Millennials & The GOP:
Rebuilding Trust with an Untapped Electorate

Millennial Task Force
Task Force Chairwoman Elise M. Stefanik

Republican Policy Committee Chairman Luke Messer
A Report from the 114th Congress
the Republican Conference must actively engage with this group of Americans. Republican policy lends itself to a generation that values innovation and independence.

We must improve the way elected officials communicate with millennials by increasing access, fostering a culture of transparency, and promoting policy solutions for this generation’s challenges. It is important for Members to proactively engage with their young constituents by having substantive conversations with them and offering a vision for their future.
The Millennial Generation – those aged 18-33 – has now surpassed Generation X as the largest generation in the U.S. labor force. In fact, more than one in three American workers today is a millennial. There are approximately 80 million members of the millennial generation, and understanding how we think and how best to communicate with us is essential in both business and politics.

In 2015, I worked with my colleagues to create the Millennial Task Force as an initiative within the Republican Policy Committee to inform and develop smart strategies to address the challenges facing the generation of Americans born between the years 1980-2000, known as millennials. As a millennial, I am honored to serve as Chair of this Task Force as we develop 21st century solutions to issues facing this pivotal generation.

As the largest generation in the workforce, millennials comprise a growing portion of the voting bloc. But even as they represent a rising percentage of the population, they consistently account for the smallest percentage of electoral turnout. This problem needs innovative solutions, and I am excited to work with my colleagues to introduce creative legislative solutions to the problems facing millennials across my district and throughout the country. As you will see in this report, some of these legislative ideas include increasing access to Pell Grants to address college affordability, improving veteran entry to apprenticeships, and incentivizing student loan payments so that millennials can overcome crushing levels of student debt.

While being a positive disruptive force in the private sector, millennials are losing interest in public service as a vehicle to bring change. One survey found that 89 percent of millennials are not interested in running for office in the future. As Members of Congress from previous generations begin to retire, it is imperative that a new generation of leaders steps up. This will only happen if there is a recognition that government is trying to work for the people. One of the key issues throughout millennial communications in social media is government transparency, accountability, and access. Millennials are a generation that expects their government to be open and honest, even if the message they deliver isn’t what they want to hear.

The success of this country depends upon investing in younger generations now so that they can contribute to our future – we spent a year listening to expert witnesses, and most importantly, to millennials. Millennials have a unique perspective that can help craft a vision for our nation and a framework for how we can construct an empowerment economy. I believe millennials are an optimistic generation, and I look forward to continuing to work with our generation to develop innovative solutions as part of this Task Force.

Elise M. Stefanik
Chair

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The Millennial generation is forging a distinctive path into adulthood. Now ranging in age from 18 to 33, they are relatively unattached to organized politics and religion, linked by social media, burdened by debt, distrustful of people, in no rush to marry — and optimistic about the future.

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Pew Research Center
A word from the Chair

THE REPUBLICAN POLICY COMMITTEE SERVES AS AN ADVISORY PANEL TO HOUSE Republicans, tasked with developing and promoting policy solutions. As part of that role, the Committee established the Millennial Task Force to examine issues important to the millennial generation.

Our goal from the outset was to give millennials a voice in the halls of Congress and recommend ways to ensure America’s young leaders can achieve the American Dream.

Millennials don’t remember Ronald Reagan-era conservatism. And expressing longing for this bygone era does not resonate nor move them to embrace conservative ideologies.

As conservatives, at our core, we care exclusively about people. Unfortunately, many Americans, including millennials, no longer believe that is the conservative calling. We’ve been an opposition party for so long that this new generation doesn’t know how we plan to make their lives better. In truth, they don’t know because we haven’t shown or told them.

Over the past two years, the Millennial Task Force members worked to develop solutions to many challenges that are facing millennials. As this report details, we recommended specific legislation to help make college more affordable, to increase government transparency and accountability, to solve modern workforce issues, and to communicate those ideas more effectively.

