

CONFRONTING COVID



RESEARCH AND REFLECTIONS OF
MONMOUTH UNIVERSITY STUDENTS
(APRIL 2020)

Monmouth University

CONFRONTING COVID

Research and Reflections of Monmouth University Students in the Early
Days of the COVID-19 Pandemic (April, 2020)

Presented by:
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Law and Society
Monmouth University

*CONFRONTING COVID: RESEARCH AND REFLECTIONS OF MONMOUTH UNIVERSITY
STUDENTS IN THE EARLY DAYS OF THE COVID-19 PANDEMIC (APRIL, 2020)*

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Note to Readers: This book presents the research and reflections of contributing student-authors at Monmouth University, as of April, 2020, for educational and historical purposes only. As the student-authors wrote and completed their works in the period of time of March-April, 2020, their essays naturally do not address or discuss subsequent developments after such time period. The authors are undergraduate students, and are not professionals in any capacity relative to COVID-19. The personal viewpoints expressed by each student-author are individual in nature, and do not at any time constitute any official statement, viewpoint, or position by or on behalf of Monmouth University. No portion of this publication is intended or designed in any fashion to provide legal, medical, or any other professional or expert advice to any third person relative to any issue including but not limited to COVID-related issues. Any person who has a COVID-related issue or other issue requiring professional advice, guidance and/or counsel should seek the advice of an appropriate professional.

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MESSAGE FROM LAWRENCE R. JONES

Professor, Law and Society

Monmouth University

This publication is believed to be the first book in the United States authored in real time by college students who lived and studied through the early days of the COVID-19 pandemic. Written by Monmouth University undergraduate students during the frantic months of March-April, 2020, the writings help capture for posterity a critical period of time when the coronavirus suddenly paralyzed the nation, injecting both mass uncertainty and the need for heightened resilience into all of our lives.

In January, 2020, I was appointed to develop a curriculum and teach a course at Monmouth University entitled Law and Society. Designed primarily for pre-law students, I originally proceeded to prepare a syllabus which focused on teaching various aspects of legal and social issues, including how lawyers may analyze and deal with legal and social issues of “first impression.” An issue of first impression is one for which there exists no significant precedent. While such issues may seldom come across an attorney’s desk, they can and do arise from time to time -- often when least expected.

In early March, 2020, our Law and Society class began focusing on this subject. One lecture ended with the following comments: *“For those of you who are thinking of becoming lawyers or professionals in the legal field, you never know when an issue of first impression and significant social relevance may come your way. While you may encounter only one or two issues of first impression in your professional lifetimes, you always have to be prepared to take on such issues with logic and reason.”*

Over the next two weeks, the COVID-19 pandemic began sweeping like wildfire through the country, turning everyday life upside down while instantly raising a tidal wave of legal and social issues with little or no recent precedent. Meanwhile, Monmouth University --- along with virtually every other university and college in the country -- was forced to suddenly close its on-campus operations as a health and safety precaution.

The following month, classes slowly resumed online, and many students who had previously lived in dormitories and attended classes on campus had to quickly adapt to a very different educational style. Yet, in the face of this challenge, Monmouth University's Law and Society students stood strong. Only weeks earlier, the students were learning for the first time the general concept of issues of first impression. Now, these very same students were all at once thrust into a once-in-a-blue-moon situation, while facing numerous unanticipated issues of first impression which may challenge lawyers, judges, and everyday citizens for years to come.

In highly impressive fashion, the students continued to dutifully attend to their studies. Notwithstanding the inherent challenges of suddenly navigating through a deadly pandemic, nearly all of the students continued to appear for classes online while simultaneously dealing with various COVID-related struggles in their own lives. These students demonstrated amazing and inspiring discipline and perseverance in the face of extraordinarily difficult circumstances.

By class consensus, for the remainder of the Spring, 2020 semester, we revised the "Law and Society" curriculum on the spot to include real-time focus on many specific "first impression" legal and social issues raised by the COVID-19 pandemic itself -- thereby essentially creating an undergraduate course for which there was no known collegiate precedent. As such, Monmouth University's Spring 2020 Law and Society class is believed to have been the first undergraduate course at any university in the country to focus on the legal/social issues of the 2020 COVID-19 pandemic as an official part of the course curriculum. In furtherance of this "go with the flow"

educational approach, multiple civic leaders including judges, legislators, prosecutors, and law deans and professors graciously appeared online as guest speakers to address the Law and Society students on many COVID-related challenges in real time.

As regarding final research projects under the revised curriculum, each student was permitted to exercise his/her personal discretion to (A) select a COVID-related sub-topic of interest of his/her choice, (B) follow the developments of the chosen COVID-related topic, and (C) write a report on his/her research and conclusions for educational and historical posterity. While all students were also given the option of writing about a non COVID-related topic for which bodies of research might be more readily available, nearly every student elected to write a report on a COVID-related topic.

The challenge was immense yet exciting for the students. In addressing COVID-related issues of first impression, there were few if any textbooks for students to study and obtain academic guidance in the traditional educational sense. Nonetheless, utilizing their ingenuity and online tools within the forced lockdown and seclusion of their own homes, the students undertook their research and writing from limited available resources, and proceeded to study topics and then author works which included both research and personal reflections about living and attending college through the onset of the 2020 pandemic.

This book contains the work product of many students in the class who have since authorized publication and the sharing of their efforts with the public. Due to the highly unique circumstances under which the students researched and prepared their contributions, their works are naturally not written as formally as more traditional research papers. The genuineness of each student's focus and efforts, however, is abundantly clear given the highly difficult conditions under which they all continued their studies and prepared their materials. In order to preserve the authenticity of each student's work-product under the circumstances, edits have been kept to a relative minimum, and

memorialization of the student-authors' research and reflections have been afforded an intentional priority over absolute technical compliance with every rule of English grammar, punctuation and composition.

Theoretically, a student attends college to prepare not only for midterms and final exams, but for the expected and unexpected challenges of life. In this context, the student-authors have each demonstrated an admirable ability to think, produce, and then socially share the fruits of their efforts during extremely tough and trying times. Their combined works serve as a very strong example of how energetic and dedicated student minds can rise to the occasion even when confronted with novel and unfamiliar obstacles, and contribute in a very positive and meaningful way to the public good. The hope is that from an educational and historical standpoint, the works of these dedicated student-authors can help provide both information and inspiration to present and future college students alike.

Lawrence R. Jones is a former New Jersey Superior Court Judge (retired 2017), and a professor of various law-related courses at Monmouth University, including Law and Society.

MESSAGE FROM KURT W. WAGNER

University Librarian

Monmouth University

The challenges of COVID-19 began for me with meetings of the Monmouth University academic administration in early March, 2020. The higher ed library community was already discussing scenarios involving moving library services and operations to an online mode, and I began preliminary planning for virtual reference. Almost immediately, it was clear that e-books and streaming video would take on new importance. Likewise, meetings switched over to Zoom, and I wondered if the internet would be able to handle the increased load of nearly all of the work of the university being done online.

