

# Affecting Change for Future Generations

Millennial Engagement Initiative Report 2017



# TABLE OF CONTENTS

Page 3	Executive Summary
Page 4-6	The Millennial Population
Page 7-8	State Wide Listening Tour
Page 9-10	Innovation and Transparency: Overview
Page 10-11	Innovation and Transparency: Findings
Page 11-13	Innovation and Transparency: Recommended Policies
Page 14-15	Student Debt and Financial Security: Overview
Page 15-16	Student Debt and Financial Security: Findings
Page 16-23	Student Debt and Financial Security: Recommended Policies
Page 24-25	Transportation: Overview
Page 26	Transportation: Findings
Page 27-28	Transportation: Recommended Policies
Page 29	Civics, Financial and Media Literacy: Overview
Page 30	Civics, Financial and Media Literacy: Findings
Page 31-33	Civics, Financial and Media Literacy: Recommended Policies
Page 34	Veterans: Overview
Page 35	Veterans: Findings
Page 36-37	Veterans: Recommended Policies
Page 38	Housing: Overview
Page 39	Housing: Recommended Policies
Page 40-41	Next Steps
Page 42-44	Source and Citations

# EXECUTIVE SUMMARY

By now, you've heard of Millennials. They form the largest, most diverse generation in America that is unequivocally influencing every aspect of our communities and workplaces. They are holding more and more elected offices across the nation and in our own Massachusetts Senate. Millennials play a critical role in driving the social, economic, and political changes in our Commonwealth and country.

They are constantly innovating and challenging the status quo. Simply put, they are stepping into their role as our future leaders. Our state policies must reflect their needs and we must continually work together—state Senators and Millennials—to achieve them. We uncovered the top priorities from Millennials directly when Massachusetts Senators ventured out on a statewide listening tour. These roundtable discussions spanned 11 cities and towns throughout 2016.

Along the way, we heard a variety of needs, ideas, and suggestions from these passionate, young voices and present you with the most often mentioned policy ideas: innovation and transparency in government; stronger measures for student debt and financial security; reliable multi-modal transportation; civics, financial, and media literacy; better transitions for young veterans to civilian life; and affordable housing.

This report presents recommended policies for each finding and unveils the Massachusetts Senate Millennial Agenda, including a set of bills filed in the Senate that touch upon each subject area. While this report focuses on the topics discussed on the tour, it is meant to be only the beginning of an emerging millennial agenda.

This agenda should also include LGBTQ rights, racial equality, closing the gender pay gap, immigration, unemployment and underemployment, opiate addiction, climate change and gun violence. Our hope is that this is the first of many new engagements between the Massachusetts Senate and the largest, most diverse generation in American history.

# THE MILLENNIAL POPULATION

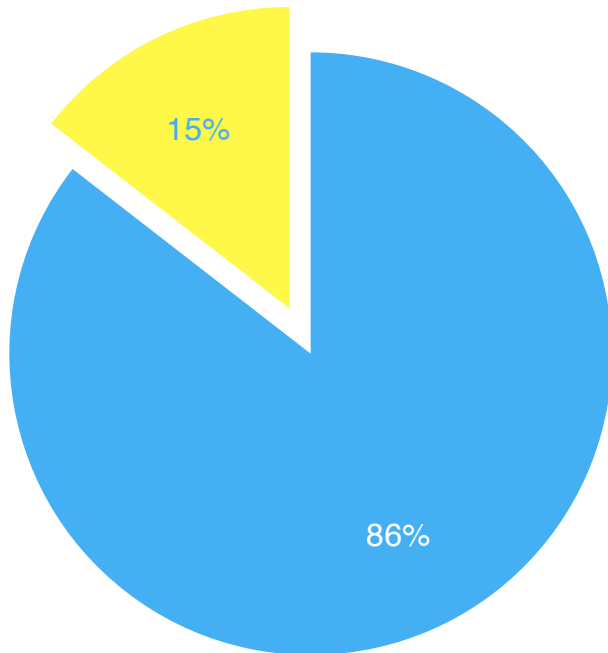
Millennials are the largest generation in history, and they are stepping up to shape our world and our future. Their career aspirations, multicultural viewpoints, and knowledge of new technologies will strongly define our 21st century workplace and our 21st century economy. Most well known for being leaders in our technology and shared economy space, Millennials have created global brands like Facebook, Pinterest, Instagram, Snapchat, Airbnb, Lyft, Groupon, WordPress, and Spotify. It is unsurprising that this generation, which has always lived a digitally connected life, has innovated in these sectors. As their numbers grow and they enter the workforce in vast numbers, their leadership will broaden in many fields.

Millennials, defined as those born between 1980-2000, number 83.1 million as of 2015 and represent over a quarter of our nation's population.<sup>1</sup> They are also the most diverse generation in the post-World War II era, with 44.2% being a minority, or a member of an ethnic group.<sup>2</sup> In Massachusetts, Millennials are also well over a quarter of the population at 27.4%.<sup>3</sup> The retirement of the Baby Boomers means that employers are facing leadership gaps—and Millennials are stepping up. In 2014, 36% of the U.S. workforce was comprised of the Millennial generation and by 2020, nearly half (46%) of all U.S. workers will be Millennials. By comparison, Gen Xers, those born between 1965 and 1984, represent only 16% of today's workforce.<sup>4</sup>

This generation is also beginning to lead in another field: politics and government. The size of this generation is so large that older legislators must both embrace Millennials' needs while facing Millennial challengers. The first Millennial Senator, Ben Downing, entered the Massachusetts Senate in 2007, and their numbers have been growing ever since. Another eight Millennials were elected to the Massachusetts House and Senate in 2016, bringing the total to 29 legislators out of 200, or 14.5%, for the 2017-2018 session.<sup>5</sup>

# THE MILLENNIAL POPULATION

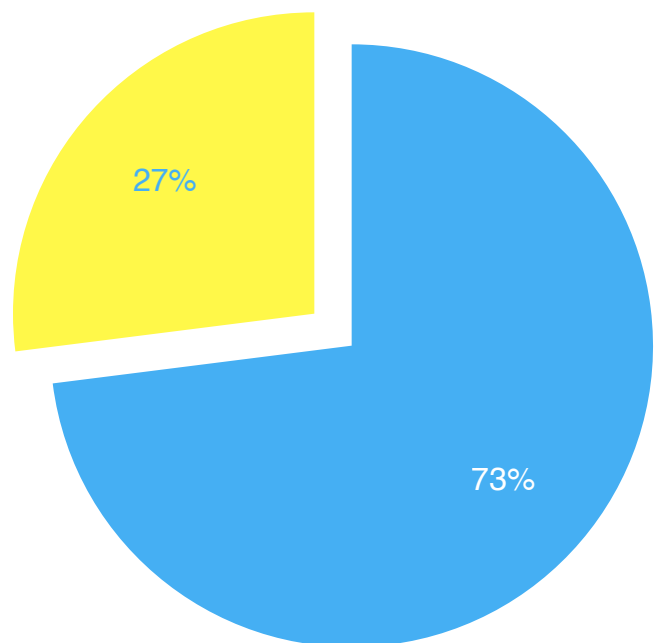
● Legislature      ● Millennial Legislators



Of the 200 members of the House of Representatives and Senate only 29 members are considered to be millennials. Millennials make up approximately 15% of the state legislature.

