Supporting Texas Young Adults During Crisis and Beyond

“Young Texans are dealing with a great stress regarding the COVID-19 experience. There is so much left of the storm to be weathered but I believe in the future for our country. While we face a huge issue with the pandemic today, there will be life after COVID-19 and we must do everything in our power to ensure this life is set up to best suit what Texans need.”

- Kennedy Quintanilla, Higher Education Fellow and UT Student

**SUMMARY**

The challenges COVID-19 brings to Texas students and young adults— from wondering how they’ll make rent, to accessing affordable mental health counseling — are not new. But as our state responds to the global COVID-19 pandemic, we must ensure the needs of Texas college students and young adults are centered in policymaking. We commend the swift action by a variety of stakeholders and highlight key strategies for a student and young adult driven agenda for state lawmakers, colleges, and philanthropy to address the immediate and longer-term impact of the pandemic.

**Workforce:**

1. **Young adults need clear information about The CARES Act and which benefits they are eligible to receive, especially unemployment benefits.** There is an unprecedented **1,600% increase** in Texans seeking unemployment benefits. We urge key stakeholders such as the Texas Higher Education Coordinating Board and the Texas Workforce Commission to help organize this information dissemination.

2. **Plan for the future by connecting young adults to in-demand jobs.** With the continued impact of COVID-19 on the economy and workforce, it’s never been more important for workforce pathways to align with educational programs, including work-based learning opportunities.

**Lower Student Debt in Texas:**

1. **Allow grant flexibility within state financial aid processes, such as TEXAS, TEOG and the TASFA application.** The CARES Act ensures grant flexibility for the Pell Grant, such as lifting lifetime eligibility guidelines if a student is unable to complete the semester. Texas should provide similar flexibility for state-based grants.

2. **Prohibit student loan debt collection and garnishment of wages during the duration of the pandemic.** Prior to COVID-19, student loan debt in Texas was already in crisis, with the second highest student loan debt in the nation\(^1\) at more than $100 billion.\(^2\) While the Federal government postponed federal student loan payments, Texas needs to prevent default for borrowers and halt payments on private student loans.

3. **Lenders should provide easy ways to update payment plans once student loan repayment begins again in September 2020.** September won’t mark the end of the student loan crisis; Texas borrowers need clear information and help to enroll in the best repayment plan to minimize default.

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\(^2\) Ibid
Support Students’ Basic Needs:
1. **Address food and housing insecurity through emergency aid.** Many Texas students experience food insecurity, such as 40.6% of Texas State students, or do not have a safe place to live during the pandemic. Prior to COVID-19, 32% of UT System students reported that problems with either food or housing impacted their education. Institutions should ensure applications for emergency aid are as simple as possible and are frequently communicated to students. Students will also need up to date information about accessing resources, such as SNAP benefits.

2. **Strengthen student support systems** for today’s students, such as ensuring all students have internet access, bolstering virtual supports, and connecting student parents to resources that equip them to continue their studies while childcare facilities are closed.

3. **Expand college mental health resources, such as telehealth counseling.** We support initiatives that reduce stigma and increase the number and diversity of counselors available to postsecondary students.

Expand Healthcare Access Immediately:
1. **Expand Medicaid coverage.** Texas holds the largest number and percentage of uninsured residents in the United States, with almost one third of young adults in Texas uninsured. It’s never been more important for every young adult to access health insurance.

2. **Provide uninsured individuals access to COVID-19 testing regardless of immigration status.** Texas should quickly accept funds from the National Disaster Medical System to ensure access to testing.