Events cascaded rapidly after that. Everything that was planned long in advance was cancelled, and we came back from Spring Break on March 23 to a fully online remainder of the spring semester. It felt surreal to me to announce the closure of the Library. My work instantly became a blur of making more e-content available to the Monmouth University community while adapting (along with everyone else) to working from home along with my spouse and two daughters all doing likewise. Lurking everywhere was the threat of an unseen disease.

As the months passed, we settled into a new way of working. A good number of library functions had to pause: the ordering and receiving of printed materials, obtaining books via interlibrary loan. Most distressing to me was the involuntary furloughing of a number of members of the library staff, whose work could not be replicated online. In a slightly lesser sense, I felt the loss of the library as a place – where students came to study, do research, and collaborate and where,

increasingly over the years, I promoted campus events, exhibits, speakers to help make the library a venue not only for scholarly pursuits, but as an intellectual center of campus. Only the flurry of requests for resources, the full schedule of online meetings, and the tumult of personal and professional life all played out within the four walls of home kept the sharp loss of the normal life of the library from overwhelming me.

By mid-May I began planning for a book request and pickup service. The technical and organizational challenges of this, along with the subsequent planning for a phased library (and university) reopening have, thankfully, kept my days full and my mind occupied with hopeful and helpful activity aimed at restoring the library to its traditional functions. As I write, the library's reopening plan has been submitted along with corresponding plans from across Monmouth University. We are all looking forward to a resumption of our professional and collegiate lives.

When Professor Lawrence Jones approached me with the concept for *Confronting COVID*, I had to grope for a response. The normal role of the library with regards to new book acquisitions begins well after the book is published, not before. It is the first time that I have been involved at this point in the process. That, alone, was an inducement. I became increasingly enthusiastic as we discussed the project, the individual students' stories, and the cumulative power of this collection as a primary document, capturing the effects of the pandemic on the lives of our students. I immediately suggested that we could publish the book online as well as in printed version, thus making it available to an internet-wide audience.

I am excited about what *Confronting COVID* represents. It is many things: a snapshot of a month like no other in our recent history, a time in the lives of Monmouth University students when everything changed and many things came to a sudden halt, and a record of the effects of these changes on the structures of our society. In some ways, these structures have helped sustain us during these difficult times. Grocery stores became even more essential as one of the only stores

remaining open. Our city, town and county parks, when allowed to reopen, provided safe space to emerge from our homes and breathe fresh air. Restaurant and grocery delivery people found that their jobs now were similar to first-responders, especially essential in times of emergency. I am confident that this collection of Monmouth student essays will serve as a significant historic record of the effects of COVID on our families, jobs, education, and economy and I am appreciative that the Guggenheim Memorial Library at Monmouth University has helped to make this record possible.

Kurt W. Wagner is the University Librarian of Monmouth University in West Long Branch, NJ, and has been in the position since January 2016. Previously, he was Assistant Director for Library Information Systems at the Cheng Library at William Paterson University in Wayne, NJ. He brings twenty-five years of experience in academic libraries and higher education, including project management, work with high-performing, collaborative teams, and teaching at the undergraduate and graduate levels at William Paterson, Rutgers University, and the Pratt Institute. Wagner is a member of the Executive Committee of VALE, NJ's academic library consortium, and serves on the editorial board of the Atlantic Journal of Communication. Wagner was the recipient of the New Jersey Library Association's Technology Innovation Award in 2009 and 2013. Wagner holds a Master of Arts in Library Science (U. Arizona, 1993) and a Master of Arts in Communication (William Paterson University, 1998).

MESSAGE FROM KENNETH MITCHELL

Department Chairman (Political Science/Sociology) Monmouth University

January and February mark an active and exciting time on the academic calendar for the faculty and students of the Department of Political Science and Sociology at Monmouth University, especially in 2020. In January, Dr. Joe Patten and seven students executed a US State Department grant to teach the basic skills, rules and strategies of policy debate at three schools in low income districts of Mumbai, India. In early February, our Model United Nations Team saw 42 students jump on the bus to Boston to compete at the Harvard University contest. COVID-19, images of lockdown in Wuhan, China, and fears around potential regional or global spread started as a vague international story faculty discussed in their classes.

By the end of February, background noise became nonstop daily water-cooler banter. “My son’s high school Model UN contest got cancelled due to a positive Covid-19 case,” I remember telling a group of Monmouth University (MU) students on the Bey Hall stairs, Students in my International Relations course quickly conceptualized COVID-19’s initial phase through the prism of the “Thucydides Trap” – that is, rising powers stoke fear in the status quo power assuring eventual conflict and war – and asked: “Will COVID-19 debilitate China and boost the USA?”

Eventually, like much of the USA and world, our department and its culture rooted in the faculty’s commitment to student-oriented academic activities intersected with the COVID-19 pandemic more directly. Two events marked the end of normalcy and start of COVID-19 chaos at MU.

On February 25th, I sat with Dr. Sam Maynard and sixteen MU students at Gate 26, Terminal B at London's Heathrow Airport, waiting for the final direct flight to Newark Liberty Airport. We were exhausted, yet deeply satisfied after an amazing trip to compete at LiMUN, Europe's largest Model United Nations contest hosted by Imperial College London. Our students basked in their contest successes and newfound self-confidence after five days of navigating their new favorite city. British newspapers covered the COVID-19 outbreak in Italy, but life in London did not skip a beat. Across from our gate, a packed flight to China started boarding. All passengers and United Airlines staff wore masks and temperature checks occurred at final boarding pass collection. Our group looked on uneasily yet without a strong sense of urgency. COVID-19 remained a story in Asia. Today scientists tell us that COVID-19 reached the US East Coast via European flights, especially flights originating from Italy, often passing through Heathrow. At least one MU student contracted COVID-19, and I was bedridden with "flu-like symptoms" for two days upon return to New Jersey.

Our Policy Debate Team of twenty-four students and Dr. Patten flew to compete in Las Vegas on March 5-8. COVID-19 fears climbed with the outbreaks in Seattle and Northern California, and we had discussed cancelling the trip. No travel advisories existed at this time; the decision was made to do the trip. Every cough and bout of fatigue raised anxiety levels but the group made it back. On Monday, March 9th Dr. Patten arrived at my office stating "I am so glad that trip is over, nonstop stress". By late afternoon, people in hazmat suits had arrived at MU and President Leahy made the decision to close campus, starting with evening classes.

I am the Chair of the Department of Political Science and Sociology at Monmouth University, and the moment that the campus closed and the switch to remote instruction ensued, our students and faculty encountered uncharted water. Students found themselves in on-line, Zoom-based classes they had not signed up for and faculty faced delivering course materials in a manner

with which they had, in many instances, no experience. I had never heard of Zoom at this stage. Looking back, the situation from a teaching perspective could have been worse because the closing of campus transpired at roughly the midpoint in the semester, right before the scheduled week-long spring break. In other words, faculty had forged in-person relationships with their students already, and the academic schedule provided some free time. Also, London and Las Vegas marked the end of our department's busy schedule for academic team trips and contests. Young people are resilient and soon Zoom sessions became routine. Against the backdrop of a global pandemic, a new normal settled in.