It is clear that, as a party, we must communicate the compassion that all Republicans have in new ways, showing the millennial generation that we know who they are, what problems they face, and that we are fighting for the success of each and every one of them. Millennials are our children, they are our staff, they are the largest generation in the workforce, and they are our future.

I commend the great work of the Task Force Chair, Elise Stefanik, in leading our efforts and I look forward to continuing this important work of ensuring that millennials are well-represented in the halls of Congress.

Luke Messer
Chairman, Republican Policy Committee
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Who are Millennials?

HEARING PANELISTS
John Della Volpe, Director of Polling at the Harvard Institute of Politics
Kristen Soltis Anderson, Co-Founder of Echelon Insights
Scott Keeter, Director of Survey Research, Pew Research Center
Jared Meyer, Manhattan Institute for Policy and Research

SUMMARY | This was the first of four hearings dealing with millennials as an electorate. The panelists worked to lay out who millennials are, what they care about, and how they differ from the generations that raised them. This panel of pollsters, political scientists, researchers, and intellectuals collectively concluded that millennials’ worldview is informed by the unique era in which they entered the workforce, the demographic diversity of their cohort, and the rise of technological advancement. They are generally less confident in our institutions – the justice system, financial industry, religion and politics – and demand accountability from their leaders. They are increasingly connected through social media, and although they participate less in politics, millennials volunteer in their communities at record levels. The panel warns politicians to address issues of trust, unemployment, traditional labeling, and millennials use of technology as ways to harness their political potential, as they will be voting for the next five decades. The intent of the hearing was to generate legislative solutions for millennials’ institutional concerns.

FINDINGS | Informing the themes discussed above are a few basic facts about the millennial generation. According to the Census Bureau, the millennial generation is made up of those born from 1980-2000. There are currently 80 million millennials, and they are the largest part of the labor force. Millennials came into the workforce during a recession, and they are coming of age in an era of dynamic global conflict, increased demographic diversity and rapid technological innovation. These facts provide the outline with which we can use to define the generation and to identify what they care about.

Millennials do not trust traditional institutions and political leadership to solve problems

- This mistrust doesn’t make them cynical – it makes them want to disrupt these institutions with innovation and new ways of thinking.
- According to the Harvard IOP, 72% of college students do not trust politicians to do the right thing.

Millennials defy traditional political labels

- Economic conservatism and social tolerance aren’t mutually exclusive to this generation.
- Lack of trust in either political party results in low participation rates, particularly in mid-term elections - 23% of millennials voted in 2010 mid-terms elections compared to 46% that voted in the 2012 presidential election.
- According to Pew Research Center, millennials currently make up roughly 31% of the eligible electorate, but comprised just 13% of the total vote in the 2014 mid-term elections.

Millennials are optimistic about America in different ways than previous generations

- Millennials do not define success the same way as previous generations.
- The lack of political engagement is off-set by volunteerism and community involvement – the rate of volunteerism of citizens from 16-24 years old has more than doubled since 1989.

TAKEAWAY | In order to reach millennials, who will participate in national elections for the next five decades, mainstream political parties must not interpret their lack of participation in politics as indifference, and instead learn to appeal to their interest in civic activism and effective government.

The millennial generation is the largest segment of American adults, and while they share many of the same timeless values as their parents and grandparents, they have come of age in a unique era that has shaped their worldview. They demand more transparency and accountability, are averse to labels, are quite pragmatic, and want to see public policy adapt to meet modern challenges. Much of the change needed to bring our government in line with the needs of the future will come through Congress, and so it is incredibly important for our nation’s policymakers to have an eye on where things are headed culturally and technologically.

