latinos, at 7.5, were most worried about three issues, including being able to afford health care and retirement, and the price of gas.

HERE ARE SOME THINGS OTHER PEOPLE IN YOUR GENERATION HAVE SAID THEY HAVE DELAYED BECAUSE OF THE CURRENT ECONOMY. PLEASE TELL ME IF YOU HAVE DELAYED THAT DECISION BECAUSE OF THE ECONOMY AND ITS IMPACT ON YOU.



LOOKING FOR SOLUTIONS

This survey shows a population of young Americans who are worried about their economic prospects and have been severely impacted by the Great Recession, but who remain optimistic about their future and the future of their generation. Perhaps some of their optimism comes from their belief that a change of direction can make the economy stronger. When presented with different policy options to strengthen the economy or alleviate economic suffering, young people overwhelmingly supported many: creating jobs, increasing financial aid and making loans more affordable for college and post-high school education and training were at the top of their list.

- When asked what Congress' top priorities should be, young Americans want them to focus on jobs, education, and on ensuring that Social Security is available for their generation.
 - Eighty-one percent of respondents say that creating jobs and growing the economy should be a top priority for Congress. For the both cohorts, jobs is the leading priority (84 percent a top priority among those over age 25, 75 percent among those younger).
 - Making a college education more affordable was a top priority of 68 percent of young people surveyed.
 - An affordable college education was especially important to African Americans and women, of whom 91 percent and 72 percent, respectively, named it a top priority.

- In the eyes of young people, making sure that Social Security is available for their generation is another top priority for Congress to focus on (65 percent overall named it a top priority, with 72 percent of young women naming it a top priority). Considering that 33 percent are already very worried that they will be unable to save enough for retirement, the desire to preserve Social Security does not come as a surprise.
- The least popular priority was cutting entitlements to reduce the federal debt, with just 39 percent of young people stating this should be one of Congress' top priorities. Entitlement cuts were particularly unpopular with women, of whom just 36 percent believed they should be a top priority.

Here are some issues that other people have raised as priorities for Congress. For each one, please tell me if you think that should be the TOP priority, a priority but not the top, somewhat of a priority, or a low priority.

PERCENT WHO ANSWERED 'THE TOP PRIORITY OR 'A PRIORITY, BUT NOT THE TOP'								
	ALL	18-24	25-34	MEN	WOMEN	WHITE	AFRICAN AMERICAN	LATINO
CREATING JOBS AND GROWING THE ECONOMY	91%	88%	92%	91%	90%	91%	94%	89%
MAKING A COLLEGE EDUCATION MORE AFFORDABLE	84%	86%	83%	80%	88%	81%	98%	84%
MAKING POST-HIGH SCHOOL EDUCATION AND TRAINING MORE AFFORDABLE	84%	86%	83%	82%	86%	83%	93%	82%
PROTECTING HEALTH CARE SERVICES AND ACCESS FOR LOW-INCOME PEOPLE	82%	80%	82%	78%	85%	78%	93%	82%
MAKING SURE SOCIAL SECURITY IS AVAILABLE FOR PEOPLE IN MY GENERATION	81%	78%	82%	75%	86%	82%	93%	79%
CUTTING TAXES SO PEOPLE KEEP MORE OF WHAT THEY EARN	75%	70%	77%	73%	76%	73%	87%	70%
REDUCING THE FEDERAL DEBT BY RAISING TAXES ON THE WEALTHIEST	67%	63%	69%	67%	66%	64%	73%	66%
MAKING IT EASIER TO START AND GROW A SMALL BUSINESS	65%	56%	70%	67%	63%	66%	69%	60%
REDUCING THE FEDERAL DEBT BY CUTTING SPENDING ON ENTITLEMENTS	63%	61%	65%	67%	60%	63%	60%	60%

- Young people's support for particular policy solutions was strongest for education-related policies.
- 89 percent of young people supported investing in new skills training for the unemployed; 60 percent strongly supported such a policy. Support was strongest among minorities: 93 percent of African Americans and 95 percent of Latinos supported skills investment.
- A close second in support was increasing post-secondary financial aid and making loans more affordable, garnering support from 88 percent of young people (62 percent strongly support). Support was again strongest among African Americans and Latinos, of who 96 percent and 92 percent respectively supported such a policy.
- Other policies such as infrastructure investment (85 percent support) and a public jobs program (81 percent support) were also very popular among young people.

HERE ARE SOME THINGS OTHER PEOPLE HAVE SAID CAN HELP MAKE THE ECONOMY STRONGER. FOR EACH ONE PLEASE TELL ME WHETHER YOU STRONGLY SUPPORT, SOMEWHAT SUPPORT, SOMEWHAT OPPOSE, OR STRONGLY OPPOSE.

PERCENT WHO ANSWERED 'STRONGLY SUPPORT' OR 'SOMEWHAT SUPPORT'								
	ALL	18-24	25-34	MEN	WOMEN	WHITE	AFRICAN AMERICAN	LATINO
INVESTING IN PROGRAMS THAT PROVIDE NEW SKILLS TRAINING FOR UNEMPLOYED PEOPLE	89%	91%	88%	88%	91%	86%	93%	95%
INCREASING FINANCIAL AID AND MAKING LOANS MORE AFFORDABLE FOR COLLEGE AND POST-HIGH SCHOOL EDUCATION AND TRAINING	88%	90%	87%	84%	92%	86%	96%	92%
INVESTING TAX DOLLARS IN INFRASTRUCTURE JOBS LIKE FIXING ROADS, BRIDGES, AND SCHOOLS	85%	86%	85%	85%	85%	83%	95%	90%
MAKING IT EASIER TO START AND EXPAND BUSINESSES BY INCREASING ACCESS TO LOANS	83%	74%	89%	83%	84%	82%	90%	76%
PUTTING PEOPLE BACK TO WORK WITH A TEMPORARY PUBLIC JOBS PROGRAM	81%	87%	77%	80%	81%	75%	94%	88%
CUTTING TAXES ON WORKING PEOPLE AND THE MIDDLE CLASS SO THEY HAVE MORE MONEY TO SPEND	79%	81%	79%	77%	81%	77%	83%	82%
CLOSING THE CORPORATE TAX LOOPHOLE THAT REWARDS COMPANIES FOR SENDING JOBS OVERSEAS	62%	58%	65%	59%	66%	62%	67%	50%

CONCLUSION

The poll results show a population of young Americans who are discouraged with their current economic standing, yet continue to hold out hope for their futures and express strong opinions about the way forward for their generation. Their top priorities for Congress include ensuring opportunities for work and education on which they themselves may have missed out. But simply getting by is hard enough for this generation, and obstacles to attaining a middle class standard of living continue to arise in the form of un- or underemployment, rising debt, and stagnant incomes. Of course, their future is America's future, and ensuring their success is essential to our return to an economically-thriving nation.