This book project spearheaded by the Honorable Lawrence Jones and his Law and Society students represents a timely and novel contribution, for it not only captures how young people processed, adjusted, and navigated this unique time at Monmouth University, but also how they sought to find connections between their coursework and events unfolding locally, regionally, nationally, and internationally around the COVID-19 crisis. Higher education too often is conceived as the transfer of skills to young people when in fact, at its best, it provides the intellectual curiosity and general critical thinking abilities to unpack and comprehend the daily challenges, questions and opportunities that come our way. This book fits in the latter rather than the former. Congratulations to Professor Jones and his students.

Ken Mitchell is Full Professor and Chair of the Department of Political Science and Sociology at Monmouth University. He holds a doctorate from Oxford University, and his publications include Pesos or Plastic? Financial Inclusion, Taxation, and Development in South America (2019) and State-Society Relations in Mexico (2000).

ACKNOWLEDGMENTS

I wish to acknowledge not only the student authors whose works comprise this composite publication, but also all of our other Law and Society students who performed gallantly under very difficult circumstances at the outbreak of the COVID-19 pandemic. Special thanks to Monmouth University President Patrick Leahy, Vice President and General Counsel John J. Christopher Esq., Associate General Counsel Charlene Diana, Esq, and Provost Rekha Datta. Additional special thanks to Chuck Gerdon and Chris Hellstrom of University Corporate and Foundation Relations, and to Mr. and Mrs. Raymond N. Brunt Jr. ('77-'78M), Mr. and Mrs. Peter J. Samaras Jr. ('82-'19M), Phillip J. Dunn ('05M), Kathryn Dunn ('06M), Dr. Jeffrey Cross ('68M), and Honorable Eugene Iadanza ('70M) for your generous financial support to help make this publication a reality. Additional thanks to Monmouth University Alumnus and Brookdale College Professor Angela Niepielko, who served as principal editor of this work, and to Adam Jones, who served as artistic designer for the publication and who created the title as well. Finally, special thanks to my wife Joni, for her support during this comprehensive and time-intensive project.

Lawrence R. Jones
Professor, Law and Society
Monmouth University

Jasmine Cooper (Class of 2021)

April 30, 2020

STAY INDOORS OR FACE THE CONSEQUENCES:

AN ANALYSIS ON STAY AT HOME AND LOCKDOWNS ENACTED BY STATE EXECUTIVE ORDERS AND THEIR ENFORCEMENT DURING THE COVID-19 CRISIS

Nelson Mandela once said: “Education is the most powerful weapon that you can use to change the world.”¹ As someone who comes from a family of teachers, this quote has been instrumental in my upbringing and formal education. My parents have always emphasized the importance of education and seeking knowledge about the world around you. This ideal is something that has become highly applicable during the COVID-19 crisis. My name is Jasmine Cooper and I am currently a Junior at Monmouth University with a major in Sociology and a minor in Legal Studies. I am originally from Bowie, Maryland, which is located right outside of Washington D.C. My future aspirations include attending law school in order to become an attorney in the public sector after passing the Bar Exam.

The COVID-19 pandemic has been an unprecedented experience for everyone across the globe. New ways of operation, policies, and practices have been put into place in order to address

¹Duncan, Arne. “Education: The Most Powerful Weapon for Changing the World: USAID Impact,” Education: The Most Powerful Weapon for Changing the World (US Secondary Education, April 23, 2013), <https://blog.usaid.gov/2013/04/education-the-most-powerful-weapon/>.

the needs of all people. The crisis has taught me a lot about everyday experiences and what to value in life. As someone living through COVID-19, being home and confined to my house has taught me to value the little things, especially when it comes to my educational experience. When you go through several semesters of class at the university level, the tasks of walking to class, attending lectures, and doing work on campus become very monotonous. You get tired of the normalcy in life and rush the semester so that you can get to summer break. But with the COVID-19 crisis and having that normalcy taken away, you realize the value of a traditional education and the privilege you have to attend a university. Although Society has made great progress with technology, and amazingly, students can continue their classes online during this crisis, I have learned that convenience does not necessarily equate to a better learning experience. I have learned to appreciate the in-class interactions that I sometimes dreaded. I also learned to appreciate the living-learning community that I took for granted before it was taken away.

The COVID-19 crisis has also exposed several privileges that I should be thankful for. With the new policy of social distancing and being asked to stay home for weeks, many people lost their jobs and can no longer feed their families during this time. There are students of all ages who do not have a computer or internet to stay engaged with their school lessons or who go home to an environment that is not necessarily conducive to learning. The COVID-19 crisis has reminded me of the luxuries I have in life and the things I should be thankful for. During this time of social distancing, I have a home to stay in that provides me with all of the resources I need to continue my schooling online.

COVID-19 is a virus that causes respiratory problems in its victims. The United States experienced its first COVID-19 patient death on February 29, 2020. Since then, the cases of COVID-19 in America have drastically increased followed by the death toll. During this COVID -19

crisis, health professionals have urged people to stay home and social distance from one another to stop the spread of the virus. As a result, many state governments have enacted executive orders (known as shelter in place orders, stay at home orders and lockdowns), urging citizens to stay home and only go out for essential reasons. With the new executive stay at home orders, the question of how these orders will be enforced and what type of infringement these orders can potentially have on everyday Americans' Constitutional rights comes to light. I want to study the executive orders of three specific areas: (1) District of Columbia, Maryland, and Virginia (DMV), because I currently reside in this area; (2) New Jersey, because this is the state where Monmouth University is located, and (3) Michigan, because it was one of the first states to enact a statewide lockdown.

I want to study this topic because I believe the stay at home orders can be integral in containing the virus. However, these orders and how they are being enforced are much different from what other countries have done. In other nations like China and Italy, we have seen the federal government take more of an active role in locking down the entire country and using the military to enforce strict curfews and stay at home orders. While the United States has not taken this type of action, I think it is important to track the nature of these orders, how the states are enforcing them and whether or not the United States federal government will have to step in and pass a national executive order that is similar to what other countries have done. The executive orders and current state of the country bring to light the question of power, how much the government has, and when if at all it has overstepped that power. I think it is important to see how the United States, as one of the most "democratic" countries in the world, will handle those who refuse to follow the stay at home orders.

STATEMENT OF PROBLEM AND LEGAL ISSUE

With the current stay at home orders that everyday Americans are facing, the present-day circumstances are unprecedented, and these orders also challenge the “constitutional” rights of Americans like never before. The United States has a rich history of providing its citizens with rights and privileges that the federal or state government should not infringe upon. One of these rights is a person’s right to move freely without restriction outside of their home, in their state, and from state to state. The right to move freely is one that was first introduced in the Articles of Confederation in 1781. Article IV states that, “the free inhabitants of each of these states ... shall be entitled to privileges and immunities of free citizens in the several states; and the people of each state shall have free ingress and regress to and from any other state.”²

Even though the current Constitution does not explicitly give Americans the right to freedom of movement, this right has been implied by other amendments in the Bill of Rights and affirmed by many Supreme Court Justices in cases involving one’s right to move about the country freely. Chief Justice Melville Fuller wrote in the case *William v. Fears* (1900): “Undoubtedly, the right of locomotion, the right to remove from one place to another according to inclination, is an attribute of personal liberty, and the right, ordinarily, of free transit from or through the territory of any State is a right secured by the Fourteenth Amendment and by other provisions of the Constitution.”³ This shows that although the right to movement is not explicitly mentioned in the United States Constitution, that right is implied by other constitutional rights and liberties that the American people experience. It is generally understood that people who are citizens of this country have several freedoms and liberties, and it can also be assumed that we all have the right to choose when and where we want to go on a day to day basis.