Kristen Soltis Anderson
Millennials & America’s Small Communities

HEARING PANELISTS
Alyson Slack, Economic Development Analyst, Camoin Associates
Falon Ferraro, Account Services, Finger Paint
Ethan Allen, 7th Generation Farmer
Alyssa Felio, Group Marketing Specialist, Adirondack Coast Visitors Bureau

SUMMARY | After learning from experts on the demographic makeup of the millennial generation, the second hearing took place in Congresswoman Stefanik’s district to hear directly from millennials. The panel was made up of diverse perspectives with the goal of discussing why the participants decided to stay in their communities and what issues they see as roadblocks to encouraging other millennial workers to live in rural areas. The panel also discussed millennial attitudes toward the federal government and how legislators can more effectively connect with this important constituency. The intent of this hearing was to identify common concerns shared among millennials and discuss ways to improve the relationship Congress has with this generation.

FINDINGS | Millennials are facing barriers to financial advancement at a level disproportionate to generations before them. These barriers prevent individuals from establishing lives in America’s smaller communities, and these challenges are compounded by increasing student debt, cost of living, and lack of essential resources in these communities. Additionally, the millennial generation values opportunity over stability, a marked change from the values of past generations. It is important for employers to understand these new realities in order to provide a work environment for creative and innovative new employees.

Millennials are burdened by persistent financial challenges

- Millennials’ standard of living is likely to fall below that of their parents resulting in this generation seeking fulfillment in their professional lives.
- Despite being community minded, millennials frequently cannot afford to settle in smaller communities that do not offer the opportunity found in larger cities.
- The need for higher wages to pay back student loans, cover ever growing rent costs, and save for major life events such as vehicles, homes, and retirement has driven millennials to seek out professional opportunity.

Employers who have traditionally retained long term employees must evolve

- Millennials value opportunity over security resulting in frequent changes in employment to pursue professional development, increased responsibility and more attractive compensation packages.
- This model of fluid employment is disrupting traditional employment models found in the agricultural and career and technical fields resulting in workforce shortfalls in sectors that face an aging workforce.

TAKEAWAY | In order for smaller communities to attract millennials they must invest in the infrastructure needed to support millennial creativity and disruption; communities will need to find ways to increase access to technology and attract employers that offer opportunities comparable to the employers typically found in large cities.
This was the third hearing exploring the millennial generation. The panelists worked to lay out the ways millennials differ from previous generations in the workforce, through their employment goals, priorities when seeking employment, and perception of the economy as a driver for change. This panel of managers, junior employees, and representatives of market disrupting companies all agreed on several themes that appear when you analyze the millennial worker. Millennials are less dependent on traditional career and job security and value the ability to pursue life passions as a top priority. Due to this desire for flexibility, millennials are more likely to choose employment based on the way it fits into their world view, value system, and way of life. The panel also discussed the ways in which millennials view the economy as a tool for social change the way previous generations viewed the government as the provider of solutions. The intent of the hearing was to generate legislative solutions to encourage millennial participation in the economy.

As the largest segment of the American workforce, millennials are significantly different than their parents and grandparents. A Pew Research Poll from 2015 shows that millennial women are nearing income parity with millennial men at a rate far exceeding that of the workforce at large. Businesses have also found it difficult to attract millennial employees for positions that may not be filled with constant stimulation and challenge.

- Millennials value workplace flexibility over traditional benefit structures
  - A 2016 survey by Deloitte found that when asked what is most important in a job besides salary, millennials list having a good work/life balance and workplace flexibility among their top three priorities.
  - In a 2013 global study, PricewaterhouseCoopers found that 64% of its millennial workforce wants more flexibility and nearly one-in-five millennial employees are willing to forgo pay and responsibility increases in exchange for working fewer hours.
  - By 2017, approximately 45 percent of PricewaterhouseCoopers employees will be eligible for student loan repayment benefits. Compensation offerings such as this are critical to attracting and retaining millennial employees.

- Millennials are more likely to change jobs at a consistent and frequent pace when they feel disengaged
  - Millennials want to feel a part of something larger than themselves; when they become disengaged in the workplace, they will begin to search for a new challenge.
  - According to a 2016 survey by Deloitte, forty-four percent of millennials would like to leave their current employer within two years if given the chance.

