

RUSA

RUTGERS UNIVERSITY
STUDENT ASSEMBLY

RUSA Recovery Fund Report

August 20th, 2020

Authors

Nicholas F. LaBelle | *President*

Zain Ahmed | *Special Advisor to the President*

Julien Rosenbloom | *COVID-19 Task Force Director*

For more information, email president.rusa@gmail.com

Table of Contents	1
I. Executive Summary	2
II. Message from the President	3
III. Creation	4
A. Background	4
B. S.A.F.E. ACT	5
IV. Implementation	6
A. Establishing the RUSA Recovery Fund	6
B. Methodology & Criteria	6
C. Execution	8
V. Analysis	10
A. Financial Breakdown	10
B. Breakdown by School	12
C. Breakdown by Class Year	13
D. Breakdown by Residency Status	14
E. Student Testimonials	15
VI. Final Remarks	16
A. Future Need Determination	17
B. Recommendations	20
VII. Appendices	23

I. Executive Summary

The RUSA Recovery Fund (RRF) was conceptualized in late February/early March and established in April 2020 by collaborating with the Office of the Dean of Students to provide financial assistance to students in need as a result of the COVID-19 pandemic. Prior to the C.A.R.E.S. Act¹, and as the first student government relief program in the nation, the fund was created with an initial investment of \$125,000; the RRF eventually took on the role as a supplemental source of emergency relief to students whose needs were not fully met by the C.A.R.E.S. Act's Higher Education Emergency Relief (HEER) Fund, whether due to lower than needed disbursements or ineligibility (i.e. undocumented and international students).

Since its creation, the RUSA Recovery Fund has supported nearly 140 undergraduates of all schools, including more than 20 undocumented/international students and 30 Educational Opportunity Fund (EOF) students, with an mean average of \$1,300 and median average of \$600 given to students. A prime example of counter-cyclical economic policy, emergency aid has been disbursed to students seeking rent relief, experiencing food insecurity, or who have otherwise been adversely impacted by the economic conditions caused by the pandemic. In a partnership with Rutgers University's Dean of Students, applications were reviewed by Dr. Timothy Grimm, Associate Dean of Students, and anonymized requests for funding were approved by President Nicholas LaBelle.

This preliminary report reviews the status of the Fund between April 2020 and July 2020. In particular, we discuss: the establishment and implementation; application and disbursement process; the size and scope of the Fund; and new recommendations to ensure it is as visible and meaningful a resource as possible for the Fall 2020 semester.

¹ The Coronavirus Aid, Relief, and Economic Security Act (abbreviated as CARES) was signed into law on March 27th, 2020 as the federal response to the economic implications of COVID-19. As part of the Act, the federal government gave direct cash payments to qualifying citizens, provided aid to local and state governments, increased support for unemployment benefits, and provided higher education relief, among other actions. 116th Congress: [Pub. L. 116-136](#).

II. Message from the President

Dear Scarlet Knights,

These past few months have been difficult for all of us. In the aftermath of COVID-19, our world has been fundamentally changed. We are actively living through a global pandemic, picking up the pieces where we can, and persevering forward. We all know on some level that our world has suffering. Yet when that suffering is close to home on such a scale, and life continues, the result can be hard to navigate.

Working on this project has been insightful in a way I wish was not possible. Reading through applications of our fellow students and seeing the amount of hardship that our community is facing was in one word: heartbreaking. Before COVID, families were living paycheck to paycheck. During COVID, we've found it even harder to make ends meet, with the added stress and unimaginable prospect of losing our loved ones.

Policy from Washington overlooked our most vulnerable communities. As painfully evidenced by the lack of stimulus legislation from the Congress in recent days, the task falls to all of us to step up and support our community. To make it starkly clear, RUSA is here to provide direct action and support *all* of our students. I cannot express enough thanks to Dr. Grimm and all those responsible for assisting in this vital initiative to help our Rutgers family. As your President, I have not rested, *and will not rest*, as long as I am graced to serve you and fight for you.

The wealth of a community cannot be measured by those who are most fortunate, but must be measured by how we treat those poorest and in need among us. Our strength is not defined in dollars but in the strength of support we lend each other for our common welfare. In this respect, Rutgers students are strong. We are resilient. And together *we will overcome* this crisis.

In Scarlet Service,

Nicholas F. LaBelle

President



III. Creation

COVID-19 represented an unprecedented circumstance for policymakers across all levels. Such a project had never been attempted by a student government, but we recognize now more than ever we need action. The following section describes how the Recovery Fund was created and any necessary context.

Background

On Tuesday, March 10th, then-University President Robert Barchi sent an email to the Rutgers population canceling all university-related activity from March 12th until March 22nd and all on-campus activity until April 3rd.² One week later, on March 17th, an update was sent out to students in which the University suspended all in-person instruction and activity for the remainder of the Spring 2020 semester.³ With the forced removal of students from campus housing and the suspension of all on-campus activity, it was realized that numerous students would be required to find alternative housing in addition to alternative sources of food and income. As cited by Pew Research, our nation's unemployment rate grew faster in the first three months of COVID-19 as compared to the first two years during the Great Recession.⁴ Furthermore, discourse driven data has shown that college campus towns were hit harder by a degree of statistical significance in terms of local economic vitality, unemployment, and rental conditions.⁵ As an immediate response, then-President Jhanvi Virani wrote a bill which required RUSA to donate \$10,000 of its remaining budget to the Rutgers Food Pantry to combat part of students' needs.⁶ But we recognized we needed to do more.

To provide context for RUSA finances, student government and all on-campus clubs gain revenue from the student activities fee, which is processed on the term bill through each respective school fee. Each student pays \$35.50 (break down graphic in Appendix A), from this amount \$1.25 goes towards class funds, \$2.00 goes towards Recreation and Club Sports, \$3.75 goes towards the Rutgers University Programming Association (RUPA), and the remaining \$28.50 goes towards student government allocations, which pay for all club activities. School of Arts and Sciences (SAS) students have their full \$28.50 go towards RUSA Allocations. Students in professional schools contribute 80% of the \$28.50 (\$22.80) towards their professional school government, and 20% (\$5.70) of that goes towards RUSA (ex. A Rutgers Business School

² "Important Update on University Operating Status Regarding COVID-19" Rutgers University Universitywide COVID-19 Information Published March 10, 2020.

<https://coronavirus.rutgers.edu/important-update-on-university-operating-status-regarding-covid-19/>

³ "Important Update on Courses, Events and Commencement" Rutgers University Universitywide COVID-19 Information Published March 17, 2020.