² Articles of Confederation (1781)

³ *Williams v. Fears*, 179 U.S. 270, 21 S. Ct. 128, 45 L. Ed. 186 (1900).

As of April 7, 2020, all but eight states in the United States have issued a stay at home order for its residents.⁴ These lockdowns have been issued by state governments through executive orders that have also closed all nonessential places of businesses, schools, and public gathering areas like parks, basketball courts, and beaches. These orders have been put in place in order to ensure that every American is practicing social distancing to stop the spread of the COVID-19 virus. The executive orders are necessary, but at the same time, they empower police officers to infringe upon the existing rights of American citizens to move freely throughout a state, at least to a certain extent. The order has also closed many businesses which will lead to significant economic consequences down the line.

THE IMMEDIATE RESPONSE

During the beginning of the pandemic, many states sought to encourage the principle of social distancing to limit the amount of exposure people had to one another. One of the first actions taken by many officials was to close non-essential businesses and only allow restaurants and bars to be open for takeout. For example, in New York City on March 17, 2020, Mayor Bill de Blasio ordered all bars and restaurants to close dine-in services. Patrons and owners who refused to abide by this order were threatened with a disorderly conduct summons and police were given the power to arrest those who refused to comply.⁵ Other states like Maryland followed suit with an executive order asking its residents to stay at home and to only leave their homes to participate in essential activities. Maryland's executive order also limited gatherings to

⁴Secon, Holly. *About 95% of Americans Have Been Ordered To Stay Home. This Map Shows Which Cities and States are Under Lockdown*, BUSINESS INSIDER (April 7, 2020), <https://www.businessinsider.com/us-map-stay-at-home-orders-lockdowns-2020-3> (last visited Apr 17, 2020).

⁵Davies, Erica. *New York Bar and Restaurant Owners Could be Arrested if They Break New York Coronavirus Lockdown*, The US Sun (March 17, 2020), <https://www.the-sun.com/news/551511/new-york-bar-restaurant-owners-arrested-coronavirus-lockdown/> (last visited Apr 17, 2020).

no more than 10 people, closed public facilities like fitness centers, theaters, and malls, and also closed any other non-essential businesses. With the stay at home order, Maryland officials wrote that, “enforcement of the Governor’s Executive Order will be conducted by Maryland state troopers;”⁶ however, these officers will not be stopping drivers and asking about their whereabouts.

In Washington D.C, Mayor Muriel Bowser also issued an order asking residents to stay home unless they are essential workers or need to perform an essential task like going to the grocery store or picking up medication from a pharmacy. The initial penalties that the order came with for those who refused to comply included, “up to 90 days in jail or a \$5,000 fine for anyone who violates it.”⁷ However, the Chief of Police Peter Newsham told officers in the District to use arrests only as an absolute last resort. Officers were told that when they think someone is violating the order they should issue a warning “while maintaining a safe distance.”⁸ Officers were also told to only arrest people when they refuse to comply, and even in that circumstance officers must consult with a commander before deciding to arrest anyone.

Like Maryland and Washington D.C, New Jersey’s Governor also issued an executive order asking residents to practice social distancing and prohibits, with certain exceptions, “all gatherings of individuals, such as parties, celebrations, or other social events, unless otherwise

⁶ State Police Enforcement of Governor's Executive Orders Continues, MARYLAND STATE POLICE, <https://news.maryland.gov/msp/2020/03/31/state-police-enforcement-of-governors-executive-orders-continues/> (last visited Apr 17, 2020).

⁷Austermuhle, Martin. HOW POLICE PLAN TO ENFORCE D.C.'S STAY-AT-HOME ORDER, WAMU (April 1, 2020), <https://wamu.org/story/20/04/01/will-d-c-police-arrest-people-for-violating-stay-at-home-orders-most-likely-not-says-chief-newsham/> (last visited Apr 17, 2020).

⁸Austermuhle, Martin. HOW POLICE PLAN TO ENFORCE D.C.'S STAY-AT-HOME ORDER, WAMU (April 1, 2020), <https://wamu.org/story/20/04/01/will-d-c-police-arrest-people-for-violating-stay-at-home-orders-most-likely-not-says-chief-newsham/> (last visited Apr 17, 2020).

authorized by the Order.”⁹ When the order was initially put into place the penalties that would be imposed on someone who violated the order would include a violation of disorderly conduct laws. The order states that penalties for violation may be imposed under the “violations as disorderly conduct: penalty; prosecution” and “aiding or abetting violation” appendices of the New Jersey Statute.¹⁰ This means that someone who violates the Governor’s Executive Order may be deemed as a disorderly person, which in turn carries a potential penalty of up to 6 months of imprisonment and/or a fine that cannot exceed \$1,000.

DEVELOPMENTS IN CURRENT STAY AT HOME ORDERS

In the past few weeks there have been several developments in the state executive orders throughout the country. Most notably, Maryland, Washington D.C, Michigan, and New Jersey have all extended their stay at home orders and added additional restrictions such as requiring a mask to be worn in public places like grocery stores and transit. In addition to the current stay at home orders, all three states have had several instances of people not abiding by provisions put into place by the executive orders.

In New Jersey, a couple in Lakewood was charged with five counts of child endangerment as well as a disorderly conduct charge for violating the ban on social gatherings. The couple had a 40 to 50-person party on their front yard even after the Governor had warned New Jersey residents to take the stay at home order seriously. The couple received a summons requiring them

⁹ Official Site of The State of New Jersey, OFFICE OF THE GOVERNOR | GOVERNOR MURPHY ANNOUNCES STATEWIDE STAY AT HOME ORDER, CLOSURE OF ALL NON-ESSENTIAL RETAIL BUSINESSES, <https://www.nj.gov/governor/news/news/562020/20200320j.shtml> (last visited Apr 17, 2020).

¹⁰ Tian , Edward et al., *N.J Residents Must Stay at Home, Gov. Phil Murphy Announces*, The Princetonian (March 21, 2020), <https://www.dailyprincetonian.com/article/2020/03/gov-phil-murphy-signs-stay-at-home-order> (last visited Apr 18, 2020).

to make a future appearance at the Ocean County Superior Court and were not arrested.¹¹ This development shows that while New Jersey police are not necessarily arresting people and taking them to jail for violating the order, they are enforcing the order in some way and holding those who violate the order accountable.