- Millennials view the market as a vehicle for social change
  - This can be seen by an increase in importance for corporate social responsibility and increased brand loyalty for companies that offer solutions to social problems.
  - Millennials consume from companies that have disrupted the traditional market order by putting control back in the employee’s and consumer’s hand. This is evidenced by the success of the sharing economy and buy-local movements.

- In order to understand and support this generation as they continue to change the modern workforce, it is important to understand that in many respects this generation values the market more than the federal government because entrepreneurship is less beholden to the red tape that has crippled government efficiency and modernization.

"Our research into millennials has breathed new life into a number of our programs and policies. We are not afraid of millennials. Quite the contrary – they’ve made us better by forcing us to rethink our entire approach to the people experience and to enabling technologies. And we’re getting results with our highest ever overall employee satisfaction and retention rates."

Terri McClements
Hearing Four

College Completion, Flexibility & Affordability

HEARING PANELISTS
Stan Jones, President, Complete College America
Jack Remondi, President & CEO, Navient Corporation
Jim Kennedy, Associate Vice President, Indiana University
Lauren Kent, Student Advocate, State University of New York System

SUMMARY | The final hearing held by the task force focused on the challenges facing millennials as they work to attain higher education. The panelists discussed the unique issues facing several different sides of the education space, including administrative, completion, access, affordability, and repayment challenges. This diverse panel concluded that the higher education landscape is rapidly shifting and institutions are positioned to evolve to better serve today’s students; additionally, the panelists addressed what they believed to be areas where more progress can be made. Specifically, the panelists discussed the need for institutions to modernize their educational models beyond the traditional four year, residency based curriculum. Campuses around the country are increasingly made up of “non-traditional” students who offer unique perspectives and have different expectations for their educational experience. Millennials are frequently entering or returning to school after military service, with families, or possessing workforce experience, resulting in specific goals for completion. When these students are stifled by bureaucracy it can result in an abandonment of the educational pursuit. To prevent these roadblocks panelists encouraged task force members to support policies that allows for flexibility on campus through increasing flexible use of federal aid, encouraging on-time completion of degrees, and providing students with the information needed to set their own course. The intent of the hearing was to generate legislative solutions to encourage millennial attainment of higher education and reduce the growing costs of attendance.

FINDINGS | For the first time in American history, one-third of 25-29 year olds have completed at least a bachelor’s degree. While many millennials achieved bachelor and advanced degrees during the recession, more and more are returning to education later in life and benefit from flexibility not normally found in traditional four-year residential institutions. The result of these high levels of educational attainment is a generation shouldering a student loan debt portfolio that now surpasses the United States’ credit card debt.

Today’s college campuses are changing
- More students are taking advantage of web based learning.
- Nontraditional students are hampered by a 20th century model that does not support expedited education.

The rising cost of attendance has caused millennials to take on historic levels of debt
- According to the New York Times the average bachelor’s degree recipient graduates with $27,000 in debt.
- Outstanding student loan debt now surpasses $1.3 trillion.

Students who do not complete their education are more likely to default on loans
- The Federal Reserve Bank of New York states that borrowers at most risk for default have the smallest loan amounts but did not complete their education.
- The median balance for a borrower in default is less than $9,000.

TAKEAWAY | Millennials are taking different paths to higher education than previous generations, oftentimes returning to school after participating in the workforce, as working parents, or to change careers. Students want to take control of their own outcomes and seek effective information to help inform their decisions. Policy makers must encourage an environment where students are able to achieve their education on their own timetable and support policies that creatively tackle the college debt problem and connect students to the jobs and opportunities of the 21st Century economy.

"Participating in the Republican Policy Committee’s Millennial Task Force to address issues surrounding college education for millennial students has given me confidence that our government is taking these issues seriously and wants to hear from individuals directly affected in order to make comprehensive, lasting solutions. I feel extremely confident that our elected officials are cognizant of the need for reforms to college education, and are doing everything in their power to make the right choices for future generations. I was pleasantly surprised to not only have my concerns taken seriously, but my recommendations for reform taken into consideration."