<https://coronavirus.rutgers.edu/important-update-on-courses-events-and-commencement/>

⁴ Pew Research Center "[How the U.S. unemployment during COVID compares to the Great Recession](#)" Published April 8, 2020

⁵ Elrom, Daniella. Zencity "[Coronavirus Economic Impact: How COVID-19 Has Notably Affected College Town Economies](#)" Published May 5, 2020

⁶ [S20-05 Bill to Appropriate Funding for the Rutgers Food Pantry](#)

student has \$22.80 go to the Rutgers Business Governing Association and \$5.70 go to the RUSA Allocations pool). In normal years, RUSA Allocations funds around \$550,000 to \$600,000 per semester to approximately 500 organizations for club activities, and the Assembly itself is funded at a range of \$50,000 to \$100,000 for the yearly policy initiatives and projects. The Assembly had a higher operating budget of about \$50,000 than normal due to an audit of inactive accounts by then-Treasurer LaBelle during Summer 2019 which culminated in the C.A.S.H. Act.⁷ While not known at the time, this surplus was critical in allowing the creation of the RRF.

S.A.F.E. Act

Prior to the establishment of the federal Higher Education Emergency Relief (HEER) Fund, several student leaders had the realization that due to the cancellation of on-campus activities, there would be a higher amount of funds initially allocated to club activities available for reallocation. Jhanvi Virani and Nicholas LaBelle, at the time respectively President and Treasurer, both worked to author legislation to formally establish the creation of a funding source for students in need in early March. As the COVID-19 crisis escalated, LaBelle led a group of students in initially writing legislation advocating for refunds from the university, the implementation of a Pass/No Credit opt in, and a student government economic relief fund titled the COVID-19 Emergency Response Act (C.E.R.A.).⁸ Following the success of student advocacy in achieving the first two demands the bill was modified to a resolution that acknowledged the steps taken by the university but tasked RUSA with ensuring the quick implementation of these demands while simultaneously advocating for student workers who continued to suffer due to the pandemic.⁹ Due to logistical concerns, language pertaining to the relief fund had to be transferred to a separate piece of legislation. The result of that action was the Securing Allocations to Fund Emergencies (S.A.F.E.) Act.¹⁰ President Virani and Treasurer LaBelle worked in tandem with the RUSA Allocations Chair Brian Brown to determine a number for the initial allocation. President Virani and Treasurer LaBelle were hoping to contribute a sum larger than \$125,000; however, being that the entirety of data was not yet available for the amount of take backs from clubs and organizations due to pending expense payments, the three concluded to set an initial allocation of \$125,000 for the fund with the understanding that more funds would be transferred as better data became available or need was exemplified. Due to the emergency circumstances of the pandemic, the legislation was passed via emergency protocol by a unanimous vote of the 2019-2020 Executive Board on behalf of the Assembly.¹¹

⁷ [F19-06 Capital Allocation and Secure Handling \(C.A.S.H.\) Act \(first section\)](#)

⁸ [Initial Draft of the COVID-19 Emergency Response Act](#)

⁹ [E-Board Resolution S20-02. Resolution to Acknowledge COVID-19 Refunds, Grading, and University Workers](#)

¹⁰ [S20-06 S.A.F.E. Act](#)

¹¹ [Standing Rules Art. V, §7 as of April 2020.](#)

IV. Implementation

With the S.A.F.E. Act taking official effect, the immediate task became to expedite the fund's establishment and implementation. Establishment covers the initial sourcing of funds and finalizing partnership, methodology determines the amount of funding provided, and execution explains the daily operations of the fund.

Establishing the RUSA Recovery Fund

Following the passage of the S.A.F.E. Act, the main concern was officially establishing the fund. The initial proposition was to have the funds processed in the Student Activities Business Office (SABO), where RUSA holds its account balances with TD Bank, in order to maintain direct oversight. Due to the all virtual environment, additional considerations had to be made for the most efficient processing of funds. At this point in time, SABO was only operating with writing checks at the non-ideal rate of once a week. Additionally, these checks were primarily for the payment of outstanding expenses from club activities. Furthermore, the mailing of physical checks would disadvantage students unable to receive mail and create a longer processing period. Upon consultation with the Treasurer and University administration, President Virani spoke with Dr. Timothy Grimm, Associate Dean of Students, to explore housing the review process with the Office of the Dean of Students. In normal conditions, the Dean of Students operates an Emergency Assistance Fund to process one-time payments for non-chronic issues (ex. housefires, medical emergencies, etc.), an LBGQTQ+ Student Emergency Fund, and a Food Security Fund. Given these circumstances, it was evident that a partnership with the Dean of Students was preferable. The experience component was a critical determinant, as well as the fact that payments could be processed in a more expedient manner via direct deposits as opposed to slower checks. President Virani and Treasurer LaBelle both worked with several administrators to ensure the fund had student leadership and technical expertise. Further complicating issues was that the establishment of the fund coincided with the conclusion of the RUSA Spring elections during the first week of April. Outgoing President Virani was in initial communicate with Dr. Timothy Grimm as the RUSA signatory, though her term expired before any applications were set for processment or criteria finalized. Upon his first day in office, now-President LaBelle called Dr. Grimm to finalize criteria and begin processing the first batch of applicants.

Methodology & Criteria

With the fund's intent to support at-risk communities and those affected due to the economic impact of COVID in an emergency circumstance, it was important to construct a methodology that reflected such circumstances. Following the C.A.R.E.S. Act's passage, the RRF took on a critical role in supplementing the amounts students received after C.A.R.E.S. funding as well as supporting those who were not eligible for federal funding (i.e. DACA & international students).

The following three criteria questions were utilized in order to allow a consistent application of review for applicants:

“EMERGENCY DETERMINATION

1. Are the circumstances leading to the student’s need unforeseen/unplanned? Yes No
2. Is the circumstances short term rather than chronic? Yes No
3. Are the circumstances outside of the control of the student? Yes No

Applicants needed to fit all three criteria in order to qualify for the fund; Dr. Grimm would initially review and then President LaBelle would provide a secondary review and approval. On the application, students would have the chance to write the entirety of their circumstances and then provide an itemized list of need categories. The written experience was critical in better understanding the need profile of the student (reference Appendix B).

Additional documentation was submitted to the Dean of Students for verification of expenses. For example, students asking for rental relief were asked to provide leases or other forms of proof. Students that were in need of food could submit a sample receipt of groceries, although the Dean of Students has a good sense of costs due to the other emergency funds. Students that had medical expenses shared documentation in their application. For the sake of transparency, in instances where immediate documentation was not available, students were provided with the benefit of the doubt. Our main objective was to provide for those in need at the quickest time frame possible, and as such we took students at their word.

Using student written testimony and documentation, Dr. Grimm would recommend the amount of funding based on the need provided. The amount recommended was based on the amount needed to support the student in the requested categories for one to two months. For example, if a student needed food aid, they were given the amount to provide food for one to two months. Similar with rent. For more niche, one-time, expenses such as medical necessities the full amount was funded as much as possible. LaBelle would then review the application, recommend any necessary changes, and upon confirmation with Dr. Grimm the agreed recommended amount was finalized.

Very broadly, applicants were sorted into three categories: high-need, moderate-need, and low-need. High-need were students that had a pronounced need-based financial aid, immediate, emergency need, and came from families that had added need (i.e. DACA, international, EOF, low-income). All high-need students were funded. Moderate-need were students who may have had less need-based financial aid, but demonstrated high financial need for necessities as a result of COVID-19. High-need and moderate-need students made up the overwhelming majority of applicants. Low-need students were students who had almost no need-based financial aid, and

demonstrated need for non-emergency categories. Low-need applicants were given other resources for support as their requests did not usually qualify for the RRF.