In Michigan, the police have been encouraged to enforce the executive order by giving warnings to those who are violating the order, but they have not been using arrests as a form of enforcement. For example, Oakland County Sheriff Michael Bouchard stated that the officers have been educating people. The only time that officers have been asked to ticket people is when they, “are really outlandish and non-compliant.”¹²

On Wednesday April 15, 2020, thousands of protesters went to the State House in Lansing, Michigan to protest the Governor’s decision to extend the statewide stay at home order. The residents argued that the stay at home order creates an economic burden on many Michigan residents, and that the state needs to be opened up again so business can resume as usual. Although the goal of the protest was to stay in cars and block traffic, many residents got out of their cars, gathered in large groups around the Capitol building, and were not wearing protective facemasks. Even though the police were present, they did not make any arrests for violation of the order. In fact, the only arrest that took place was a disorderly conduct violation between two

¹¹ Goldman | NJ Advance Media, *Couple Charged with Violating N.J. Coronavirus Lockdown, Endangering Kids After Cops Break Up Big Lawn Party*, NJ (March 30, 2020), <https://www.nj.com/coronavirus/2020/03/couple-charged-with-violating-nj-coronavirus-lockdown-endangering-kids-after-cops-break-up-big-lawn-party.html> (last visited Apr 18, 2020).

¹² Cavitt, Mark. *Police Advising Not Arresting Those Violating the Governor’s COVID-19 Order*, The Oakland Press (March 26, 2020), https://www.theoaklandpress.com/news/coronavirus/police-advising-not-arresting-those-violating-the-governors-covid-19-order/article_e8d890a6-6f92-11ea-bd91-6f115b007fe9.html (last visited Apr 20, 2020).

protesters.¹³ This shows that although the executive order is in place, the Michigan police are only really handing out warnings to enforce the order.

In Maryland, one man in Charles County has been arrested and is being held without bond for violating the state executive order. Shawn Marshall was arrested for hosting a 60-person bonfire at his place of residence in Hughesville. The Sheriff's Department reported that it was the second time the Department responded to the house for a report of a large gathering.¹⁴ Even though this man was arrested, this type of enforcement has been uncommon in Maryland. Police officers throughout the state have received many complaints about businesses and individuals not adhering to the provisions set forth by the executive order. However, many local police agencies, including ones in the Baltimore region have said that when they encounter people who are violating the order, people usually "willingly disperse",¹⁵ making the numbers of citations and arrests throughout the state minimal.

ASSESSMENT OF THE RESPONSE AND PROGRESS

Overall, from the steps and actions taken by the police departments in Maryland, Michigan, and New Jersey, the common theme seems to be that enforcement is being handled through verbal warnings as opposed to fines and arrests. There have been very few isolated incidences where the police had to issue an arrest or fine someone, but these circumstances seem to be far from the norm.

¹³ NEWS 10, *Police Say One Arrest Made During Capitol Protest*, WILX (April 15, 2020), <https://www.wilx.com/content/news/Police-say-no-tickets-or-arrests-were-made-during-Capitol-protest-569667561.html> (last visited Apr 18, 2020).

¹⁴ CBS, *Coronavirus latest: Charles County man Shawn Marshall Myers Held Without Bail After Hosting Bonfire With 60 People, Violating Emergency Order*, CBS Baltimore (March 30, 2020), <https://baltimore.cbslocal.com/2020/03/30/charles-county-man-shawn-marshall-myers-held-without-bail-after-hosting-bonfire-with-60-people/> (last visited Apr 25, 2020).

¹⁵ Anderson, Jessica. *Lots of violations of Stay-At-Home Order But Few Arrests as Baltimore- Area Police Adjust to Corona Virus*, Baltimore Sun (April 18, 2020, https://www.baltimoresun.com/coronavirus/bs-md-coronavirus-charges-20200418-bf3zxbe3efes5aym3datjbt5yq-story.html?int=lat_digitaladshouse_bx-modal_acquisition-subscriber_ngux_display-ad-interstitial_bx-bonus-story) (last visited Apr 25, 2020).

For the most part, it seems as though most people are following executive orders of their state officials and staying home. Initially when tracking the enforcement of the stay at home orders, I found it strange that the police departments were not doing more to enforce the orders. I thought that without harsh punishments like a steep fine or the threat of arrest, people would not listen to an executive order and still conduct business as usual. But it seems that for the most part, people are complying with the order without the need for police to limit people's rights through arrests.

However, with recent developments in our country, more and more states have also seen lockdown protests and calls for the state to be reopened. Similar to Michigan, New Jersey and Maryland have experienced similar protests in Trenton and Annapolis respectively.

With the new lockdown protests, it is clear that many Americans are tired and want to resume their normal way of life soon. There is great fear that more and more of these protests could start and further intensify as the state lockdowns continue throughout the country. Some states like Georgia and Florida have even opened up things like public beaches and hair salons in an effort to slowly ease the restrictions over the next few weeks. With the pressure to reopen states and the opening of more and more public spaces, there is the risk that COVID -19 numbers will continue to increase putting many people's lives at risk.

The looming COVID-19 dilemma brings to light the question of whether or not the national government will issue a nationwide lockdown, and whether or not President Trump will step in and do something to stop states from opening too soon. Countries like China have had success in containing the virus by enacting a large lockdown in the "cordon sanitaire" where "people infected with or exposed to COVID-19 in these same areas were forcibly removed from the population and

put into isolation centers for weeks.”¹⁶ Many measures like surveillance, informants, and armed guards were used to ensure that the public complied with the quarantine. One might argue that the United States should use similar measures, most notably a nationwide lockdown to control the spread of the virus and bring continuity among the states in policy and practice. However, when it comes to major public-health interventions like quarantines, constitutional authority “lies primarily with U.S states and localities via their police powers.”¹⁷ The United States has a federalist system, which means some power lies within the states. Conversely, China has a national authority system that arguably makes a nationwide quarantine and forced isolation of citizens easier to implement. In my opinion, the federal government cannot and probably will not order a nationwide lockdown even if the COVID-19 numbers increase when states reopen.

In the end, I believe that state governments are so far doing everything they can to contain the COVID-19 virus and ensure that every American is as safe as possible during this unprecedented era. Although the stay at home orders can be inconvenient and economically hard on many people, they are a necessary step that the country needs to take in order to slow the spread of the virus. With the strategies of local and state police departments, many officers have only issued warnings and tried to educate residents on the need to stay inside during this time. While the orders in principle restrict one’s freedom of movement, in practice, the government has not used drastic matters that further violate people’s constitutional rights for breaking executive orders.

¹⁶ Wetter , Sarah, Lawrence Gostin. *Why There’s no National Lockdown*, The Atlantic (March 31, 2020), <https://www.theatlantic.com/ideas/archive/2020/03/why-theres-no-national-lockdown/609127/> (last visited Apr 27, 2020).

¹⁷ Wetter Sarah, Lawrence Gostin. *Why There’s no national Lockdown*, The Atlantic (March 31, 2020), <https://www.theatlantic.com/ideas/archive/2020/03/why-theres-no-national-lockdown/609127/> (last visited Apr 27, 2020).

Sarah Reutti (Class of 2023)

April 30, 2020

A GLANCE INTO THE AMERICAN CHILD WELFARE SYSTEM DURING THE COVID-19 PANDEMIC:

ARE THE CHILDREN OF AMERICA AT RISK NOW, MORE THAN EVER?

