

## 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<sup>1</sup> at more than \$100 billion.<sup>2</sup> 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.



<sup>1</sup> Tatham, Matt. (2019). Student Loan Debt Climbs to 1.4 Trillion in 2019. Experian. <https://www.experian.com/blogs/ask-experian/state-of-student-loan-debt/>  
<sup>2</sup> 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.

## Workforce/Employment:

*"How will people survive if they can't work? How will seniors graduating this year get jobs if we are headed towards a recession?" - Karishma, Young Advocate, Austin*

- **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.
- **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. As these opportunities are created, young adult leadership and voice is a key part of the path forward.

## Support Financial Stability of Students and Student Loan Borrowers:

*"I live with 3 roommates with various work situations, and we worry about paying our bills and rent. Our landlord has said nothing to us about the entire coronavirus situation, and we fear that if we can't make ends meet, we may have to cover for each other or even end our lease." - Evan, Young Advocate, Austin*

- Students' class and instruction time will likely dip over the next few weeks and months, as students monitor the health and financial well-being of themselves and their families. We support legislation within The CARES Act that ensures grant flexibility for the Pell Grant. **Recommendation: We urge state lawmakers to allow grant flexibility with lifetime eligibility usage for state financial aid, such as TEXAS and TEOG. Should a student not finish the semester, they should not have to pay back Spring 2020 state grants.**

- While national legislation has halted federal student loan payments until September, economic challenges from COVID-19 will continue. While Texas has placed a [moratorium on evictions](#) until April 20th, many Texans will be in financial crisis long after. **Recommendation: Prohibit debt collection, repossession, and garnishment of wages during the duration of the pandemic, including private loan payments.**
- Ensure borrowers in eligible repayment plans stay on track to receive loan forgiveness. **Recommendation: Lenders should provide easy-to-access pathways to update payment plans once student loan repayment begins again in September 2020.**

## Support Students to Graduation:

*“While these necessary changes are being made, students such as myself will miss the campus support and services that overall help my performance to exceed throughout the semester.” - Wendy, Young Advocate, Houston*

*“In addition to the need for lectures, most campuses offer educational and social resources for students which are genuinely helpful and this may range from free tutoring to simply having internet access. Tuition covers these resources while on campus but when there’s no campus, how do we access those resources?” - Priscila, Young Advocate, Houston*

- Student parents must be supported during this time. As [one in four Texas students](#) are also parenting, navigating childcare closures provides an [additional barrier](#) for student parents. **Recommendation: Campus liaisons should prioritize efforts and emergency aid for student parents, such as providing a virtual way for student parents to connect with colleges to ensure they have needed support.**
- This personal and academic upheaval means students need greater access than ever to trusted college staff who can support students in navigating the transition to virtual learning and COVID’s potential impact on their academic plans. **Recommendations: Academic advisors should offer virtual support, including over the phone for students with unreliable access to the internet. Students who received classroom support (e.g. taking notes) should also receive related support in a virtual environment.**
- AAs coursework goes online, not all students have immediate Internet access or access to a laptop outside of their institution, thus making digital education impossible. **Recommendation: Ensure all students, regardless of income, immigration, or housing status, can access online classes and technology.**

## Support Students’ Basic Needs, Including Housing and Food:

*“I think it’s important that colleges include options for housing to students who don’t have quality living spaces to return to, communities can incorporate food pantries so that students are provided adequate meals during this time of social distancing.” - Jasmin, Young Advocate, Houston*

*“Students are losing out on lots of precious learning time and schools are slow to respond to this crisis, expecting assignments and prompt dorm move-outs without provided resources and guidance to potentially scared young adults.” - Miracle, Young Advocate, Houston*

- Emergency aid for housing, transportation and other living expenses is critical to ensure students persist through the academic year and this upcoming summer. Most students will not have access to the \$1,200 relief fund in The CARES Act and families with children over 16 are not eligible for the \$500.00 children fund. For students who live off-campus, this is particularly devastating when rent is due, yet their employment has ended. **Recommendation: Philanthropy and state and local lawmakers should invest in existing emergency grant programs at Texas**

colleges and create programs where they do not exist. Institutions should ensure applications for emergency aid are as **simple as possible** and are **frequently communicated** to students.

- Many students in Texas experience food insecurity, such as [40.6% of Texas State students](#). During the pandemic, we expect even more students to struggle with affording and accessing food. **Recommendation: During the crisis, colleges and universities must ensure that on-campus food pantries remain open and are frequently advertised to students. If staffing during COVID-19 presents a challenge, consider leaving food pantries unlocked, while posting guidance for students to take only what they need.**
- Campuses should be prepared for more college students needing food and housing support once the fall 2020 semester begins. **Recommendation: Texas can proactively support students and our institutions by utilizing campus liaisons, as passed during the 86th legislative session, to focus on ensuring student basic needs are met.**
- As the crisis prolongs, students' finances will be drastically affected and many students will likely become newly eligible for SNAP. This is a critical moment to ensure that all eligible college students are immediately connected to the critical federal nutrition programs. **Recommendation: Provide clear outreach and guidance to postsecondary institutions on helping students access SNAP benefits.**
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## Support Student Mental Health:

*“Now that I am home, I find myself missing my busy school days. Mostly, I miss having the routine it provided. It gave my life structure. Now I feel as if things are falling apart. I miss my friends and social activities which often leaves me feeling alone and trapped in my house.”* - Young Advocate, and University of Houston student

- The COVID-19 pandemic will impact students' mental health, and students are already feeling the impact of losing access to critical on-campus supports, such as mental health counseling. During the pandemic, Texas must leverage existing campus counselors to create virtual/phone counseling while campuses are closed. **Recommendation: Ensure telecommunications and outreach continue from college advisors is prioritized in university emergency relief funding.**
- We also must ensure that students returning to campus in the fall have sufficient access to mental health counseling. State lawmakers should invest in funding for campus-based mental health resources, counselors, and crisis prevention programs. **Recommendation: Continue to prioritize the funding of programs and initiatives that expand access to counseling on college campuses.**

## Expand Healthcare Access Immediately:

*“Texas has the largest uninsured rate in the country because the Texas government has not elected to take federal aid to increase the number of individuals that can be on medicaid. This has left me and millions of other young Texans in the medicaid gap: We make too much money to be on medicaid but don't make enough to qualify for a grant from the government.”* - Christine, Young Advocate, Houston

*“COVID-19 is already something frightening to deal with. But the virus coupled with an inadequate and ineffective healthcare system, and a slow unorganized response only adds to the fear and uncertainty young people are facing today”* - Tony, Young Advocate, Austin

- Texas holds the [largest number and percentage](#) of uninsured residents in the United States, with almost one third of young adults in Texas uninsured. While we applaud Texas HHSC for automatically renewing Medicaid and Healthy Texas Women's benefits to those already enrolled, many young adults remain uninsured. **Recommendation: Expand**

# YOUNG INVINCIBLES

## **Medicaid coverage to ensure young adults can receive adequate insurance, including telehealth options.**

- Students rely on healthcare centers located on campus. For campuses that have closed these centers, Universities should ensure students know how to find accessible providers. We are optimistic about Governor Abbott's leadership surrounding telehealth strategies in Texas. **Recommendation: Ensure universities communicate to students about their healthcare options, including how to access care from a distance, options across the state, and telehealth options.**
- Uninsured individuals need access to COVID-19 testing regardless of immigration status. **Recommendation: Texas should quickly accept funds from the National Disaster Medical System to ensure access to testing.**