Following the announcement of C.A.R.E.S. funding to be distributed by the Office of Financial Aid, it was brought up that the RRF could also serve to supplement need not met by C.A.R.E.S. dollars. As a response, the RRF application form was modified to allow the applicant to express if they had received C.A.R.E.S. funds. If a student received C.A.R.E.S. funding, that did not affect their eligibility to receive money from the Recovery Fund. The only methodological change was that if an applicant had received an amount from Financial Aid that exceeded the initially stated need, they were asked to confirm their financial request.

In coordination with the Office of Financial Aid and its Director Brian Berry, RRF recipients had their funding amount capped so as to not prohibit them from receiving other forms of financial aid. This was a marginal concern and only was impactful for the case of two students. In these two cases, the students were funded to the amount just under what would prohibit their eligibility for other forms of financial aid. In a similar vein, the amounts funded were not deemed significant enough to impact student tax obligations and where this was a possible concern the student was notified.

Very few students were denied funding, as shown by the Analysis portion of this report, and those that were not funded were due to the following methodological parameters. There were two main categories that asked for funding that were not eligible: tuition and parking fees. Several students asked for several thousand dollars in tuition expenses; the RRF was established as an emergency assistance fund and as such was not able to directly cover tuition expenses. However, students that needed tuition assistance were directed to several other sources of aid. Additionally, even if the RRF could not directly finance student tuition, by paying for other expenses the hope is that these students would use the saved money to pay tuition. Important to note is non-tuition educational expenses were supported by the Fund. For instance, if a student had no internet access, or needed technological support for academic purposes those expenses were covered. Other students had applied in order to pay off several hundred dollars of parking fees. These students were denied as parking was not deemed to fit the three criteria questions as an emergency circumstance. However, students that did apply for money to pay Rutgers parking had their parking expenses waived by the Department of Transportation Services. In this sense their financial need was met without having to expend funds that could be used to benefit more emergency circumstances.

Execution

With Methodology established, the following section will detail the daily operation of the fund and execution. The initial concern was allowing students to be aware of the fund's existence, so a targeted social media strategy was deployed via email, Instagram, and Facebook. The RUSA Public Relations Chair, Nina Gohel, and Vice-President Arielle Dublin, created

graphics to advertise the C.A.R.E.S. funding as well as the RRF. These efforts were compounded by the word-of-mouth distribution of students telling other students utilizing several group chats. RUSA members were instructed to post language with their academic group chats, residential group chats, and encourage their friends to share the information. Additionally, President LaBelle sent an email explaining the RRF to the cultural centers in order for each center to pass along the information to their respective student organizations. Direct contact was also provided to the student umbrella organizations: Latino Student Council, United Black Council, Asian Student Council, Muslim Public Relations Council, and Queer Caucus. The other school governing councils, including Engineering Governing Council, Rutgers Business Governing Association, School of Environmental and Biological Sciences Governing Council, Mason Gross School of The Arts Student Government Association, Pharmacy Governing Council, and Douglass Governing Council were also encouraged to spread the RRF information and have those that needed funds to apply. Many students reached out directly via Instagram to President LaBelle and Vice-President Dublin regarding questions about the RRF and C.A.R.E.S. funding. The fund application was (and is) accessible via the link: tinyurl.com/rusarecovery. Applicants could then make a copy of the form, fill all relevant information and move to the next step.

Applicants for the RRF would begin by either emailing the RRF application (reference Appendix B) to the Dean of Students at the email (deanofstudents@echo.rutgers.edu) or by emailing the Dean of Students for general need and being directed to apply to the RRF. A student would receive an email from the Dean of Students that their request was received. From this point Dr. Timothy Grimm would review the application and determine if the student was eligible to be funded based on the priorly mentioned methodology. Pending his decision, the applications would be sent to President LaBelle for the secondary review and approval. The application sent to LaBelle had all names and other identifying information redacted to protect student confidentiality. All students were referred to by a unique number. On average, President LaBelle returned all applications to Dr. Grimm with recommendation and approval in twenty-four hours. Initially, due to the high influx, the applications were sent in large batches from Grimm to LaBelle. The batches would then be processed by LaBelle and emailed in bulk back to Grimm for next steps.

As of May 10, Dr. Grimm began sending the applications individually via email to allow for more convenient record keeping in email records for the Dean of Students.

Following approval by both Dr. Grimm and President LaBelle, Dr. Grimm would email the applicant a letter detailing the amount of funding and having them sign for acknowledgement. (reference Appendix C). On the back end, RUSA would transfer funds within the University in block payments from its own SABO account to the Dean of Students account. Additionally, the Dean of Students would pass along the applicant information to the Office of Financial Aid to ensure that the funded amount would not detract from other aid. If this was an issue, the RRF

amount was capped to not prohibit future financial aid. If not, the full amount was funded. At this stage, all information was sent to the Office of Student Accounting. At this point, the student would receive funding from either direct deposit if they had an account set up with University or have a check mailed to their address that is on record with the University Registrar. Direct deposits could be processed in the course of three to five days; checks were processed in seven to fourteen days. A majority of students had direct deposit established due to their refunds from the Spring semester. A concern for the students who did not set up their direct deposit was whether the address on record with the University was the students' current residence. The point of most time was between when funding was approved by Grimm and LaBelle and processed via Student Accounting. This can be largely attributed to the moving of employees to work remotely. In June many offices were still adjusting to the remote work environment and as such had more difficulty processing payment. This problem became less demonstrated as offices grew accustomed to working from home.

Throughout the course of the review process, in cases of disagreement, deference was provided to President LaBelle as the funds provided were from student fees. In all, there were thirteen cases where students were initially denied funding, and upon recommendation from LaBelle they were then granted funding.

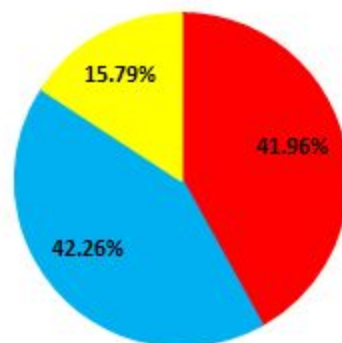
While the process overall worked well, there are several measures that could be taken to ensure a more smooth function in the Fall semester as described in the Recommendations portion of this report.

V. Analysis

The following breaks down the Recovery Fund's operations into quantitative and qualitative categories. Specific individual quantitative amounts and circumstances are not provided in order to protect student confidentiality.

Financial Breakdown

Funding Breakdown



■ Food ■ Rent ■ Other



Of the \$125,000 in the recovery fund, \$90,532 has been awarded to students. Of this amount \$37,985 (41.96%) has been funded to pay for rent, \$38,256 (42.26%) was used to pay for food, and \$14,291 (15.79%) was used to pay for additional expenses like medication, WiFi, etc. This means there is a remaining \$34,468. As referenced in Section VI, we do not believe this amount is sufficient with the ongoing demand come the Fall semester.