My name is Sarah Reutti, and I am currently in the second semester of my freshman year at Monmouth University in New Jersey. I grew up in a small town in Virginia named Mechanicsville, a rural town full of farmland and rolling hills. Many people ask me how I ended up in New Jersey from Virginia, and honestly, I'm not too sure I know the answer to that question myself. However, I am proud to be a part of the Monmouth University student body and have enjoyed my time here so far.

When first entering the University, my major was undecided. I fell in love with the only political science class in my schedule, which I had taken on a whim. Because of that class, I declared political science with a concentration in legal studies as my major. I also joined various clubs such as Model UN, The Mock Trial Team, and the Political Science Club. One day I hope to either go to Law School or get my Masters Degree in a more concentrated area. Altogether, I want to positively impact people's lives and help them when in need, no matter what career field I choose.

In early March 2020, all Monmouth University students were sent home one week before spring break, to quarantine in their homes. The COVID-19 Pandemic had reached the United States and with the epicenter of the outbreak being in New York City, the University made the correct decision to close. I packed as much as I could and got on the road back to Virginia, not knowing

that the night before was the last time I would sleep in my dorm or see my best friends for the rest of the school year. Contrary to what most thought at the time, we would not be returning to school that semester; no student would.

Excited for a two-week spring break, I raced home to greet my hometown friends and family ready for the adventures to come. However, my spring break did not go as planned. At first, no one believed that the virus was as bad as the media outlets played it out to be, citing various hurricanes that were projected by the media to be the worst in history but ended up only knocking over a few lawn chairs. Then just as quickly as the pandemic appeared in the United States, COVID-19 case numbers began to accelerate.

As I write this paper, I have been at my home for weeks. I have yet to see any of my hometown friends as they too are in quarantine. Many are saying the quarantine could last until the end of summer, but for now there is no end in sight. As grim as that seems, I say this to encourage all future generations not to take anything for granted, including your health. In a fast-moving world, situations can change in the blink of an eye. It is essential to be grateful for what you do have instead of focusing on what you don't because one day the freedoms and abilities that are afforded to you now could be taken away.

Luckily, when going into quarantine I was able to retreat to my family home in Virginia for a safe place to avoid the spread of the virus. However, many in the foster care/child welfare system are not as lucky. The effect of COVID-19 on the already broken foster care/child welfare system is a central concern of mine during this pandemic. As foster care is built on the frequent movement of children from one home to another along with regular in-person supervision, the spreading of the virus has become a significant concern in child welfare procedure. The child welfare system works with many private child welfare agencies in implementing foster-care and other child services. Its

stated purpose is to ensure the protection and security of America's youth. The child welfare system also handles the reporting and investigation of child neglect and abuse.

Overall, the system is vital in maintaining the safety of children during COVID-19, but the pandemic may hinder many functions of the agencies, thus creating worries that agencies will not be able to monitor and delegate responsibilities of the department properly. With children home all day and not attending school, the agencies have in theory only become more of an asset to ensure proper supplies and safety to those in non-permanent or potentially dangerous homes. With social distancing limiting the usage of regular procedures within the agencies, however, it will be important to observe how the institutions continue to protect and provide the proper welfare to children in the United States.

With the COVID-19 pandemic reaching new levels of intensity, most Americans practice quarantining and social distancing as well as being limited to essential travel only. Every American is being affected by the outbreak; the struggle against COVID-19 knows no confines of class, race, age, or gender. In this time of quarantining, parents are home from work and children are home from school, making families spend more time together whether they like it or not. It has been theorized that divorce rates will skyrocket by the end of this pandemic, but the validity of such a concept remains to be seen. One cannot ignore the increased possibility of domestic conflict at this time. For children with previously unstable and unsafe home situations, the effects of the pandemic may exacerbate the risk of abuse and neglect.

In 2017 alone, 4.1 million child maltreatment referral reports were received, in which a total of 7.5 million children were involved.¹⁸ On an average day, 443,000 children are in foster care in the

¹⁸ *National Child Abuse Statistics - January 2018*, American Society for the Positive Care of Children (January 14, 2018) <https://americanspcc.org/child-abuse-statistics/>

United States.¹⁹ However, in the past, numbers have reached an average of about 690,000 children in the foster care system.²⁰ The foster care system allows families to take in children who have fallen victim to physical abuse, sexual abuse, neglect, medical neglect, incarceration of a parent, abandonment, truancy, death of a parent, voluntary placement, and juvenile offenses.²¹ While the intention of this institution is good, some children experience abuse within foster care as well. That is why monitoring of such functionalities must be continued through the pandemic to promote the well-being of children at risk.

Since the onset of the COVID-19 pandemic, many functions of the child welfare system in its entirety have been hindered. Many are worried that the agency will not be able to monitor and delegate the responsibilities of the department accurately. While several functionalities of society have slowed, unfortunately all forms of child abuse and neglect continue to take place and are at a higher risk due to the pandemic. Reports of severe child abuse cases are increasing. "Doctors at Cook Children's Hospital in Fort Worth, Texas, reported six cases of severe abuse in one week, all of the victims under four years old."²²

Furthermore, already struggling parents are losing their jobs and are unable to support their families adequately financially. The virus also prevents any outside aid the family would typically rely on, such as grandparents and other relatives, who would usually relieve tension in the home. Presumably all members of the family home, food and other necessities are used quickly and must

¹⁹*Foster Care - February 2018*, Children's Rights (February 10, 2018) <https://www.childrensrights.org/newsroom/factsheets/foster-care/>

²⁰*Foster Care - February 2018*, Children's Rights (February 10, 2018) <https://www.childrensrights.org/newsroom/factsheets/foster-care/>

²¹Craft, Carrie. *Reasons Children Enter the Foster Care System*, (April 4, 2020) <https://www.verywellfamily.com/top-reasons-children-enter-foster-care-27123>

²²Riley, Naomi. *Children in Jeopardy: The Covid-19 lockdown will greatly strain the U.S. foster-care system*, (April 3, 2020) <https://www.city-journal.org/covid-19-lockdown-foster-care-system>

be continuously restocked. Some families cannot afford these expenses, and before the pandemic would regularly rely on school to provide two meals a day.

Investigators of child abuse are now met with fears that their in-person check-ups risk the spread of the virus as their jobs require entering the homes of those they are evaluating. Many families who usually participate in foster care now refuse to accept children due to fears of spreading and/or getting the coronavirus even if the child is not presenting any signs of the illness. Foster care group homes are shutting down more and more every week as fewer and fewer caretakers show up for the job. Unfortunately in such times of stress and tension, many visits between birth parents and their children in foster care have also been suspended. Across the nation family courts have been shut down, resulting in the extension of many legal deadlines, leaving some parents unsure of when they will be able to defend or obtain their rights as a legal guardian. The supervising attorney of the Brooklyn Defender Services Family Defense Practice, Anya Mukarji-Connollys, discusses this: "They're saying the only thing that's enough of an emergency to leave court open is to remove children from their families."²³ These are just some of the issues caused by COVID-19, which have placed a considerable amount of stress and pressure on the welfare system.