According to the United States Census Bureau, Millennials account for approximately 27% of Massachusetts' population compared to approximately 6,547,629 total residents.

● MA Total Population      ● MA Millennial Population



## Millennial Senators



### Sen. Joseph Boncore (D)

**District:** First Suffolk & Middlesex

**Hometown:** Winthrop

**Entered the Legislature:** 2016

**Age at Entry:** 32



### Sen. Julian Cyr (D)

**District:** Cape & Islands

**Hometown:** Truro

**Entered the Legislature:** 2017

**Age at Entry:** 30



### Sen. Ryan Fattman (R)

**District:** Worcester & Norfolk

**Hometown:** Webster

**Entered the Legislature:** 2011

**Age at Entry:** 26



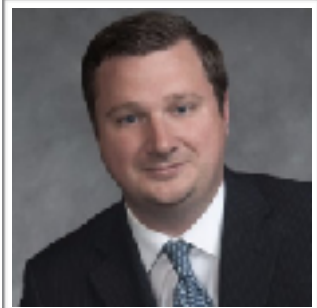
### Sen. Eric Lesser (D)

**District:** First Hampden & Hampshire

**Hometown:** Longmeadow

**Entered the Legislature:** 2015

**Age at Entry:** 29



### Sen. Patrick O'Connor (R)

**District:** Plymouth & Norfolk

**Hometown:** Weymouth

**Entered the Legislature:** 2016

**Age at Entry:** 31

# STATE WIDE LISTENING TOUR

In February of 2016, Senate President Stan Rosenberg launched the Millennial Engagement Initiative (“MEI”) and appointed Senators Eric Lesser (D-Longmeadow) and Ryan Fattman (R-Webster) to serve as co-chairs. The purpose of MEI was to provide opportunities for Millennials to speak directly to their legislators about their concerns. This listening tour improved the State Senate’s connectivity to this large, diverse and still-emerging generation and provided valuable insights into how the legislature could be more responsive to their needs. The MEI had 11 roundtable discussions across the Commonwealth and engaged with millennials from all walks of life in each region, gender, race, and class. Their voices form the core of the Senate’s Millennial Agenda.

*“Instead of telling millennials what government should do, our aim is to ask young people what they want it to do, and work to make that happen through the legislative process.”*

*- Senator Eric Lesser*

This report focuses on those issues by presenting the greatest challenges for Millennials in Massachusetts—as told by participants in the tour — and proposing legislative solutions.

## WHERE WE WENT

### ***Springfield - February 12, 2016***

Hosts: Sen. President Stan Rosenberg, Sen. Eric Lesser, Sen. Donald Humason & Springfield Mayor Domenic Sarno

### ***Amherst - March 25th, 2016***

Hosts: Sen. President Rosenberg, Sen. Lesser

### ***Paxton - March 29th, 2016***

Host: Sen. Anne Gobi

### ***Quincy - March 30th, 2016***

Hosts: Sen. John Keenan, Sen. Eric Lesser, Rep. Tacky Chan, Mayor Tom Koch, Mayor Joe Sullivan

### ***Fall River - April 6th, 2016***

Hosts: Sen. Michael Rodrigues, Sen. Eric Lesser, Mayor Correia, Rep. Paul Schmid, Rep. Carole Fiola, & Rep. Alan Silvia

### ***Holyoke - April 11th, 2016***

Hosts: Sen. Eric Lesser, Sen. Don Humason, & Mayor Alex Morse

### ***Sutton - April 14th, 2016***

Host: Sen. Ryan Fattman

### ***Lawrence - April 27th, 2016***

Host: Sen. Barbara L’Italien, Sen. Eric Lesser

### ***Twitter Town Hall - April 29th, 2016***

Host: Sen. President Rosenberg, Sen. Fattman, Sen Lesser.

### ***Westfield - April 29th, 2016***

Hosts: Sen. Eric Lesser, Sen. Donald Humason, Rep. John Velis

### ***Greenfield - October 27, 2016***

Hosts: Sen. President Stan Rosenberg & Rep. Paul Mark

# STATE WIDE LISTENING TOUR

The map below shows the progression of the MEI Tour with each of the 11 Roundtable stops.

## MEI EVENTS





## OVERVIEW

Millennials are skeptical that government will be able to address their generation's complex needs. In 2016 over 60% of Millennials believed that institutional corruption and lack of transparency are the primary causes of the world's inequality.<sup>6</sup> 52% of Millennials trust the government "a little or not at all," while 23% trust the government somewhat.<sup>7</sup> Breaking it down even further, Millennials' level of trust in six different public institutions has decreased an average of 8 percentage points from 2010-2014. These institutions include the President, the U.S. Military, Congress, the Supreme Court, the federal government, and the United Nations. Trust in state and local government slightly decreased as well<sup>8</sup>, although not as dramatically as other institutions.

Millennials are not alone in their lack of confidence. The general population shows equally low levels of trust from all age groups in even more institutions, with at least 70% not trusting big businesses, newspapers, television news, the criminal justice system, organized labor, banks, and public schools.<sup>9</sup>

*"I hope you'll believe it's worth the time and effort to pay attention to politics—our job is to help you see a reason to get involved in state government. I'm here to be informed about your hopes, fears, and aspirations."*

**- Senate President Stanley Rosenberg**

Yet despite that lack of trust in institutions, Millennials believe they can make a difference—61% of Millennials believe that someone like them could have a moderate or large impact on the US, and over half identify as social activists. They are finding ways to make a difference outside the bounds of these institutions they distrust, and one-third participate in community service.<sup>10</sup>

Millennials are participating less directly in government. Less than 10% of Millennials have volunteered on a political campaign or participated in a government or issues organization, though 14% did attend a rally in 2016.

But Millennials are increasingly eager to engage with government when government is transparent on social media. In 2016, 40% of Millennials signed an online petition, 29% liked a candidate on Facebook, 20% advocated via Facebook, and 17% participated on Twitter.<sup>11</sup> The pathway to political activism is clear for Millennials –they participate more when their institutions are more transparent, able to communicate quickly, and are accountable through social media.

## FINDINGS

Disillusionment with government and the political process was an overarching theme of this tour and was voiced by Millennials at every roundtable. First as a result of Commonwealth Conversations in 2015, and now the MEI, the Massachusetts Senate has been actively working to make the lawmaking process more transparent and engaging. More transparency affords more opportunities for the public’s understanding and involvement, while increasing accountability for our elected officials.