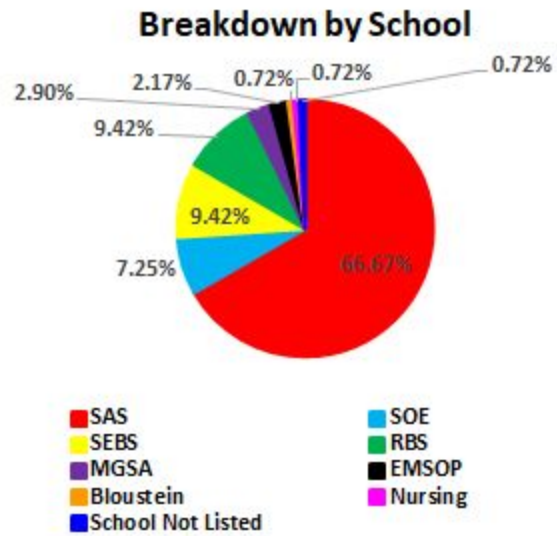
129 out of 138 students received aid from the Fund. Of these 129 students, 96 received less funding than requested, 26 received the same amount they requested and 7 received more than they requested. In order to ensure that students are being funded adequately, we must increase the overall amount of money available in the fund.

30 of the applicants are participants in the New Jersey Educational Opportunity Fund (EOF) program; these students are from “educationally and economically disadvantaged backgrounds.”¹² 100% of these applicants received aid from the fund. In this respect, the Recovery Fund achieved the impact among those that may be most vulnerable to chronic financial need. Important to note is that while the fund provided aid for those most at-risk, a statistically significant portion of applicants would be considered “middle-class” as defined by Pew Research.¹³ Over 50 applicants experienced unemployment of all family income-earners (i.e. both guardians, single guardians, siblings, themselves, etc.) as a result of layoffs pertaining to COVID-19. This is important to note as primarily funds would be expended only on lower-income families; however, the severity of the COVID-19 pandemic has created economic conditions that effectively have diminished the financial safety of many middle-class students. Many of these applicants were in jobs (i.e. “gig economy”) that did not qualify for unemployment benefits, and in several instances the applicants’ family relied on the amount given by the RRF to pay for the most basic needs such as food and rent for the span of one to two months.

¹² [Office of the Secretary of Higher Education “Information about Eligibility”](#)

¹³ [Pew Research Center \(2016\) "America’s Shrinking Middle Class: A Close Look at Changes Within Metropolitan Areas" 11 May](#)

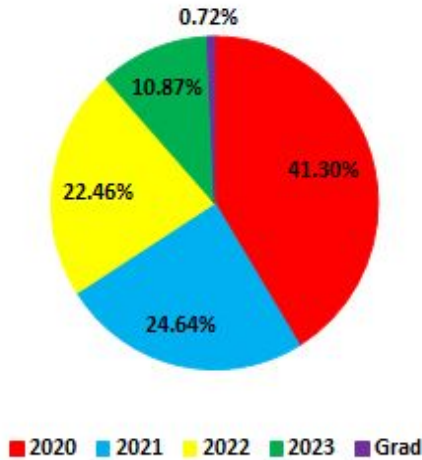
Breakdown by School



There were 138 students who applied for aid from the RUSA Recovery Fund. Students from 8 different schools applied. Of those that applied 129 students received funding while only 9 students did not. Students did not receive funding due to the reasons mentioned in Section IV, subsection 2. From the School of Arts and Sciences (SAS), there were 92 applicants, of these applicants, 87 received funding while 4 were denied. Of the 13 Rutgers Business School (RBS) students that applied, 11 received funding while 2 were denied. There were 13 applicants from the School of Environmental and Biological Sciences (SEBS), of these applicants, 12 received funding while 1 was denied. The School of Engineering (SOE) had 10 applicants all of whom received funding. Of the 4 applicants from the Mason Gross School of The Arts (MGSA), 3 received funding while 1 was denied. All 3 of Ernest Mario School of Pharmacy (EMSOP) applicants received funding. The Edward J. Bloustein School of Planning and Public Policy (Bloustein) and the Rutgers School of Nursing (Nursing) each had 1 applicant who was funded. There was 1 student who did not have a school listed who was denied funding. This unlisted status was due to the student being mid-school transfer. Overall 93.48% of the applicants were provided some sort of aid. Important to note is that the fund provided aid for students of all schools. There were initial concerns that SAS students would be favored, however based on this data SAS students were in reality underrepresented and professional schools were overrepresented. This demonstrates that the RRF is the best equipped vehicle to fund students from all educational backgrounds, and as detailed in the Recommendations the consolidation of the fund would benefit the entire student community.