While some adverse effects of the pandemic remain unchanged, officials have been working hard to ensure the safety of all children in need during this time. Financially, families struggling to provide for their children have recently obtained federal COVID-19 stimulus checks, in hopes to relieve some financial burden. As child welfare agencies are mandated by federal law to make monthly in-person checks on the protection of foster children, investigators of child abuse are turning to video chat calls to evaluate the safety of a home. While it is not nearly as effective as in-person check-ups, some degree of observation must be occurring. Other officials still conduct in-

²³Hager, Eli. *Coronavirus Leaves Foster Children With Nowhere to Go: New placements, family visits and child-abuse investigations falter across the country*, (March 24, 2020) <https://www.themarshallproject.org/2020/03/24/coronavirus-leaves-foster-children-with-nowhere-to-go>

person visits from a family's front door but are not allowed to enter the house. In some states, courts have moved to online video-chats to continue the trial of legal cases. However, it can be argued that this is not an adequate solution as online trials could lead to the dehumanization of individuals involved with the cases in the absence of in-person interaction.

Visits between foster children and their birth parents are now mainly taking place through video chatting as well. Realizing the vitality of birth parents' ability to see their children, some states have gotten creative to continue these visits. The child welfare agency in New Mexico is recommending visitation at parks without playground equipment to enforce social distancing²⁴. Child development experts have also suggested that parents should "send their children recordings of themselves singing lullabies or reading bedtime stories, or pictures of themselves for the children to keep by their beds."²⁵ However, many parents have low incomes and are not able to afford the technology to communicate with their children, limiting the effectiveness of this solution.

Some child welfare experts even believe the best course of action is to temporarily eliminate the removal of children from their parents, which is the only function of the system that has maintained its momentum. Meanwhile, child welfare officials are working tirelessly to provide foster care children who have been displaced by the closing of group homes into new homes. The Administration for Children's Services in New York City reflects this thought as the agency has stated its goal to keep all children out of temporary living spaces to prevent more individuals from catching the virus.

²⁴Hager, Eli. *Coronavirus Leaves Foster Children With Nowhere to Go: New placements, family visits and child-abuse investigations falter across the country*, (March 24, 2020) <https://www.themarshallproject.org/2020/03/24/coronavirus-leaves-foster-children-with-nowhere-to-go>

²⁵Hager, Eli. *Coronavirus Leaves Foster Children With Nowhere to Go: New placements, family visits and child-abuse investigations falter across the country*, (March 24, 2020) <https://www.themarshallproject.org/2020/03/24/coronavirus-leaves-foster-children-with-nowhere-to-go>

Unfortunately, the role of child protective service organizations (CPS) in child welfare has arguably been hindered by COVID in a manner which further complicates the ability to safeguard children. Over the past two weeks, few new solutions have been proposed while many more problems have arisen. One problem is if/when a CPS agency has to cancel forensic interviews²⁶. For children who are victims of abuse, there may be delays in conducting medical tests to prove the guilt of the offender. Some fear the lack of testing may cause abuse/neglect cases to be wrongfully dismissed or lead to a wrongful conviction. In further updates, the Trump Administration's Children's Bureau has indicated the in-person requirement may potentially be waived in extraordinary circumstances.²⁷ In other words, visitation from CPS may possibly be through online and video chatting mechanisms.

One optimistic aspect is that people in communities are beginning to understand the detrimental effects of the pandemic on the protection of child welfare. A woman named Hope Forti runs a program called Foster Neighbors. This service matches volunteers with foster families and families reunited after their kids were placed in foster care²⁸. Foster Neighbors provides a significant amount of aid to the community which it serves, and public participation in the program has spiked since the outbreak.

Many persons believe that, generally, the child welfare system in the United States was in need of repair before the onset of the COVID-19 pandemic, and that effects of the outbreak have only exposed these now heightened issues to the public. Moreover, the problems arising out of this

²⁶ Riley, Naomi. *Children in Jeopardy: The Covid-19 lockdown will greatly strain the U.S. foster-care system*, (April 3, 2020) <https://www.city-journal.org/covid-19-lockdown-foster-care-system>

²⁷Hager, Eli. *Coronavirus Leaves Foster Children With Nowhere to Go: New placements, family visits and child-abuse investigations falter across the country*, (March 24, 2020) <https://www.themarshallproject.org/2020/03/24/coronavirus-leaves-foster-children-with-nowhere-to-go>

²⁸ Riley, Naomi. *Children in Jeopardy: The Covid-19 lockdown will greatly strain the U.S. foster-care system*, (April 3, 2020) <https://www.city-journal.org/covid-19-lockdown-foster-care-system>

situation greatly outweigh the positive. Core issues of the child welfare system and the role of CPS are now implicating all sectors of the system. Many children in the foster-care system that are aging out are left with no place to go, couch surfing, and staying in hotels.²⁹ Many argue that more effective financial compensation should be given to foster families to allow them to continue to provide necessities for their foster children. Monetary compensation could also encourage other families to participate in the care of foster children. It is also crucial that the system figures out a way to continue prosecuting domestic offenders. In this time, children at risk of violence or neglect should be a top priority of the state.

Unless child welfare systems can appropriately adapt, many children remain at a higher risk during the pandemic. Yet, as this situation progresses, one can expect that the system, like many other institutions, could change for the better as they find ways to ensure the safety of children in need. There is no doubt that child welfare officials are working as hard as they can to continue conducting court and safety visitations, among other elements. If this issue was given a more significant focus in society, communities could step up to provide aid when the government is unable to do so correctly.

Looking forward to the future, I hope we see more financial compensation to those who are giving care to foster children to further ensure the safety of the child or children. Moreover, the justice system must find a way to continue prosecuting domestic offenders during this time as children across the United States are at risk now, more than ever. It is up to not only the child welfare system as a whole, but also our communities to step up and support the children of the United States during the COVID-19 pandemic and onward into the future.

²⁹ Hager, Eli. *Coronavirus Leaves Foster Children With Nowhere to Go: New placements, family visits and child-abuse investigations falter across the country*, (March 24, 2020) <https://www.themarshallproject.org/2020/03/24/coronavirus-leaves-foster-children-with-nowhere-to-go>

Kaylee R. M. Baduria (Class of 2021)

April 30, 2020

EDUCATION GOES VIRTUAL:

REMAINING PROACTIVE IN RESPONSE TO THE NEEDS OF SPECIAL EDUCATION INDIVIDUALS DURING THE COVID-19 PANDEMIC

My name is Kaylee Baduria, a first-generation college student at Monmouth University from O'ahu, Hawai'i. I am a junior earning my degree in both criminal justice and sociology. I chose Monmouth for many reasons. I wanted a real change from the "island life", and knowing I have family in the area made for an easier transition into college. I had some trouble during my first two years in college figuring out what I wanted to do with my life. I was always passionate about the law and looked up to the individuals who tried to uphold it, but it was not until the beginning of my junior year that I decided I wanted to pursue a law degree upon completion of my undergraduate degree. I feared the challenge of putting myself through law school, knowing it is such a competitive process. However, I needed to talk myself out of thinking I would not be good enough to pursue a law degree, and into believing that I could handle all which will be coming my way in just under two years. I am facing challenges within myself every single day, and in retrospect it is never anything I can not handle.