The Senate and the legislature as a whole are taking steps to increase transparency. Senate President Stan Rosenberg has held Twitter Town Halls, Reddit “Ask Me Anything” sessions, and Facebook Q&As – firsts for the legislature. One of the Twitter Town Halls specifically addressed Millennials using the hashtag #MassMillennials.



The Massachusetts Senate is responding to this need in multiple ways. New 2017-2018 Senate rules call for committee and floor votes to be promptly posted online, and informal session agendas are now posted online 24 hours in advance.

The Senate budget process continues to become increasingly interactive, with all of the following measures:

- posting amendment changes and votes in real-time
- posting how each Senator voted on bundled amendments
- creating a #SenBudget Tweetwall to encourage conversation
- live-tweeting budget updates
- posting live Periscope video updates on key amendments

## DID YOU KNOW?

Bundled amendments are several amendments consolidated as one in order to expedite the lengthy budget process.

The Senate also launched its own Twitter handle (@MA\_Senate) to live tweet debates and most Senators are joining in, with accounts on Facebook, Instagram and Twitter. Both the Senate and House began live streaming formal legislative sessions in 2011.

The lawmaking and budget process have never been more accessible to the public, and increasing transparency continues to be a top priority for the Senate, with the next step being increasing accessibility to government data. Yet under current Massachusetts law, there is no mandate on open data policies. Governor Baker has initiated MassData, the Commonwealth's open data initiative, overseen by the Massachusetts Office of Information Technology. This website will be a one-stop shop to provide easy access to available data by aggregating data from government agencies and municipalities across the state. While the Senate has established an open data portal, coupling that with a codified state policy on open data would complement the updated public records law and provide increased transparency, innovation, and ease of access to government data.

## SENATE BILLS FILED FOR THE 2017-2018 SESSION

### S373, An Act Automatically Registering Eligible Voters and Enhancing Safeguards Against Fraud (Creem)

State agencies would transmit a person's name, age, residence, and citizenship information to municipal boards of registrars so they could be registered to vote.

### S1725, An Act to Establish the Massachusetts Open Data Standard (Lesser)

New "chief data officer" would create an open data portal through which state agencies must post publicly available data.

### S27, An Act Relative to Juvenile Justice Data (Boncore)

Would create the Juvenile Justice Policy and Data Commission that must make recommendations for the creation of a web-based statewide database with information about the juvenile justice system.

## Recommended Policies

### *File legislation mirrored after California's statewide open data portal*

California created a statewide open data portal to facilitate engagement between Californians and government data to help create innovative solutions to governing challenges.<sup>13</sup>

In Massachusetts, we look to create the position of Chief Data Officer; require state agencies to make public data available on an Internet Web portal pursuant to an open data standard; authorize local governments to adopt that standard; establish a working group to serve the Data Officer; require each state office and agency to submit a plan to the Data Officer to post; and require the posting of specified legal policies.

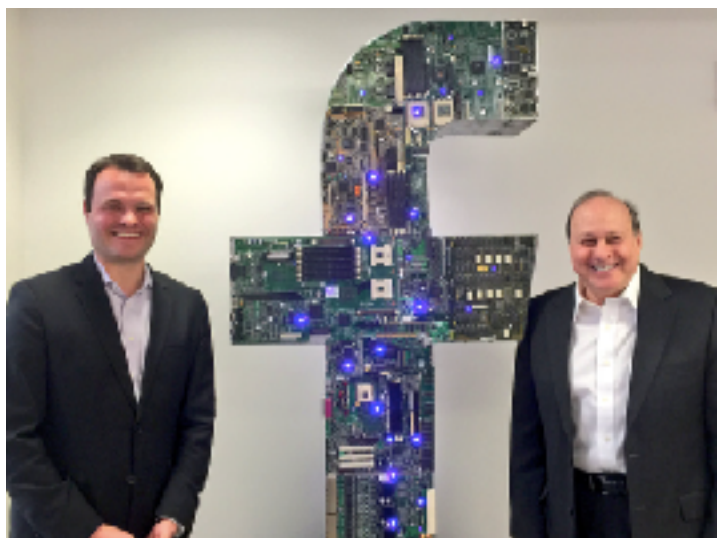
### *Create a state version of "We the People."*

The White House has a petition website which allows citizens to request government action directly. The Senate could, through the legislature's website, allow citizens to propose and vote up or vote down certain proposals. If proposals reach a certain threshold, the Senate would look at making those proposals actionable by holding hearings, filing legislation, or scheduling floor votes on an existing bill.

# INNOVATION AND TRANSPARENCY



*Senate President Rosenberg listens to a question from Matthew Leger of Small Community Action in Greenfield on October 27, 2016. Photo Credit: Tom Relihan, Greenfield Recorder*



*Senate President Rosenberg and Senator Lesser visit Facebook's Boston offices in Kendall Square to discuss the company's role in civic engagement.*

## **Require all bills to have accompanying summaries online.**

Included in the series of comments we heard about the legislature being inaccessible was a concern that legislation is difficult to read and to understand for many residents. Requiring legislators to include neutral summaries alongside their bills will help citizens understand what a bill does and how it will impact them.

## OVERVIEW

Rising debt levels among Millennials is diminishing an entire generation's ability to achieve the American dream of an education, home ownership, healthcare, and a secure retirement. Two-thirds of all Millennials have at least one source of outstanding long-term debt, including student loans, home mortgages or car loans, and almost one-third have more than one source of long-term debt. Among those who are college-educated, 81% have at least one source of long-term debt, usually in the form of student loans. Millennials also carry short-term debt on their credit cards, with 68% having at least one card, while 20% have four or more cards. Over half carry a balance month-to-month.<sup>13</sup>

In the quest for success, Millennials want a quality education. They are the most highly educated generation in our nation's history--from 2009-2013, 22.3% of Millennials had at least a bachelor's degree or higher. In Massachusetts, even more Millennials are educated, with 33.8% having at least a bachelor's degree.<sup>14 15</sup>

*"We have the best education of any generation—that should be a launching pad. It's really disturbing that people are being held back by this non-dischargeable student loan debt."*

**-Erica Scott-Pacheco**  
**Fall River Roundtable, April 6, 2016**

But the cost of more education comes with more debt. The nation's 2015 class of college graduates has the highest student debt in history, and Massachusetts is no exception.<sup>16</sup> In 2015, the estimated outstanding balance for direct loans or Federal Family Education Loans was over \$25 billion for 990,000 Massachusetts borrowers.<sup>17</sup> 66% of Massachusetts Millennials had an average debt of \$31,466, ranking seventh in the country among states with the highest student debts.<sup>18</sup>

# STUDENT DEBT & FINANCIAL SECURITY

Repayment is made more difficult by the fact that wages are stagnant in Massachusetts; median earnings in 2009-2013 were at \$42,701, which is slightly lower than they were in 1990.<sup>16</sup> 54% of Millennials over the age of 30 with student loans are worried about repaying them. Not only are respondents with lower incomes worried about their ability to repay their student loans, even among those with annual household income above \$75,000, 34% are concerned.<sup>14</sup>

Financial anxieties resulting from the troubling combination of skyrocketing debt and faltering wages are contributing to Millennials putting off important life milestones such as buying a home and getting married. Building a solid educational and financial foundation is delaying the plans carried out at earlier ages by their parents. This overall delay is in line with the cultural trend of these milestones occurring later on average since the 1960s.