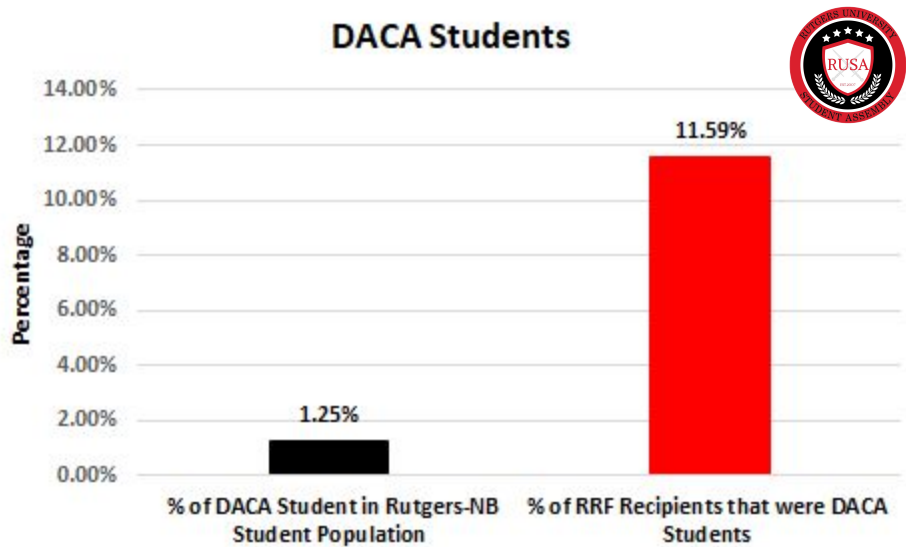
Breakdown by Class Year

Breakdown by Class Year

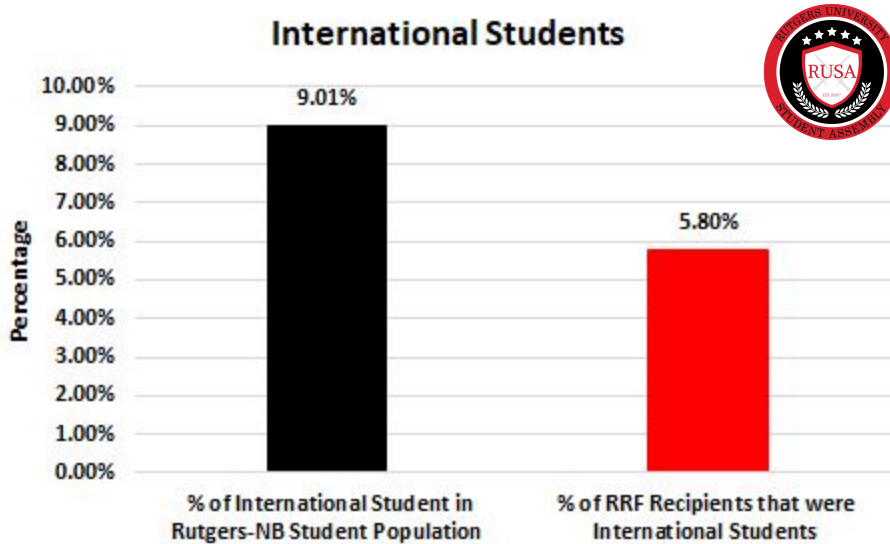


138 students from all class years applied for aid from the RUSA Recovery Fund. 57 students in the Class of 2020, 41.30% of all the applicants, applied for funding and only 1 was rejected. 34 students in the Class of 2021, 24.64% of all the applicants, applied for funding and 4 were denied funding. 31 students in the Class of 2022, 22.46% of all the applicants, applied for funding and 2 were rejected. 15 students in the Class of 2023, 10.87% of all the applicants, applied for funding and 2 were denied funding. Although the fund was also open to Graduate students, this cycle only received 1 application, 0.72% of the total applicants, which was granted. Overall 93.48% of the applicants were provided some sort of aid. The analysis found that the Class of 2020 applicants on average had less parental support and more expenses related to the end of a collegiate career such as rent and independent food purchasing.

Breakdown by Residency Status



The Recovery Fund provided aid to sixteen Deferred Action for Childhood Arrival (DACA) students that were willing to self-identify as such. This translates to nearly 12% of the current recipients having DACA status. Based off the unofficial data compiled by social-justice undocumented groups and several data aggregating think tanks, we calculated the percentage of DACA students in the Rutgers-NB population to be roughly 1.25%.¹⁴ As such, in proportion with the available data on the entire Rutgers population, the RRF did exceedingly well in funding DACA students relative to their overall campus presence.



¹⁴ American Immigration Council, [Immigrants in New Jersey](#), August 6, 2020

In comparison, the number of self-identified international students funded amounted to 5.8% of the total RRF recipients. The approximate percentage of Rutgers-New Brunswick undergraduate students that are international is 9%.¹⁵ This demonstrates that we need to provide better outreach to the international community at Rutgers to ensure they are aware of the fund's existence as well as their eligibility as opposed to C.A.R.E.S. funding. There was consideration from the authors that the average wealth per capita of the international student population may be higher than that of the DACA students leading to lessened need for funding. Regardless, we are determined to enable any student that needs aid to have the knowledge in order to be able to apply. Funds for these students were mainly utilized to assist them in obtaining residency to remain in the U.S., with a small portion of these funds helping to assist students to travel to their families in other countries.

Student Testimonials

The following set of testimonials were gathered from emails, direct messages, and phone conversations between members of RUSA and student applicants. To respect applicant's privacy, all selected testimonials have been anonymized, edited, and shared with the explicit permission of the students.

"I lost my mother due to COVID-19. She was a healthcare worker and got infected in March. She passed away in less than a week. My five siblings and I are devastated. My mother was only 46. She had been there for our entire lives. And now she's gone. As the oldest sibling, and with no other near relatives, I woke up suddenly responsible for not only myself but my younger brothers and sister. RUSA was able to help me and what's left of my family at a time when it felt like no one could. We'll never see our mother again, nothing will make that pain go away. But at least I won't have to worry about putting food on the table for a while, letting us grieve." - Anonymous student on April 17th, 2020

"Thanks for taking the time to call me As a DACA student, it's been a challenge getting support from anywhere else. I'm gonna be the first person to graduate from my family. . . It's pretty radical that students were behind this to get folks help. Keep it up." - Anonymous student on June 20th, 2020

"Me and my two siblings live in a single parent home. My mom makes an income of less than \$12,000 a year. I'm a first generation POC student that has dreamed of going to Rutgers since I was a kid. The past few months I didn't know if I could continue in school. It was coming down to the impossible choice of buying less food and necessities in order to pay for school.

¹⁵ College Factual, [Rutgers University International Student Report](#), 2018

Imma [*sic*] make sure to put this education to good use. Thank you.” - Anonymous student on July 27th, 2020

“I’ll keep this short. Thank you for the help. I tend to be pretty cynical but this was a reminder that people care.” - Anonymous student on July 30th, 2020

“COVID-19 brought about an incredibly stressful situation for my family's finances. With both of my parents not being able to return to work and my work study employment being left open-ended, I felt incredibly stuck and confused with my circumstances. I hadn't expected the RUSA Recovery Fund to exist, so receiving the acceptance email was an amazing relief. I feel more confident in my enrollment at Rutgers and more confident in my ability to perform as a student as I do not have the burden of overwhelming financial instability looming over me.” - Anonymous student on August 8th, 2020

VI. Final Remarks

Overall, the COVID-19 pandemic has proven to have caused hardships on many students and the RUSA Recovery Fund was able to alleviate some of that struggle. However, we realize that as time progresses, more issues will develop and we need to consider making changes to optimize the funding process to better serve students. As a result of RUSA’s actions, several stakeholders both at Rutgers and across the country adopted similar policies. In New Brunswick, the Rutgers Business Governing Association, with leadership from their President Arman Singh, followed RUSA’s lead and provided \$60,000 to the Dean of Students for COVID-19 relief. Our role as the first relief fund paved the way for schools nationwide as well. After reading an article in *The Gainesville Sun*,¹⁶ Task Force Director Julien Rosenbloom reached out to the University of Florida SGA President Trevor Pope to discuss their similar proposal for a \$500,000 rent-relief program using student government funds. Interestingly enough, this school in part was inspired by Rutgers. Their larger allocation helps to provide practice of such funds being wider in scope and capable of well-handled student management. Such an amount would be viable at Rutgers totalling over \$1,000,000. Several schools have modeled similar programs off of the RRF, and this experience has provided us with the opportunity to reflect upon our needs to improve. In the following two subsections: 1.) a multivariable linear regression analysis to assign a numerical value for future need; 2.) recommendations in order to ensure a more effective fund in the Fall that enhances current operations and promotes future success.

¹⁶ Nelson, Sarah (2020) ["UF Student Bill Would Pass \\$500K for Rent Relief"](#) *The Gainesville Sun*, 7 May

Future Need Determination

Important now is to consider the impacts of the ongoing economic crisis into the Fall semester and beyond. As previously mentioned, unemployment has been a chronic issue as a result of the pandemic. The initial predictions of a “V-shaped” recession curve are looking to be unrealistic. Furthermore, with the inability of federal legislators to act on further stimulus packages, and the inevitability that C.A.R.E.S. funds at Rutgers will be expensed in the coming academic year, it is important that we provide future funding. All analyses were processed through the pandasTM and statsmodelTM software libraries on Python scripts.