Lauren Kent
MILLENNIAL ROUND TABLES

Millennials do not view the government as a tool that can solve the challenges facing their generation. It is important to show millennials that their voices do make a difference and that participating in our representative government can affect change.

Last August Congresswoman Elise Stefanik held a millennial roundtable in her district. This event featured millennials from diverse backgrounds ranging from agriculture to economic development who discussed the challenges and opportunities facing their communities through their unique generational lens.

To host a similar event in your district:

- Invite 4 to 5 millennials from various backgrounds and areas of your district to come testify.
- Have each participant give opening remarks on their background, employment/student status, what draws them to the district as a millennial, and what the district can improve on.
- Engage participants on relevant policy areas such as higher education, workforce training, entrepreneurship, housing, and financial health.
- Encourage participants to debate and discuss the role government should play in their lives and communities.
- This event is best held in a local government chamber or school auditorium.
- Invite local media and community leaders to cover the event and engage with millennial participants after the roundtable.

YOUTH ADVISORY GROUP

To remain engaged with young constituents, Congresswoman Susan Brooks maintains a Youth Advisory Group, which meets periodically to discuss areas of importance for young Americans in her district.

To establish an advisory group in your district:

- Create a section on your website dedicated to this group where interested students can apply and where you can post updates on your meetings.
- Implement a social media strategy to raise awareness of the group and post relevant updates and recaps to your accounts.
- Hold quarterly meetings with the students where you can discuss legislative proposals you or your colleagues are working on.
- This event is best held in your district office; if you have more than one office consider rotating the location of this meeting.
- Reach out to local teachers and community leaders to help identify interested students.
Millenials view social media as a way to engage the government and increase transparency, accountability, and access to their elected representatives. To engage constituents effectively you should take advantage of the tools in your pocket to establish lines of communication and increase your visibility.

Facebook is a great platform to increase accountability by posting and discussing the votes you take on behalf of your constituents and creating a conversation for users to discuss bills being considered. Facebook Live is a useful tool to broadcast events both in Washington and your district to actively engage with your audience in real-time.

Twitter offers you an easy way to engage constituents on topics of local interest. Consider tweeting photos of constituents you visit with, links to local news stories and videos from your hearings and floor speeches. Twitter is also an effective medium for creating local conversations around trending topics of national interest.

Consider using Instagram to offer constituents a look into your role. Post photos from meetings, hearings, and district visits along with short videos where you can communicate with your followers.

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On April 27th Speaker Paul Ryan hosted a Millenial Town Hall at Georgetown University to discuss his vision for a more Confident America. After delivering his remarks, Speaker Ryan participated in a Q&A with audience members and those following online.

To successfully host a town hall in your district:

- Utilize a local university or high school where you can stage the event.
- Identify a millennial leader from the school or your Youth Advisory Group to assist with moderating the event and leading the Q&A period. Discuss policy work you are engaged in as well as bills you support that will help millennials access education, secure jobs and lead to a more prosperous life.
- Notice the event on your social media and encourage those who cannot attend in person to ask questions via social media on a specific hashtag.
  - RPC has used #gopfuture at previous Millennial Taskforce hearings
The Visual Breakdown of Political Affiliation