The National Association of Realtors 2015 survey of homebuyers showed that among Millennials who took longer to save for a down payment, 54% cited outstanding student loan debt as the biggest obstacle.<sup>19</sup> According to a study by Pew Research center, there are more Millennials living at home with their parents today than at any time since 1940.<sup>20</sup>

In 2015, 37% of Massachusetts Millennials lived with their parents, a percentage that places the Commonwealth 9th highest nationwide.<sup>21</sup> The majority of Massachusetts Millennials are still single—as of 2015, 74% had never been married, the highest of any state. Compare this to 57% of Massachusetts Gen X'ers never being married in 2000.<sup>22</sup> The median age at first marriage is now the highest in modern history, at 29 for men and 27 for women.<sup>23</sup>

## FINDINGS

Millennials across Massachusetts struggle with financial security. The combination of debt, stagnant wages, and the high cost of living are hampering Millennials' economic mobility.

# STUDENT DEBT & FINANCIAL SECURITY

We consistently heard that debt was preventing Millennials from accruing savings for economic and social milestones like buying a house, getting married, and having children. Although the majority of the discussions centered on student loan debt, other debts were discussed such as home mortgages, car loans, and credit card debt. Some told crippling stories about having debt collectors pursue payments while snowballing their fees.



*Senator Lesser speaks with members of the College Democrats and College Republicans of Massachusetts during a roundtable with Senator Fattman and Senate President Rosenberg at the State House in April of 2016*

Of the debts discussed, the Legislature has studied the subject of student loan debt most extensively. In 2014, the Joint Committee on Higher Education's Student Debt Subcommittee issued its report on Student Debt. The report made a series of recommendations, some of which were adopted by the Legislature.

The Senate adopted a tax deduction for 529 college savings plans as part of the omnibus Economic Development bill, signed by Governor Baker in July of 2016. Another example is S2184, *An Act relative to uniform financial aid information* filed by Senator Donoghue in 2015, which creates a financial aid shopping sheet which provides prospective students with a full picture of the terms and conditions of a potential loan or financial aid. This bill passed the Senate in 2016 but was not taken up by the House. It has been reintroduced in the Senate for the 2017-2018 session.



## SENATE BILLS FILED FOR THE 2017-2018 SESSION

### **S705. An Act relative to early college high schools (Moore)**

Establishes and administers an early college education program, designating participating high schools and colleges as Massachusetts Early College Schools. It would allow for an accumulation of up to 12 college credits and offers at least one career pathway for an associate's degree or relevant industry credential.

### **S693. An Act to Expand Dual Enrollment for High School Students in Gateway Cities (Lesser)**

Allows qualified students – meaning a free or reduced-price lunch qualified student in a gateway city – to participate in up to 24 college credits through the Commonwealth Dual Enrollment Partnership at no cost.

### **S186. An Act to Establish Gateway City Opportunity Zones (Lesser)**

Would create a GCOZ student loan repayment program for graduates who work and live in a Gateway city. The state would repay eligible graduate's loan at a rate of no higher than \$250/month for a period of 5 years.

## Recommended Policies

### ***“Time to a Degree” Dual Enrollment Programs***

The Commonwealth Dual Enrollment Programs (CDEP) exist under the Department of Higher Education and allows students to get a head start on their college careers. CDEP provides the opportunity for students to take college-level courses at a discounted price and earn college credit. The current format provides the first course for free, while the following course prices are set by the institution. Our recommendation is to make CDEP free of charge to all students for up to one year of community college classes.

### ***Gateway City Opportunity Zones***

Loan forgiveness programs are offered in 35 states. Kansas, for example, will pay 50% of a student's loan if they move to a “rural opportunity zone” for five years. We are proposing that a similar loan forgiveness program be developed for Gateway cities to encourage graduates of degree programs to settle in Gateway Cities.

## SENATE BILLS FILED FOR THE 2017-2018 SESSION

### **S683. An Act Establishing an Education Loan Repayment Program for Social Workers in Areas of Need (Eldridge)**

Establishes a Licensed Certified Social Worker Student Education Loan Repayment Pilot Program Trust Fund and initiates a pilot program providing financial assistance to 100 eligible licensed social workers to repay their loans at \$250 per month for a period of up to 48 months.

### **S42. An Act Relative to Creating a Loan Repayment Program for Human Service Workers (Flanagan)**

Creates a student loan repayment program for human service workers working full time for a period of at least one year and earning \$45,000 or less. The program would reimburse up to \$150 per month for a period of 48 months.

*Senator Lesser meets with students at Springfield Technical Community College to discuss student debt February of 2016*

### **Student loan repayment for those working in human services**

The human service industry in Massachusetts is experiencing a crisis as thousands of jobs go unfilled due to low wages and increasing competition from the state's Department of Children and Families. "Social and human service assistants, who are caseworkers or advocates working in nursing homes or social assistance agencies, earn an average of \$33,100 a year. Child, family and school social workers, who must have at least a bachelor's degree and in some cases a master's degree, earn on average \$46,600 annually."<sup>24</sup> We are proposing that the state create a pathway to encourage more people to enter this line of work.



# STUDENT DEBT & FINANCIAL SECURITY

## **Tax incentives for employer payment of employee student loans**

Only 5% of employers nationwide offer student loan repayment as a benefit to their employees, while nearly 65% of graduating college seniors in Massachusetts carry an average of \$29,000 in student loan debt. We are proposing that the Senate pass legislation that would incentivize more employers to offer student loan repayment to their employees as a benefit, helping reduce other financial pressures like rent, food, and transportation.



*Haverhill City Councilor Andy Vargas speaks during the Lawrence Open Forum on Tuesday, April 26, 2016. Photo Credit, Tim Jean, Eagle-Tribune*

## SENATE BILLS FILED FOR THE 2017-2018 SESSION

### **SI524 An Act Relative to Graduate Student Loan Deductions (Fattman)**

Extends currently available adjusted gross income deduction for interest payments on undergraduate student debt to include interest payments made on graduate student loan debts.

### **SI516 An Act Encouraging Employer Student Loan Repayment (Donoghue)**

Creates tax incentive for employer payment of employee education loans that allows the employer company to deduct up to \$2,000 per employee for student loan debt paid on their behalf.