Equation Model for Predicted Percentage of Financially Insecure Families for Greater New York-New Jersey Region:

$$FIF_y = a + \beta_1 * Unemp_y + \beta_2 * Inflation_y + \beta_3 * Relative-price-of-food_y + \beta_4 * Relative-price-of-housing + \varepsilon_y, \text{ where } \varepsilon_y \sim N(0, \sigma^2)$$

FIF is the predicted percentage of *Financially Insecure Families* out of the greater New York-New Jersey region. The explanations for the variables are as follows: *a* is the constant term; *Unemp* is the seasonally adjusted rate of unemployment averaged in the Northeast Region¹⁷; *Inflation* is the data drawn from the Consumer Price Index for all Urban Consumers (CPI-U) in the New York-New Jersey Region¹⁸; the *Relative-price-of-food* was measured by the CPI-U of NY/NJ Food divided by the CPI-U NY/NJ for all goods and services; the *Relative-price-of-housing* is calculated averaged number of rental and mortgage payments across the state of New Jersey divided by the CPI-U of NY/NJ for all goods and services¹⁹; ε_y is the random component (a.k.a. “disturbance”) normally distributed. Past practice with a similar equation was used by the USDA Economic Research Service in a 2014 study.²⁰

In terms of unemployment, looking at the regional data allowed us to focus on the more relevant circumstances for the majority of Rutgers students. Tying to food insecurity, even if unemployment decreases, data from 1999-2012 demonstrates that lower unemployment does not coincide with a decrease in the prevalence of food insecurity among those already insecure.²¹ The unemployment rate of those 16-24 is historically higher in comparison to the general population.

¹⁷ Bureau of Labor Statistics, [Geographic of Employment and Unemployment](#), Table 1, Published July 31, 2020

¹⁸ Bureau of Labor Statistics, [Consumer Price Index for Urban Consumers - New York & New Jersey](#) Published August 12th, 2020

¹⁹ Calculated value taking the weighted average rent data from Rent Data’s “[2020 Fair Market Rent in NJ](#)” and the mortgage delinquency rates w/ avg. payment from BlackKnight’s “[Mortgage Monitor](#)”

²⁰ Nord et. al., [Prevalence of U.S. Food Insecurity Is Related to Changes in Unemployment, Inflation, and the Price of Food](#), ERR-167, U.S. Department of Agriculture, Economic Research Service, June 2014.

²¹ Ibid. Figure 1

Youth unemployment is also seasonally higher in the fourth quarter due to students no longer being in school and now counted as unemployed. However, COVID-19 was abnormal in that unemployment among the 16-24 age-group sky-rocketed to over 30% in July 2020, double the numbers of 2019.²² In considerations of future need, while a majority of students have some level of parental support, the oversized impact on youth employment will lead to potentially more adverse conditions come the Fall. The beta coefficient has a positive value of 0.627. This means that with every 1% increase in unemployment there is a 0.627% increase in FIF.

In terms of inflation, the Monetary Policy Report of the Federal Reserve demonstrates that the inflation based on Personal Consumption Expenditure (PCE), is at a rate of one-percent.²³ Consumer inflation has been artificially low due to the weakened demand of COVID-19 and low oil prices, therefore leading us to view inflation as a non-risk. The grossly overstated concerns of inflation due to the recent round of Quantitative Easing fail to recognize the “flight to quality” that has occurred globally among bond markets in U.S. Treasury securities. Demand for dollars has increased, as evidenced by the increase in M2 caused predominantly by savings, direct deposits, and institutional funds.²⁴ Due to these factors we are unlikely to see demand based inflation. However, there is reason to believe that due to the decreased labor supply as a result of lock-downs in agricultural exporting countries, there very well may be a supply-side “cost-push” shock that leads to increased prices in the following year. The beta coefficient has a positive value of 0.474. This means that with every 1% increase in inflation there is a 0.474% increase in FIF. The positive correlation makes sense as a rise in inflation effectively means people can buy less with their current dollars.

In terms of food insecurity, Rutgers has already conducted several studies specific to our campus. A 2018 study found that nearly a third of Rutgers students are food insecure.²⁵ The study additionally found that non-citizen students are 1.32 times more likely to be food insecure. As further evidence of the RRF having the right intent, students that were Pell Grant recipients or EOF were 1.39 times more likely to be food insecure. For direct anecdotal evidence, the Rutgers Food Pantry had an increased demand of 420% during the peak of COVID.²⁶ While that number has reduced during the summer, that can be attributed in large part to a reduced off-campus population. Even if school is not on-campus, an increased number of students will be living

²² Bureau of Labor Statistics, [Employment and Unemployment Among Youth Summary](#), Published August 18th, 2020

²³ Federal Board of Governors, [Monetary Policy Report](#), June 12, 2020

²⁴ Federal Reserve Economic Data, [Created graph of M2, Savings, Direct Deposit, & Institutional Funds](#), August, 2020

²⁵ Cuite, C.L., Brescia, S.A., Porterfield, V., Weintraub, D.S., & Willson, K.A. (2018). Working paper on food insecurity among students at Rutgers-New Brunswick.

http://humeco.rutgers.edu/documents_pdf/RU_Student_Food_Insecurity_2018.pdf

²⁶ Call with Kerri Wilson, Director of Off-Campus Living & Community Partnerships, Head of Rutgers Food Pantry, on July 28th, 2020. The average normal number of students weekly is 50. This exploded to 260 per week in the aftermath of COVID.

off-campus relative to the summer months. Being that food is a generally inelastic good, and financially insecure households tend to expend marginally higher amounts on food purchases, the relative cost of food is a critical metric that demonstrates the danger in which many families are finding themselves. The beta coefficient has a positive value of 0.581. This means that with every 1% increase of the relative cost of food there is a 0.581% increase in FIF.

In terms of the relative cost of housing, New Jersey is one of the most negatively impacted states as a result of the pandemic. Being that our state housing market has not yet recovered from the Great Recession, it is not surprising that we rank highest on the Housing Hardship Index.²⁷ Although Governor Murphy enacted Executive Order 106 which created a Moratorium on Eviction, New Jersey residents are still at risk of being brought to court for the non-payment of rent.²⁸ Following the expiration of E.O. 106, those who are subject to final court orders of eviction will be removed. In order to prevent this outcome, the RRF seeks to fund rent relief now to prevent court proceedings. The beta coefficient has a positive value of 0.539. This means that a 1% increase in the relative cost of housing leads to a 0.539% increase in FIF.

The respective *p-values* for all for predictor variables were: 0.045, 0.024, 0.041, 0.038. All these values were statistically significant by falling under the value of 0.05. In statistics this means that we can state with more than 95% confidence that the predictor variables have an effect on determining financial insecurity. Put simply, this means that the predictors are valid. Additionally, following best practice, the model was tested for heteroskedasticity and multicollinearity. In both cases the model was found to be robust and not at risk of diluting the statistical inferences from the model.

