Appendix & Endnotes
APPENDIX A: INTERVIEWEES AND KEY INFORMANTS

The following list identifies the individuals who graciously shared their time and expertise. Their participation in an interview, focus group, or other method of input does not indicate an endorsement of the contents of this brief. Interviews and focus groups were conducted in June and July 2021.

<table>
<thead>
<tr>
<th>ORGANIZATION (AS OF JULY 2021)</th>
<th>INDIVIDUALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Annie E. Casey Foundation</td>
<td>Velvet Bryant, Rosa Maria Castaneda, Patrice Cromwell, Dina Emam, Quanic Fullard, Irene Lee, Sandy Wilkie, &amp; Beadsie Woo</td>
</tr>
<tr>
<td>Annie E. Casey Foundation Learn and Earn to Achieve Potential (LEAP) Fellows</td>
<td>Youth leaders from the Learn and Earn to Achieve Potential initiative</td>
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<tr>
<td>Aspen Forum for Community Solutions</td>
<td>Mike Swigert &amp; Steve Patrick</td>
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<tr>
<td>Center for Native American Youth (CNAY) at the Aspen Institute</td>
<td>Nikki Santos</td>
</tr>
<tr>
<td>Institute for Women’s Policy Research (IWPR)</td>
<td>Lindsey Reichlin Cruse</td>
</tr>
<tr>
<td>John Burton Advocates for Youth (JBAY)</td>
<td>Debbie Raucher</td>
</tr>
<tr>
<td>LIFT</td>
<td>Lucy Smart &amp; Helah Robinson</td>
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<tr>
<td>LISC</td>
<td>Katrin Sirje Kark</td>
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<td>MyPath</td>
<td>Fahad Qurashi &amp; Margaret Libby</td>
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<tr>
<td>New Orleans Youth Alliance (NOYA)</td>
<td>Michele Seymour</td>
</tr>
<tr>
<td>Opportunity Youth United &amp; Aspen Institute Forum for Community Solutions</td>
<td>Jamiel Alexander</td>
</tr>
<tr>
<td>Rural LISC</td>
<td>Justin Burch</td>
</tr>
<tr>
<td>Young Invincibles</td>
<td>Aurora Harris &amp; Khalid Alexander</td>
</tr>
</tbody>
</table>
ENDNOTES


2 Ibid.


4 According to Aspen FSP analysis of the Federal Reserve Board’s 2019 Survey of Consumer Finances and 2021 Survey of Household Economics and Decisionmaking, approximately half of all households headed by young adults do not have income that typically exceeds their cost of living, and therefore do not have secure access to financial stability, the foundational condition for young adult financial well-being. And according to Financial Health Network analysis of 2022 Financial Health Pulse data, only 24% of young adults aged 18-25 are financially healthy. 4

5 The CFPB has defined financial well-being for U.S. adults based on analysis of open-ended interviews conducted with a broadly diverse group of adults aged 18 and older across the United States.


7 Research from the CFPB finds that adults with higher levels of financial well-being tend to have, most notably, higher levels of savings and other financial cushions, as well as higher levels of income, educational attainment, and a range of other beneficial financial characteristics.


16 Ibid.


22 See, for example, the work of MyPath: https://mypathus.org/the-opportunity.

23 See, for example, the work of Young Invincibles: https://younginvincibles.org/ and Opportunity Youth United: https://oyunited.org/.


26 According to Aspen FSP analysis of the Federal Reserve Board’s 2019 Survey of Consumer Finances and 2021 Survey of Household Economics and Decisionmaking, approximately half of all households headed by young adults do not have income that typically exceeds their cost of living, and therefore do not have secure access to financial stability, the foundational condition for young adult financial well-being.


28 Developed by the Financial Health Network, "financial health is a composite framework that considers the totality of people's financial lives: whether they are spending, saving, borrowing, and planning in ways that will enable them to be resilient and pursue opportunities."

29 A full analysis of the state of and trends in household financial security in America is available at: https://www.aspeninstitute.org/publications/the-state-of-financial-security-2020-framework/


39 Aspen FSP calculations based on National Center for Education Statistics data on average undergraduate tuition, fees, room, and board rates charged for full-time students in degree-granting postsecondary institutions and U.S. Census Bureau data on median household income.


54 Ibid.


69 The study cited did not describe which specific populations of young men of color included in the analysis.


72 The Aspen FSP team conducted two focus groups with Annie E. Casey Foundation Learn and Earn to Achieve Potential (LEAP) fellows.

73 To learn more about this program, see https://younginvincibles.org/young-advocates-program/.