### **SI628 An Act Relative to Student Loan Debt (Ross)**

Extends currently available adjusted gross income deduction for interest payments on undergraduate student debt to include deductions for interest payments made on education loans for graduate and professional degree programs.

# STUDENT DEBT & FINANCIAL SECURITY

## SENATE BILLS FILED FOR THE 2017-2018 SESSION

### **S129 An Act Establishing a Student Loan Bill of Rights (Lesser)**

Establishes a Student Loan Borrowers' Bill of Rights and a Student Loan Ombudsman. Requires student loan servicers to be licensed and enforces new rules and regulations to protect borrowers. Requires that state employees are informed of their right to public loan forgiveness.

### **S112 An Act Establishing a Student Tuition Recovery Fund (Donoghue)**

Creates a student tuition recovery fund to help MA students who have been harmed by for-profit school in the case of closure or failure to provide service. The fund would be financed through fees assed from for-profit schools.

### **S708 An Act Relative to Access to Higher Education for Veterans (Ross)**

Establishes in-state tuition eligibility to veterans upon establishing residence in the Commonwealth.



*Senator Lesser and Rep. Natalie Higgins testify before the Joint Legislative Committee on Consumer Protection and Professional Licensure in support of S129, An Act Establishing A Student Loan Bill of Rights on September 25, 2017.*

### **Low-Income Loan Forgiveness**

Similar to the federal income-based loan repayment programs, low income students should be afforded the opportunities to discharge their student loan debt. We recommend the development of a low-income student loan forgiveness program for students who enter public service jobs.

### **Student Loan Borrowers “Bill of Rights”**

A “bill of rights” will ensure that Massachusetts borrowers are treated fairly, respectfully, and given all of their options regarding default and services. This bill would provide borrowers with an ombudsman to work with the federal government as well as state offices to provide assistance to borrowers.

# STUDENT DEBT & FINANCIAL SECURITY

## **Tuition Reduction**

College tuitions, especially for state colleges and universities, continue to grow on a yearly basis. These growing costs are making it harder for young people to obtain college degrees. We are recommending the Senate pass one of the following bills aimed at reducing college tuitions.

### **SENATE BILLS FILED FOR THE 2017-2018 SESSION**

#### **S692 An Act Relative to Community College Tuition (Lesser)**

Establishes the Massachusetts Workforce Opportunity Scholarship for students seeking an associate's degree, certificate or diploma from an eligible postsecondary institution. The scholarship supplements federal student aid to pay any remaining tuition.

#### **S700 An Act to Establish the Bridge the Gap Scholarship to Universalize Access to Community Colleges (Montigny)**

Creates a scholarship to provide Commonwealth residents with access to community college programs, requires recipients to reside and work in the Commonwealth for at least 2 years after graduation. Qualifying college programs will meet current and future local workforce needs.

#### **S2088 An Act Making Community Colleges in Massachusetts Free for Residents of the State (Moore)**

Makes Massachusetts community colleges free for any resident of the state, funded by the state, rather than by the community college.

#### **Resolution S672 Resolution Supporting Efforts to Ensure that Students from Massachusetts Have Access to Debt-Free Higher Education at Public Colleges and Universities (DiDomenico)**

Resolution supporting efforts to ensure that students from Massachusetts have access to debt-free higher education at public colleges and universities.

#### **S702 An Act Relative to Strengthening and Expanding Higher Education Opportunities (Moore)**

Requires appropriations to fund education programs, including the Department of Higher Education, and the funding of post-secondary education scholarship programs.

# STUDENT DEBT & FINANCIAL SECURITY

## ***Protections from Creditors***

All borrowers will have protections from predatory lending practices. These policies will ensure that lenders cannot pursue debts after a certain period, and provide recourse for students who lose pre-paid tuition due to school closure.



*(L-R) Holyoke Mayor Alex Morse, Senator Lesser, and Senator Humason during the April 11, 2016 Millennial Engagement Initiative Forum at Holyoke Community College.*

## **SENATE BILLS FILED FOR THE 2017-2018 SESSION**

### **S120 An Act Relative to Fairness in Debt Collection (Eldridge)**

Allows consumers to protect a minimal level of their own income to cover basic expenses, prohibits debt collectors from pursuing court judgment on debts more than 4 years old, and prohibits consumers from being imprisoned due to consumer debt.

### **S985 An Act Regulating the Use of Credit Reports by Employers (Barrett)**

Bars employers from considering an employee's or job applicant's credit history in making hiring and promotional decisions.

# STUDENT DEBT & FINANCIAL SECURITY



*Senator Lesser, Senator Humason, Senate President Rosenberg and Springfield Mayor Domenic Sarno participate in a roundtable with young professionals at Tech Spring in Springfield on February 12, 2016.*



*Senator Lesser and Senate President Rosenberg listen to a student during the Millennial Engagement Initiative 5-College Roundtable at the University of Massachusetts, Amherst.*

## OVERVIEW

Baby Boomers and GenXers traditionally placed a higher value on car ownership and suburban living. Millennials increasingly do not. They are returning to cities and, as a result, show less interest in owning a car and favor public transportation and ridesharing. In response to these changing tastes, the nature of transportation is becoming more dynamic and inclusive of a variety of options.

Communities that attract Millennials have multiple transportation choices that afford them the ability to live a multi-modal and more affordable lifestyle—whether by local or commuter rail, bus, car, and bike shares, or transportation network companies like Uber and Lyft. The rise of the sharing and gig economy, along with the rise of Millennial debt, means that car ownership is both less affordable and less necessary. As a result, they are much more likely to reside where they can live without one. In fact, the number of cars purchased by people aged 18 to 34 fell almost 30% from 2007-2011.<sup>25</sup> Having more choices for Millennials to get to their destination allows for maximum affordability, convenience, minimum environmental impact, more exercise, and the ability to work and socialize digitally while traveling.

Autonomous vehicles and autonomous ride-sharing will soon be another option for this tech-savvy generation, and the states which support these innovations will attract even more Millennials, and the jobs and investment that comes with them.





# TRANSPORTATION

Sixty-six percent of Millennials say that access to high-quality transportation is one of the top three criteria in deciding where to live. Additionally, 54% of Millennials say they would consider moving to another city if it had more and better options for getting around.<sup>26</sup>

In Massachusetts, Boston is proving itself as a place to live with a lot of transportation options. The US Public Interest Group ranked Boston number 4 out of 70 on their 2015 Innovative Transportation Index, a measurement of a city's availability of transportation choices.<sup>27</sup> Boston is also the World Economic Forum's test site for their yearlong program to test self-driving cars on the road, preparing the city for an autonomous vehicle future. This wide variety of transportation choices, however, is important in more than just our urban centers. Building a robust transportation network throughout the state is also critical for attracting and retaining the Millennial workforce in communities outside of Boston.