Based on the regression analysis, we find that the adjusted R^2 is equal to 0.94. Formally stated as the coefficient of determination, this is the proportion of the variance in the dependent variable that is predictable from the independent variable(s), and adjusted meaning that each predictor variable improved the model more than it would be improved by chance. Put simply, this means that 94% of changes impacting financial insecurity can be attributed to unemployment, inflation, the relative price of food, and the relative price of housing.

Extrapolating the data onto Rutgers community, and inputting optimistic time value data, we arrive at a conservative estimated FIF value of thirty percent. While most would believe that enrollment would decrease during a recession, numerous studies have shown that enrollment will *increase* following the wake of recession as families value education more to offset perceived labor competition.²⁹ This may not be the 20-21 academic year but will persist as long as the recessionary cycle. We use a conservative estimate, but it is important to consider how higher enrollment in subsequent years may impact financial need. As mentioned in the Executive

²⁷ Ostrowski, Jeff, Bank Rate, [Housing Hardship Index: Coronavirus Crushes Some States](#), Published July 27, 2020

²⁸ New Jersey [Executive Order 106](#) (2020)

²⁹ Parker, Clifton B., *Stanford News* “[The Great Recession spurred student interest in higher education, Stanford expert says](#)”, Published March 6, 2015

Summary, the median amount funded was \$600 and can provide as a baseline for fiscal need per applicant.

To forecast a numerical dollar value for future need we can use the following equation:

*Future Need = FIF * Approx. Rutgers Undergraduate Population * Median RRF Recipient Amount*

Plugging in the following numbers we calculate a conservative need estimate for Rutgers students:

$$\$6,480,000 = 30\% * 36,000 * \$600$$

It is important to note the Future Need equation does not take into account the financial impact of the second and third rounds of C.A.R.E.S. funding as well as Scarlet Promise grants. This data is not yet readily available. It is likewise important to keep in mind that this value reflects ideal circumstances and that the current economic conditions are some of the most unpredictable in recent history. As such, any exact numerical value produced will be subject to forthcoming economic outcomes.

Recommendations

As we move forward feeling confident in the Fund's spring and summer successes and its potential to be a meaningful safety net for economically vulnerable Rutgers undergraduates, we recognize that there are several immediate changes that should be made prior to its revamping for the Fall 2020 semester. These are subject to be elaborated upon as recipient input is gathered, analyzed, and incorporated.

1. Recommendation 1: Create a COVID-19 Response and Recovery Department

Building off of the successes of the COVID-19 Task Force, whose recommendations included, among other things, an automatic surveying and data collection operation for the RUSA Recovery Fund and the Renewable Energy Credit Program, we recommend transferring the function and objectives of the Task Force to a Department, which will have more dedicated, robust, and specialized staffing and jurisdiction. A separate departmental proposal is forthcoming, but at minimum, the Department would:

- Play a role in anonymously evaluating RUSA Recovery Fund applications whose requests are not fulfilled by institutional and departmental funds from the Offices of Financial Aid and Dean of Students,
- Oversee and provide support, where appropriate and needed, on applications and disbursements for the Renewable Energy Credit Program subsidy entirely, and
- Include communications staff, policy staff, and operational staff (currently, the function of the Task Force is primarily advisory, and therefore lacks an actual

operational staff), and assist in the rebranding campaign for the RRF at the beginning of the Fall semester.

2. Recommendation 2: Increase RUSA’s Role in Evaluating Applications

As the economic impacts of the COVID-19 pandemic continue to compound, it is important that RUSA is equipped to respond to students’ evolving financial needs as quickly as possible. This means that the current operational model of applications being processed by Dr. Timothy Grimm at the Office of the Dean of Students must be redesigned to include the COVID-19 Response and Recovery Department as key evaluators. Currently, certain applications reviewed by Dr. Grimm have the benefit of being designated as eligible for funding by the Offices of Financial Aid and/or Dean of Students, saving money in the RUSA Recovery Fund for more unique and extenuating student circumstances. With RUSA playing an evaluation role, we will be able to accommodate more application requests and review funding requests deemed eligible for the RUSA Recovery Fund. This will reduce turnaround time for undergraduates in need and ensure that maximum attention is given to their financial situation.

3. Recommendation 3: Attach Program Evaluation Survey to Funding Disbursements

To ensure an ongoing, extensive, and timely data collection operation, we recommend that all recipients of RUSA Recovery Fund awards be sent a program evaluation survey in the same email that notifies them of their award. This allows the Department to conduct adequate and student-facing oversight and adapt operations in real-time to better scale operations and accommodate student needs.

4. Recommendation 4: Consolidate Allocations, Governing Council Funds, and Private Donations to Reinvest \$1,000,000 in the RUSA Recovery Fund & COVID-19 Relief

RUSA is currently discussing how the budget will be affected for the fall semester. Due to the lack of on-campus club activities, and thus the lowered need of funds for clubs, it is suggested that the RUSA Allocations Board takes the majority of money allotted for Fall 2020 club allocations and contributes that to the Recovery Fund. Conversations with the Governing Councils (RBGA, EGC, SGC, MGSGA, PGC, DGC) have been undertaken to see their willingness to contribute to the fund. The majority operating budgets of all the Governing Councils is also recommended to be donated to the fund. In addition, the authors encourage the Assembly and other students to commit to a public fundraising campaign in order to utilize alumni connections. A determination of need was found to exceed \$1,000,000 though we believe that this amount will be sufficient for the immediate future provided other financial aid. To demonstrate that severity of COVID-19

on the Dean of Students, at a time their bank account held the horrifying amount of \$13.³⁰ This cannot happen again. The increased budget and streamlining of funds amongst student governments for the RUSA Recovery Fund will allow it to maximize its ability in serving students in dire need of aid and assistance in terms of volume and efficiency. Dr. Grimm expressed how logistical concerns would be alleviated if there was one student body managing a student financed fund. Additionally, by asking for partnership with the governing councils, the fund would have various stakeholders provide input and create stronger bonds among all student governments which may benefit future partnership.

