



#RealCollege Recommendations to Congress Regarding the Fourth COVID-19 Stimulus Bill

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The COVID-19 pandemic is affecting communities across the country, with significant implications for nearly every family and individual. #RealCollege students are also deeply affected. Before the pandemic more than 3 in 4 college students were employed and many others were actively seeking work, but skyrocketing rates of unemployment and related job cutbacks mean that their incomes are now greatly diminished. In addition, the estimated 1 in 2 students experiencing food and/or housing insecurity before the pandemic are now facing even greater struggles as campus dining halls and food pantries are closed, and residence halls are shuttered. Finally, to the extent that some students benefitted from parental support prior to the pandemic, many now find that support has evaporated—indeed, they are now helping their parents make ends meet.

Nonetheless, students must still devote time to their classes and find ways to participate in their education. This requires additional expenses for some who cannot afford internet access or functioning laptops, and it is especially complicated for students living in households with children home from k-12 schools.

Recently Congress took steps to address the economic crisis created by COVID-19 in a series of three pieces of legislation. Unfortunately, persistent misunderstandings about who today's college students are contributed to significant gaps in the relief provided to #RealCollege students. As Congress weighs the next legislative action on COVID-19 we urge attention to the following issues.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act Stimulus Gap

The recently enacted [Coronavirus Aid, Relief, and Economic Security](#) (CARES) Act provides \$250 billion dollars in direct rebates to Americans. Those payments will not go to many college students, despite the recommendations of advocates and experts.

The Issue: Students claimed as dependents on their parent or guardian's tax returns are not eligible to receive a stimulus check, even if they earned income and filed a tax return.

This means that full-time college students up to age 24 are excluded from support and will not receive a check. This provision also harms their parents since they will not receive the \$500 per dependent of stimulus relief due to the age cut-off of 16.

The most recent nationally representative survey of college students shows that before the pandemic 78% of dependent college students worked while enrolled in college, including work-study jobs, and 56% of those students worked 20 or more hours per week. There was little variation by age: 74% of students ages 18 and under worked, as did 79% of students ages 19-23, and 80% of those ages 24 and above. These students are affected by jobs cutbacks and closures just like all other workers.

The omission of dependent college students from the stimulus was not accidental. Tax policy experts, including Georgetown Law Professor [David Super](#), flagged the problem in their recommendations to Congress. Professor Super offered a simple and straightforward correction that Congress did not adopt. Specifically, while the current bill cross-references section 24(c) of the Internal Revenue Code (which provides the child tax credit and is limited to dependents under age 17), Professor Super instead recommended making the definition of dependents the one in section 151, which covers the personal exemption, includes people up to a higher age, and includes college students.

We estimated the number of affected college students using the most [recent Internal Revenue Service \(IRS\)](#) tax return data from 2017. In total 359,793 returns were filed claiming 421,855 “dependents away from home.” While this number includes other dependents that may live away from home, such as noncustodial children, the majority are likely college students.

The Hope Center’s Recommendation: During this time of heightened suffering and uncertainty Congress should remedy this harmful provision by ensuring the next COVID-19 congressional response includes at least \$500 for college students and other dependents over the age of 16, including elderly dependents.

The Families First Coronavirus Response (FFCRA) Act Work Mandate

The [Families First Coronavirus Response Act \(FFCRA\)](#) [temporarily and partially suspended the time limit in the Supplemental Nutrition Assistance Program \(SNAP\)](#), but it did so only for participants under the age of 50 who do not have a dependent child in the home (referred to as Able Bodied Adults Without Dependents or ABAWDs). No other changes were made to work requirements, and eligibility requirements tied to work, for any other populations or public benefit programs including SNAP, the Temporary Assistance to Needy Families (TANF) program, the Child Care Development Block Grant (CCDBG) program or [Medicaid](#), where applicable.

The Issue: Despite record unemployment rates, Congress left work requirements, and eligibility requirements tied to work, intact in public programs that help meet the basic needs of millions of people with low incomes, including students.

Even before COVID-19, public benefits programs were a confusing network of rules and administrative requirements that require a litany of verifications to access and maintain eligibility. For example, in December 2018, the U.S. Government Accountability Office issued a report noting that SNAP failed to serve almost [60% of potentially eligible students](#), undermining federal investments in higher education. In the SNAP program students are defined as those who attend an institution of higher education at least half time and who then must meet at least one of 11 exemption categories to be eligible. One of the most accessed exemptions allows students who worked at least 20 hours a week (on average) to meet the eligibility requirement. Class attendance, credits, or hours do not count toward this requirement. Since the

FFCRA does not lift or relax this requirement, students who utilize this exemption and who lost their job due to the pandemic could also lose their SNAP benefits.

While the CARES Act does allow for [some flexibility regarding participation and application requirements](#), the federal agencies that administer public benefit programs were not given the option to eliminate the work requirements other than for ABAWDs in SNAP. Congress should not leave this action to federal agencies or require states to request waivers, thereby creating more work for federal agency workers. A substantial body of empirical evidence shows that administrative burden [reinforces inequality and reduces access to public benefits](#). Congress should rectify this immediately to avoid further harm, especially during a crisis in which the full extent of the COVID-19 has yet to be calculated or felt.

The Hope Center's Recommendation: Congress should ensure that work requirements, and eligibility requirements tied to work, are suspended for all public programs in the next COVID-19 congressional response during the public health crisis to improve the ability of people, including #RealCollege students, to meet their basic needs.

Moving Forward

The widespread job losses and resulting financial insecurity that is now occurring is causing educational disruptions that will have lasting consequences, not only for individuals but also families and communities around the country. There is far too much at stake that requires Congress make effective and inclusive investments to stabilize the economy; dated stereotypes of today's students should not hinder those decisions. Ensuring that stimulus funding reaches all college students is an investment in their continued education, and it is essential to stave off further disruptions in the workforce and economy.