A topic that emerged particularly in Holyoke, Springfield, and Fall River is an increasing sense of isolation from the economic growth happening in Boston. Improving transportation connectivity throughout the Commonwealth through greater investment in regional transit authorities or through initiatives like South Coast Rail or Springfield-Worcester-Boston rail service are important so that the growth seen in Boston is shared equally.

The Senate's MassMoves report, which was published in September of 2017 lays out several findings related to transportation, among them was the Primacy of Public Transportation, "Across the state, even outside the MBTA's service area... participants want the public transportation system to be repaired, maintained, and expanded."<sup>28</sup>

Young people burdened by high costs of living in the dense metro-Boston area will get access to a lower cost of living and young people in gateway cities will have access to fast growing job market in metro-Boston.

## FINDINGS

Massachusetts Millennials want a variety of options for transportation to work, school, or social events, and they want it to be reliable and efficient. Roundtable discussions featured commentary on lack of access to public transportation, especially for those located outside the Boston metro area in Springfield, Holyoke, and Fall River. Millennials talked about how their lives could change through better public transportation: helping them save money on a car and gas and providing them greater access to job markets.

Increased access to transportation is an important investment for our Commonwealth. Both the South Coast and Western Massachusetts can, and will, benefit by having better access to Boston. Regular, consistent rail service will facilitate an exchange of ideas and people that can boost all regions in our state. More investment in maintaining the quality of our transportation infrastructure is also critical, so that commuters will be more likely to use systems already in place.



*Senator Fattman and Senator Lesser meet with leaders from the College Democrats and College Republicans of Massachusetts at the State House on April 29, 2016.*

## Recommended Policies

### ***Fair Share Amendment***

The Senate voted to allow a ballot question which, if passed by voters in November 2018, will amend the Massachusetts Constitution to provide for a 4% surtax on income over \$1,000,000 per year, with the revenue collected to be dedicated solely to investments in transportation and education.

### ***High Speed Rail Feasibility Study***

This bill will study the feasibility of expanding fast and frequent rail access between Springfield, Worcester and Boston. The study, in addition to examining the 50 miles of track between Springfield and Worcester, will also study the potential economic and cultural benefits expanded rail access would create for Springfield and Western Massachusetts.

### ***South Coast Rail***

South Coast Rail will restore commuter service between Boston and Massachusetts' South Coast. Since service to the region ended in 1959, Taunton, Fall River, and New Bedford are the only major cities within 50 miles of Boston which lack rail service. Continuing to ensure this project moves forward without delay will ensure that the Millennials on the South Coast have access to job markets.

## SENATE BILLS FILED FOR THE 2017-2018 SESSION

### **S1935 An Act to Study the Feasibility of High-Speed Rail Access Between Springfield and Boston (Lesser)**

Requires the Massachusetts Department of Transportation to conduct a study on the feasibility of high-speed rail access between the city of Springfield and the city of Boston; The study will include, but not be limited to, an examination and evaluation of the costs and economic, social and cultural benefits to the Greater Springfield region and the Commonwealth as a whole.

### **S1937 An Act Relative to Create the Transportation Advisory Commission (Lesser)**

Establishes a commission to study the impacts and consequences of changing technologies in the field of transportation.

### **S1952 An Act Directing the Board of the Massachusetts Department of Transportation to Assess the Current Status of the Commonwealth's Transportation System (McGee)**

Requires MassDOT to develop and publish a comprehensive assessment of current capacity, safety conditions and state of good repair for the statewide system and make recommendations for reform, cost savings, and new revenue.

## SENATE BILLS FILED FOR THE 2017-2018 SESSION

### SI969 An Act Creating a Commission to Study the Feasibility of Rapid Transit Systems (O'Connor)

Establishes a commission on rapid transit systems to determine the feasibility of permitting transportation providers to develop transit that meets these criteria: a) a system that is privately operated and funded and b) is more energy efficient and safer than current systems.



*Marquis Victor speaks during the forum held at the Lawrence Public Library. Photo Credit Tim Jean, Eagle Tribune 4/26/16*



*Senate President Rosenberg poses with students from Smith College during the 5 College roundtable at UMass Amherst on March 25, 2016*

## OVERVIEW

Millennials continue to be suspicious of government's ability to help them and skeptical of their ability to bring about positive change. This is due to a confluence of issues that have shaped the millennial worldview - two wars, a great recession, and increasing technological advancement. Millennials today believe that they can affect social change in a way that government cannot, and as a result do not look to political leaders to help usher in change as much as they look to social influencers like Mark Zuckerberg or Elon Musk.

Nationally, one in four Americans can name the three branches of government, according to a 2014 study by the Annenberg School of Public Policy. In Massachusetts, we do not require that students in elementary or secondary schools receive a civics education. More over, our students are not developing skills which allow them to consume media and differentiate real news from "fake news." The combination of these two elements is creating a dangerous combination which will leave future generations without the skills they need to be productive citizens.

*"The education system has let me down. I don't know how to do my taxes. [...] Taxes and billing is something I'm legally obligated to do. It's something that should be taught."*

**- Allison Paes, Fall River Roundtable, April 6, 2017**

In addition to shaping productive and engaged citizens, our schools are not preparing students to be financially literate either. Among the first acts of adulthood for many graduating seniors will be to take on tens-of-thousands of dollars worth of student loan debt, yet many young people do not understand the implications of taking on such large amounts of debt.

## FINDINGS

In every corner of the Commonwealth, young people shared their view of public education in Massachusetts, characterizing it as outdated and falling short of preparing them for life after graduation. Financial literacy became a central focus, with several participants sharing that they feel ill-equipped to file and pay their taxes, understand their credit scores, navigate a myriad of retirement options, or understand the long-term effects of taking on student debt. They also understand that mastering these often nuanced concepts is essential to living as fully independent adults.

In addition to concerns about personal finance, we also heard about the lack of civics based education. Students receive instruction in American and World History into the late 20th century under the Massachusetts Frameworks curriculum standards, but students do not receive an in-depth civics education which covers concepts such as the branches of government and participation in civic and public life. Throughout our conversations, we heard repeatedly that young people did not feel adequately prepared to engage in the democratic process.

With “fake” news and “alternative facts” gaining ground in the media, Millennials want to see Massachusetts public education arm students with the tools to distinguish reputable from disreputable news sources. It is more important than ever to prepare students to become a well-informed generation of leaders in a world barraged with conflicting and confusing information, and even misinformation.



## SENATE BILLS FILED FOR THE 2017-2018 SESSION

### **S278 An Act Relative to Civics and New Media Literacy Education in Schools (Lesser)**

Requires DESE to encourage school districts to implement instruction in new media literacy skills at all grade levels. It also would require students complete a project and assessment in civics participation at least once in elementary school and once in high school.

### **Resolve S244 Resolve to Promote Better Citizenship, Civics Education and Civic Engagement (Donnelly)**

Establishes a commission to study national and state public service requirements and examine how to expose students to civics education and possible programming requirements.