Recent Trends in Party Identification, by Generation

The Young/Old Voting Gap, 1972–2012

Diversity

Student Loan Debtors Carry a Heavier Overall Debt Load

<table>
<thead>
<tr>
<th>Race/ethnicity</th>
<th>Race/Ethnicity in 2014</th>
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<tbody>
<tr>
<td></td>
<td>WHITE</td>
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<tr>
<td>Marital Status</td>
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<tr>
<td>Male Education</td>
<td>61%</td>
</tr>
<tr>
<td>Female Education</td>
<td>72%</td>
</tr>
<tr>
<td>Male Labor Force Status</td>
<td>78%</td>
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<tr>
<td>Female Labor Force Status</td>
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<td>Household Income</td>
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<td>Veteran Status</td>
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<tr>
<td>Metro Status</td>
<td></td>
</tr>
<tr>
<td>Population</td>
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Age groups are as of 2014. Members of the Silent generation were 60 to 80 in 2014. Since the Current Population Survey aggregates those age 60 and older into one category, results for 60 to 64 years old are shown. Projected end of life is 2050. Race groups include only non-Hispanics. Figures may not add to 100% because of rounding. Shares are less than 0.5% not shown.
The Visual Breakdown of Student Loan Debt

Student Loan Debtors Carry a Heavier Overall Debt Load

<table>
<thead>
<tr>
<th>College Educated</th>
<th>Not College Educated</th>
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<tbody>
<tr>
<td>Has student debt</td>
<td>$137,010</td>
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<tr>
<td>No student debt</td>
<td>$73,250</td>
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<tr>
<td>Has student debt</td>
<td>$28,300</td>
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<tr>
<td>No student debt</td>
<td>$2,500</td>
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Record Share of Young Households Owe Student Debt

Young Student Debtors Lag Behind in Wealth Accumulation

Median net worth of young households

<table>
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<tr>
<th>College Educated</th>
<th>Not College Educated</th>
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<tr>
<td>Has student debt</td>
<td>$87,000</td>
</tr>
<tr>
<td>No student debt</td>
<td>$64,700</td>
</tr>
<tr>
<td>Has student debt</td>
<td>$1,200</td>
</tr>
<tr>
<td>No student debt</td>
<td>$1,000</td>
</tr>
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Note: Young households are households with heads younger than 40. Student debtor households have outstanding student loan balances or student loans in default.
Source: Pew Research Center tabulations of the 1989 to 2010 Survey of Consumer Finances
Pew Research Center

Lack of Institutional Trust

Millennials: Unmoored from Institutions

Millennials Upbeat about Their Financial Futures

<table>
<thead>
<tr>
<th></th>
<th>Millennial</th>
<th>Gen X</th>
<th>Boomer</th>
<th>Silent</th>
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</thead>
<tbody>
<tr>
<td>Earn/have enough now</td>
<td>32%</td>
<td>38%</td>
<td>45%</td>
<td>64%</td>
</tr>
<tr>
<td>Don't earn/have enough now, will in future</td>
<td>53%</td>
<td>30%</td>
<td>15%</td>
<td>2%</td>
</tr>
<tr>
<td>Don't know/Refused responses not shown</td>
<td></td>
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Note: Based on all adults regardless of employment status N=1,821. Those who are employed were asked if they currently or will “earn enough money,” and those who are not employed were asked if they currently or will “have enough income.” “Don’t know/Refused” responses not shown.
Pew Research Center
Millennials largely view the federal government as a roadblock to innovation and self-determination. This mindset is caused by an overreaching executive branch and Congressional priorities that do not always have a concrete impact on the day to day life of this generation. The Millennial Taskforce believes that the below legislation is worthy of cosponsorship and further discussion and will continue to add more legislation to this list throughout the upcoming Congress.

H.R. 3180, Flexible Pell Grants for 21st Century Students – Stefanik

This legislation allows students to draw on their Pell Grant funds at a faster pace to cover additional courses within an award year. By doing so, students are encouraged to complete their degree at an accelerated rate which gives them the opportunity to return to the workforce earlier and lowers the overall cost of education. This legislation also maintains the maximum lifetime Pell Grant a student can receive and helps students make informed decisions by providing federal financial aid status reports annually.

H.R. 5493, Edit Act – Stefanik

This legislation requires the Library of Congress to implement a track changes system on Congress.gov. This system would allow Americans to easily follow a bill from introduction to the President’s desk while seeing who is changing bill text, when these changes are taking place, and what the content of these changes are throughout the entire process.