5. Recommendation 5: Consider Alternative Methods to Finance Tuition Relief

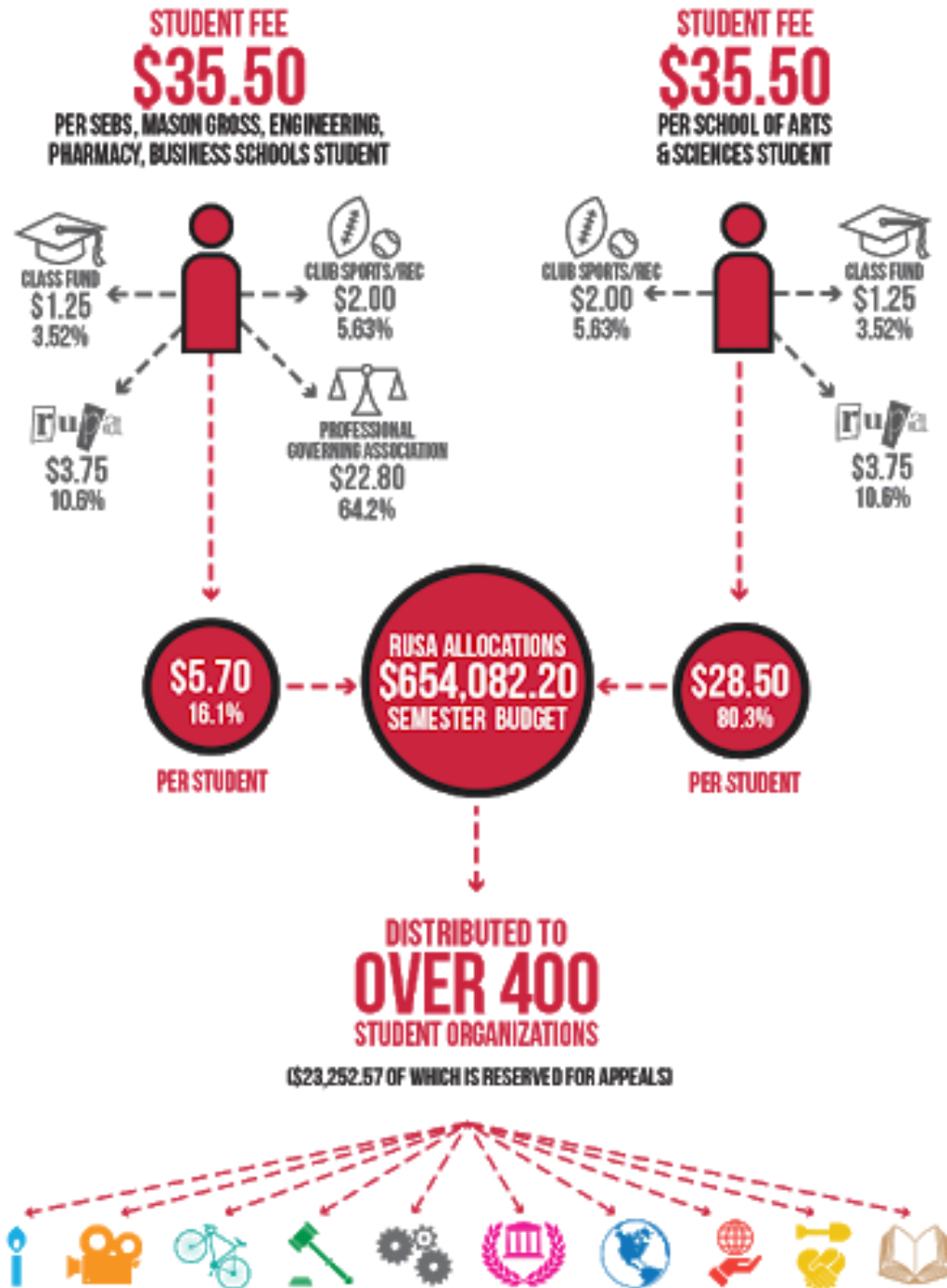
Due to the current inability of the fund to directly address the concerns of tuition relief, the authors recommend to the Assembly to consider policy alternatives to provide tuition aid. The most immediate of these policies is to invest directly in a pilot Income Share Agreement program to provide gap financing to ensure that Rutgers students most in need have the funds available to continue their education.

6. Recommendation 6: Provide Logistical Support for the Processing of Payments

Being that the average number of applicants is expected to rise in tandem with the return to the academic year, it would be most beneficial to have a greater processing speed from applicant approvals to the disbursement of funds. Being that the greatest queue time took place within Student Accounting, the authors recommend the Office to dedicate a delineated timeline to process the RRF applicants. If the issue is a shortage of personnel, the authors recommend that the Office utilize members of the COVID-19 Department to alleviate the burden of work and allow a student voice to assist.

³⁰ Call with Dr. Timothy Grimm on July 23, 2020

Appendix A: Student Activities Fee Break-Down



Appendix B: Blank Application Form (Post-C.A.R.E.S. Act)



RUSA RECOVERY EMERGENCY ASSISTANCE APPLICATION



Name: (Click Here), First M.I. **Date:** Click or tap to enter a date.
Email: Email Address **Phone #** XXX-XXX-XXXX **RUID #** XXXXXXXXX

Local School Address: **Permanent Address:**
Street Address Street Address
City St. Zip City St. Zip

Referred By: Name Relationship/Department

Financial Aid Information:

- Have you applied for Financial Aid (excluding CARES Act funding)? Yes No
If Yes, did you receive Financial Aid? Yes No Amount: \$0.00
- Did you apply for and accept all available loans? Yes No
- Did you write an appeal for additional financial aid? Yes No
If Yes, what was the outcome: I received \$Enter Amount in additional aid.
 The Appeal is pending.
 The Appeal has been denied.
- Do you have or had a job: On Campus Off Campus I currently don't work
If Yes, how much do you earn weekly? \$0.00
If on campus, which department do you work for? Enter Department & Contact Person
- Do you have an outstanding balance on your term bill? Yes Amount: \$0.00
No
- Have you applied for CARES Act funding? Yes No
If Yes, did you receive CARES Act funding? Yes No Amount: \$0.00

Please describe the emergency situation (Focus on the causes of the emergency and how it has impacted your ability to handle your expenses and schooling):

Click or tap here to enter text.

Please itemize your financial needs and provide any supporting documentation):

Housing/Rent	Click or tap here to enter amount.
Food	Click or tap here to enter amount.
Other: Click or tap here to enter text.	Click or tap here to enter amount.
Click or tap here to enter text.	Click or tap here to enter amount.
Click or tap here to enter text.	Click or tap here to enter amount.

Applicant Signature: _____

When you've completed this application please save a copy as "Your Last Name EAP" and print or send electronically to the Dean of Students (deanofstudents@echo.rutgers.edu).

Appendix C: Sample Funding Letter



Office of the Dean of Students
Rutgers, The State University of New Jersey
88 College Ave
New Brunswick, NJ 08901-1166

<http://deanofstudents.rutgers.edu>

848-932-2300
f: 732-932-4154

June 9, 2020

Student Name
123 Street Name
New Brunswick, NJ

Dear Student Name,

I am happy to notify you that you have been awarded \$____ from the Rutgers University Student Assembly Covid-19 Recovery Fund. This money is provided to address the needs you identified in your emergency fund application.

Unless otherwise noted below, your check will be processed through your Rutgers account and issued as a refund. If you have direct deposit with the University, it will be issued to your bank account. Otherwise, it will be sent to the address you have on-file at the University.

By signing below, you agree to use the funds only for the purposes cited in your application and you understand that these funds are subject to taxation.

Sincerely,

A handwritten signature in black ink, appearing to read "Timothy L. Grimm".

Timothy L. Grimm, Ph.D.
Associate Dean of Students

Please sign below:

Student Signature

Date

PLEASE RETURN A SIGNED COPY OF THIS LETTER to our office at 88 College Avenue or to:
tgrimm@rutgers.edu