### **S248 An Act Promoting Civics Education (Donoghue)**

Requires DESE to develop one or more civic education model curriculums.

### **S308 An Act Strengthening and Investing in Our Educators, Students and Communities (Rush)**

As part of a larger education reform bill, requires DESE to report on the teaching of civics in secondary or intermediate school districts, including the number of schools that require civics education as a graduation requirement.

## Recommended Policies

### ***Fair Share Amendment***

The Senate voted to allow a ballot question which, if passed by voters in November, 2018, will amend the Massachusetts Constitution to provide for a 4% surtax on income over \$1,000,000 per year, with the revenue collected to be dedicated solely to investments in education and transportation.

### ***Civics Education and Media Literacy Requirement (K-12)***

Massachusetts should ensure educational standards to prepare students for life outside the classroom with mandatory civics and media comprehension. The Department of Elementary and Secondary Education (DESE) will develop age-appropriate curriculum standards for both civics education and media literacy education for use in classrooms, K-12. DESE will also collect data to determine the number of districts teaching civics in classrooms, as well as measure what students already know and how often social studies classes cover current events.



## SENATE BILLS FILED FOR THE 2017-2018 SESSION

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### **S215 An Act to Promote and Enhance Civic Engagement (Chandler)**

Requires teaching of civics in elementary and high schools; establishes the Civics Project Fund to be used by DESE for standards; creates professional development infrastructure and progress monitoring infrastructure; requires completion of two civics projects at separate grade levels for graduation from all Massachusetts public schools.

### **S307 An Act to Involve Youth in Civic Engagement (Rush)**

Establishes a youth advisory committee that, in coordination with the DESE, would develop a civics curriculum concerning branches of government, history of social movements, current events and community-based action, including media literacy components.

### **S211 An Act Forestalling Fake News Through Reading Comprehension (Boncore)**

Requires DESE to develop a revised English Language Arts and History/Social Science curriculum framework incorporating coursework on civic online reasoning, or “the ability to assess the credibility and quality of information found on the internet.”

### **Order S7 - Special Senate Committee to Review and Report on Citizen Engagement and Participation in the Legislative Process (Tarr)**

This special committee would create a report on how to increase citizen engagement and participation in the legislative process and cost estimates to implement any recommendations to be filed with the Senate.



## SENATE BILLS FILED FOR THE 2017-2018 SESSION

### **S277 An Act Promoting Financial Literacy in Schools (Lesser)**

Establishes a course on personal financial literacy taught to all public high school students in grades 11 and 12. The course will include utilizing checking and savings accounts, securing loans, obtaining and using credit and debit cards, investing and saving, and planning for retirement. It also encourages public colleges and universities to require completion of a personal financial literacy course as a graduation requirement for undergraduate students.

### **S247 An Act Relative to Financial Literacy Education (Donoghue)**

Requires DESE to authorize and assist in the implementation of financial literacy objectives in schools – including understanding loans, rights and responsibilities of renting or buying a home, and planning for retirement through incorporation of such topics in existing classes.

### **S249 An Act Relative to Financial Literacy in Schools (Eldridge)**

Requires DESE to authorize and assist in the implementation of personal financial literacy curriculum in schools and tasks an advisory committee with studying the cost of implementing financial literacy programs in grades pre-k – 12.

### ***Financial Literacy Education (K-12)***

Throughout our tour, we consistently heard that millennials did not feel as though they have a grasp on how obtain and manage their own health insurance, retirement savings, credit cards, debt, and taxes.

As fewer employers provide benefit packages inclusive of these products the need for young people to not only understand but navigate the financial sector of our economy is increasingly important.

We recommend financial literacy education be incorporated into public school curriculum from kindergarten to twelfth grade.



## OVERVIEW

The Millennial presence in our nation's veteran communities is large and growing. There were 1.7 million Millennial veterans in 2014, which accounts for just 2.5% of all Millennials that year, but was a whopping 57% of all veterans in the country who have served since 2001. In 2014, 4 out of 5 active-duty service members were 35 years old and younger, meaning our country will soon have a large influx of Millennial veterans.<sup>29</sup> Make no mistake, this generation is patriotic. Millennial military veterans came of age during the single longest period of continuous war in American history with conflicts in Afghanistan, Iraq and several asymmetric battlegrounds in the Global War on Terror.

After serving their country, Millennial veterans often have trouble fully adjusting to civilian life. Nearly 60% of Millennial veterans cite transitioning to civilian life and finding civilian employment as the most significant challenge they face.<sup>30</sup> These younger veterans have unique needs among their fellow Millennials, including needing special military educational tuition and fee assistance for college, navigating transferability of military training to college credits or to civilian careers, and gaining access to mental health and health services for conditions incurred during or after service.



*Representative Velis, Senator Lesser, and Senator Humason listen to a service member attending Westfield State University on April 29, 2016.*

## FINDINGS

At our veteran’s roundtable in Westfield, we heard frustration among Millennial veterans about reintegrating into the civilian workforce. Some pointed out that their military occupational specialty training, which often included technical and vocational specialties, did not easily transfer to the civilian job market. Millennials want their military training to lead more directly to civilian careers such as transferring from a military police officer to a municipal police officer, or from a battlefield medic to work as a civilian emergency medical technician.

Veterans also talked about the need for more access to mental health and health services, citing that those with PTSD and post-war disabilities were often unable to seek the help they needed. We note that only 30% of those diagnosed with depression and 54% of those diagnosed with post-traumatic stress are getting the care they need after being identified as high-risk for suicide, according to a recent RAND report.

Massachusetts has done some work to ensure that military training counts towards college credit. For example, in 2013 the Board of Higher Education voted unanimously to approve the VALOR Act Academic Credit Evaluation Policy. This policy requires each public institution of higher education to develop a set of policies and procedures governing the evaluation of a student’s military occupation, military training, coursework, and experience, in order to determine whether they can receive academic credit.<sup>31</sup> All 29 institutions of public higher education in Massachusetts participate (15 community colleges, nine state universities and five campuses of the University of Massachusetts).



## SENATE BILLS FILED FOR THE 2017-2018 SESSION

### [S2017 An Act to Aid Military Servicemembers in Finding Civilian Employment \(Lesser\)](#)

Requires that the Commissioner on Veterans Services will make information on civilian credentialing opportunities available to service members when they first sign up, through service, and when they become veterans. It also requires the commissioner to supply state agencies with materials detailing civilian occupational equivalents of military occupational specialties. It establishes an online resource for service members and state agencies transitioning into the civilian workforce.

### [S1045 An Act Relative to Veterans' Work-Related Experience in Applying for Certain Licenses \(Ross\)](#)

Exempts Massachusetts veterans from certain apprenticeship and education requirements when acquiring a permit or license to perform work. The Executive Office of Labor and Workforce Development would be charged with regulating how to award credit in consideration for related military experience and schooling.