H.R. 2551, Veterans’ Entry to Apprenticeship Act – McSally

The unemployment rate for post-9/11 veterans is nearly 7%, a full point higher than the national average. In certain industries, many veterans face barriers to entry into apprenticeship programs because they lack pre-apprenticeship training. This legislation provides veterans the ability to use their educational benefits under the GI Bill to learn critical workplace skills. Currently, GI Bill benefits cannot be used to cover the cost of Department of Labor approved pre-apprenticeship programs. These programs teach the skills and techniques necessary to prepare individuals for apprenticeship training and careers in the skilled-trade industry.

H.R. 5415, HELPS Act – Stefanik

One of the major barriers to financial advancement for millennials is crippling student loan debt loads. This legislation would deem the first $10,000 contributed by an employer towards student loan payments as tax free income for the employee. This designation would allow employees to take advantage of their company’s voluntary program while also allowing the employee increased financial flexibility.

H.R. 4363, Student Tax Affordability and Relief Act – A. Scott

This legislation amends the Internal Revenue Code to exclude qualified student loan payments of up to $10,000 made by an employer from the employee’s taxable income each year. This change would help ease the financial strain on millennials caused by historically high levels of student borrowing.

H.R. 4699, Working Parents Flexibility Act of 2016 – Katko

Millennials face challenges when it comes to reaching traditional life steps attained by previous generations. One such challenge is affording the costs associated with starting a family. This legislation establishes a tax-exempt parental leave savings account for the care of a child into which a parent can make tax deductible contributions to help defray costs.

*all titles from 114th Congress
Legislative Suggestions

H.R. 5712, Obamacare Regressive Tax Relief - Messer

The Affordable Care Act’s Individual Mandate tax is set to increase for American’s who fail to purchase health insurance. The tax went up to $325 for individuals filing in 2015 and is set to go up to $695 next year. The tax penalty disproportionately hurts the millennials, as roughly 12.7 million millennials remain uninsured and would have to pay the tax penalty. This legislation protects millennials and other vulnerable populations from the draconian punishments by flat lining the penalties to 2014 levels at an affordable rate of $95.

H.R. 5755, LEADS Act - Messer

This legislation requires colleges and universities to send an annual letter to their students to inform them about how much debt they have incurred so far and what it will mean for their bottom line after they graduate. This provides students the information they need to prevent over borrowing and to make good decisions about their financial future. This legislation is modeled off a program pioneered by Indiana University in 2012. The University sent annual letters to every student estimating their total loan debt and future monthly payments. Four years later, officials at IU say federal student loan borrowing has dropped by 23 percent.

H.R. 5730, Fair Treatment Scholarships Act - Messer

Under current law, college scholarships that are used by students to pay for living expenses, including room and board, are subject to federal income tax. If a student has earned a scholarship, he or she should not be penalized for it by our tax code. This uneven treatment creates unneeded complexity and places administrative burdens on schools and students, which undermines the goals and original intent of student aid. This legislation reduces tax burdens on college students by broadening tax-free treatment for scholarships and grants used to cover non-tuition expenses such as room and board.

H.R. 3861, Employer Participation in Student Loan Assistance Act - Davis

This legislation amends the Internal Revenue Code to extend the tax exclusion for employer-provided educational assistance to include payments of qualified education loans paid to either an employee or a lender.

Principles to Consider

INCREASING TRANSPARENCY

- With 72% of college students not trusting politicians to do the right thing, Members of Congress must proactively rebuild this trust by healing the institution and reaching out to millennials.

PROVIDING FLEXIBILITY

- Millennials do not subscribe to one size fits all solutions and want the ability to creatively address challenges and attain goals.

SUPPORTING INNOVATION

- Millennials view the marketplace as a driver of social and economic change. Members of Congress should respect this view and avoid attempting to make change through regulation and mandates.

PROTECTING OPPORTUNITY

- Millennials want the ability to chart their own course. Members of Congress should prioritize policy that reinvigorates the American economy which has provided previous generations with unlimited potential.
Sources