### [S2030 An Act to Protect Medically Needy Veterans \(Rush\)](#)

Clarifies how federal guidelines pertaining to veterans' benefits that include aid and attendance and housebound benefits should be interpreted by MassHealth.

## Recommended Policies

### ***Advanced Individual Training “Cross-Walk” for Veterans***

This kind of legislation would make the skills and training certifications earned by service members transferable to jobs in the civilian work force. It is essential that the transition back to civilian life is easier so that veterans can get jobs they are qualified for right away, thereby avoiding devastating long term adverse effects like poverty, hunger, and homelessness.

### ***Employer Incentives to Hire Veterans***

With the Iraq War over, nearly 1 Million service members will be returning to civilian life over the coming years. Employer Incentives enable our young service members to find employment and begin their careers.

### ***Providing Access to Mental Health and Health Benefits***

As our service members return home from conflicts abroad, ensuring the Commonwealth is providing adequate healthcare to low-income veterans is increasingly important.

## ***Providing Access to Existing Benefits on Public College Campuses***

Every public higher institution has a Veterans' Service Agent, yet there is no requirement for them to disclose all available veterans' benefits to students. Filing legislation requiring agents to do this for student veterans would help them better understand what programs and services are available to them.

## **SENATE BILLS FILED FOR THE 2017-2018 SESSION**

### **SI627 An Act Establishing a Tax Credit for Employment of Veterans (Ross)**

Establishes a tax credit for any employer in the state who hires a veteran with an honorable discharge: \$500 per month for a newly hired full time veteran and \$750 per month of employment for each newly hired disabled veteran. The credit is available for the first 12 months of employment and is capped at \$50,000 per business per year.



## OVERVIEW

Millennials and their families face unique difficulties in securing housing as first time homebuyers. Homeownership in the US is at the lowest rate in nearly half a century; this is especially true for age groups that are delaying buying their first homes in favor of more affordable housing options. Thirty-seven percent of Massachusetts Millennials ages 18-34 are living at home with their parents; this is the 9th highest rate in the country.

An explanation offered by the Boston Foundation states, “Land, construction and development costs in Massachusetts are so high and zoning against high-density developments is so pervasive that builders simply can’t produce housing that working and middle-income families can afford.” This is not unique to Greater Boston. Communities across the Commonwealth struggle with red tape that prevents multi-family housing and clustered development construction.



## Recommended Policies

***Address the need for housing to accommodate projected growth in the state and reduce barriers to multifamily housing and cluster development to increase affordable and workforce housing stock in the state***

Limited affordable and workforce housing production could be improved through multi-family and accessory dwelling unit construction. This would increase the attainable housing stock and provide relief to those currently struggling with the rising costs. The Massachusetts Senate understands that there is not enough affordable and workforce housing in the state. Greater Boston residents noted that more luxury housing is built as transportation continues to develop in new areas of the city. The average rent in Greater Boston increased 25% between the years 2009 - 2016, and by 59% in city's inner core. Multifamily housing construction could contribute to a long term solution to accommodate the growing population, and prevent displacement.

***Assist first time homebuyers through a first time homebuyer's savings program***

A first time homebuyer's savings program would help ease the burden of purchasing a home for Millennials. Not only would offering a small state tax incentive assist homebuyers, but it would also produce economic growth. Homebuyers are especially beneficial to the retail community, and generate revenue as they purchase all the amenities for a new home.

## SENATE BILLS FILED FOR THE 2017-2018 SESSION

### **SI507—An Act Authorizing First-Time Homebuyer Savings Accounts (Cyr)**

This legislation aims to make it easier for first-time homebuyers to save for a single-family home in the Commonwealth by allowing any individual to open an account with a financial institution and designate that account, in its entirety, as a first-time home buyer savings account. Individuals are able to contribute up to \$5,000 to the account each year, saving up to \$50,000 for the costs associated with purchasing a first-home. The account is tax deductible each year, providing individuals with additional savings for a down payment.

***Expand Housing Access through Millennial Villages***

Greater Boston has successfully retained young professionals, but housing stock is becoming more scarce. Millennial villages will create great, appropriately sized and priced housing, sufficiently drawing them out of older housing stock (2-4 bedrooms), freeing up those spaces for families and older individuals at more reasonable rents.

## NEXT STEPS

Millennials have come of age during a time of great challenge. From September 11th, to the wars in Iraq and Afghanistan, to the great recession, Millennials are suspicious of government and skeptical of government's ability to be a force for positive change. At the same time, Millennials have also come of age in an era of great transformation. They have upended entire industries, changing how we communicate, shop, and work. Despite this skepticism, Millennials have shown themselves to be an especially civic minded generation. Their role in the Obama campaign in 2008 and the Sanders campaign in 2016, for example, demonstrates their ability to bend the political system when motivated and inspired. Voter participation rates among Millennials are actually up, and their commitment to community service and volunteerism is higher than any previous generation.

Moving forward, the Massachusetts Senate must commit to engage this large, diverse population, and make sure they have a seat at the decision making table. The issues raised during this tour are just the beginning. The engagement must be more than rhetorical, and not one sided. It must be substantive, sincere, and focused on the most important challenges facing these emerging group of leaders.

Using technology and innovation to increase transparency in government will demystify our institutions and provide residents of the Commonwealth with greater access and investment in their own government. Increasing innovation in government through an open-data standard will help create greater efficiency and save residents money.

The Senate must address critical issues in how students borrow and finance their college educations. Common-sense protections for borrowers against abusive practices, providing loan repayment incentives to employers and borrowers will help Millennials save for their own futures.

The Senate must do more to increase opportunity and access to jobs by investing in transportation infrastructure for young people living on the South Coast and in Western Massachusetts. South Coast Rail and East-West rail are critical



## NEXT STEPS

investments that will unify the entire Commonwealth and build a strong economic future for every resident.

The Senate must also focus on cultivating engaged citizens by requiring students in our elementary and secondary schools to learn about civics through engaging courses that place an emphasis on citizenship and media literacy. In addition, the Senate should pass legislation which prepares students for adulthood by teaching financial literacy.

The Senate must address the challenges our service members face upon returning to civilian life. Allowing their military training to transfer into civilian certifications will help our veterans enter the workforce quickly. Employer tax incentives for hiring veterans will also aid our young veterans in obtaining gainful employment.

Finally the Senate must address housing costs which remain a challenge for young people. The Senate can incentivize first time home buyers to save through tax deductible savings accounts designated for home purchases.

In addition, the following actions are needed to advance, monitor and evaluate the policies outlined above:

- **Formation of a Millennial Caucus** to join State Senators and State Representatives to work together to help advance the Millennial agenda.
- **Creation of a Millennial Agenda Scorecard** to show what Massachusetts legislators did to support the Millennial Agenda throughout the 2017-2018 session.

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