For example, just a few weeks ago I suddenly felt my whole life turned around toward the end of what I thought would be just another normal day on campus. On Monday, March 9, 2020, I woke up to get ready to go to my 8:30 am Law and Society class. I have to say that this class has been quite impactful on me because it helped me to think critically, yet practically, and most of all

with *common sense*. After class, I headed to the student center to do work as I usually would until my 1:15 pm class where we discussed crime control in China, Japan, and the United States. My professor has loads of insight about China and the coronavirus, and as the virus came up more and more in the news he would spend 15-20 minutes sharing his knowledge about it at the beginning of each session. Unfortunately, in spite of his information, I don't think we as students really understood or appreciated the severity. There we were, many of us not really taking seriously what he was saying, not once thinking the spread of this virus, the silent enemy would be as bad as it has become now in the United States.

Later that day, I began receiving snapchats and text messages about EMTs putting on Hazmat suits at the health center to retrieve a student who had apparent flu-like symptoms. Then came the rumors that the student had the coronavirus. I did not draw much of my attention to it because I was more focused on preparing for my exam for my 4:30 p.m Criminal Law class. Within 30 minutes of completing my exam, I got the email that classes were canceled for the rest of the week as a precaution.

Students began behaving frantically, feeling lost and out of control of what would be happening next. Little did we know that in a matter of a couple of weeks our entire lives would be different and would result in the remaining part of the semester to be conducted remotely.

If there is anything I would like to share with future college students from my experience in living through this pandemic, it is to never take for granted the resources and opportunities that Life presents to you. During your time at a college or university, it is important to be focused on what matters most and of course to find the balance between school and your social lives. Make the most of every moment because life can take an unexpected turn at any time. When you do not think something will happen to you and it happens unexpectedly, you may feel some sort of shock at first.

Nevertheless, you have to keep pushing yourself toward your goals. The way you overcome a situation like this -- one that is out of your control -- will become a part of your character in a positive way. Think practically with common sense. Take seriously the information presented in front of you. You never know when it will be useful to your overall learning about yourself and the world around you.

For this essay, I want to focus on a COVID subject inspired by (1) observing my mother, who is an educator for preschool education students, and (2) personal experience viewing the struggles of homeschooling a special needs student. Specifically, I want to look closely at what is going on in our education system, focusing on special education students as a result of schools closing due to the COVID-19 pandemic. I will also be discussing how schools may face lawsuits because they can't guarantee equal opportunity and access for students with disabilities. This could have a detrimental impact on students' overall ability to succeed or remain at their level of understanding.

My mother is a special education for preschool teacher. She was able to offer some insight on this issue and it inspired me to look into it further. She has worked with children including those who barely spoke, individuals with hearing or sight impairments, children who were diagnosed with high functioning autism, and many others. Additionally, my cousin deals with attention-deficit/hyperactivity disorder and anxiety, which impedes his ability to learn overall. Watching my aunt have to suddenly homeschool two children, one of whom is part of a special education plan through his school, affected me as well.

I chose this topic in light of COVID-19 because I am interested in analyzing what legal and social issues could arise if these students are not properly accommodated during this uncertain time. Even though I am not studying to be a teacher, I believe that all the issues going on during this unprecedented time are teaching moments and can be applied to all aspects of life. Attending

school to get a quality education is a fundamental right to all individuals and allows students to develop unique perspectives in life, which will ultimately change our futures. If we want to see the world as a just and equal place where everyone is accepted, education is required. Those who fall under the realms of special education and disabilities while going to school should have the same amount of support, if not more, while they continue their education remotely.

CHALLENGES IN EDUCATION DURING COVID-19

As a result of the Coronavirus (COVID-19) pandemic, students across the world have been deprived of their ability to physically attend school to prevent the spread of the virus, resulting in remote learning. This is affecting nearly 1 billion children,³⁰ and e-learning must not leave the most disadvantaged behind. There has been an impact on education equity, meaning limited resources for students at this time. These limitations make it especially hard for the most vulnerable students with special needs or learning disabilities. During the last few weeks, The Education Trust³¹ has been monitoring each state's districts, schools, educators, and families to make sure they know they are supported. Students in elementary, intermediate, and high schools are uncertain whether the remainder of the school year will be conducted online or not. Candidly, a learning reversal may change the future of education for a long time.

In cases where elementary students are still too young to utilize technology to the extent of older students, parents are left to keep their child's education going to the best of their ability. Many teachers initially had little training for how to conduct online classes, so educators had to get used to

³⁰ Broom, Douglas, *Homeschooling during the coronavirus pandemic could change education forever, says the OECD*, (April 03, 2020) <https://www.weforum.org/agenda/2020/04/coronavirus-homeschooling-technology-oecd/>

³¹The Educational Trust. *A P-12 Education Agenda in Response to COVID-19*, (April 15, 2020) <https://edtrust.org/resource/a-p-12-education-agenda-in-response-to-covid-19/>

the change as well.³² While the use of technology may be seen as another issue in itself, experts believe the innovations teachers are using during this outbreak could potentially lead to an increase in technology use in schools.³³ Around the world, schools are using platforms like Microsoft, Google, and Zoom to deliver lessons and lectures. While these forms of learning seem useful to the majority of the student population, those who do not have access to technology, the internet, etc. are already at a disadvantage. There is also the older population of teachers who struggle with the use of technology even for their personal use. If any of these issues affect a special education student, the disadvantages can be even more difficult to overcome.

THE IMMEDIATE PROBLEM

Immediately after the outbreak of COVID-19 many school districts closed their doors, especially in the states or areas threatened the most by this virus. Schools are now faced with a dilemma of how to provide remote learning to students without disrupting civil rights and disability laws. There have been concerns over access to the internet and other technological resources for students. If they do not have access to those types of resources, homeschooling becomes much harder. One problem is figuring out how specialized instruction and related services will be provided to these students to continue their progress in any given area that these students struggle with.

Furthermore, online classes may not be compatible with each student's disability or needs which can be frustrating for both students and their parents. In addition to its effects on academics, students with certain special needs, like those on the autism spectrum, will not have the face to face

³² The Editorial Board, *50 Million Kids Can't Attend School. What Happens to Them?*, (April 16, 2020) <https://www.nytimes.com/2020/04/16/opinion/coronavirus-schools-closed.html>

³³ "The COVID-19 Pandemic has Changed Education Forever. This is How." <https://www.weforum.org/agenda/2020/04/coronavirus-education-global-covid19-online-digital-learning/>. (April 29, 2020)

interaction they rely on to learn how to form social relationships with others. There is a fear of regression in overall progress, which may possibly set these students behind and negatively impact the students' academic level that they worked so hard to achieve.

THE IMMEDIATE RESPONSE

As an immediate response to education amid COVID-19, schools had to use online resources to conduct classes. On March 27, 2020, Congress passed the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) in response to the COVID-19 crisis. One purpose of the CARES Act was to address equity and improve educator capacity to provide distance education and virtual learning. The education provisions in the CARES Act regarding the Individuals with Disabilities Education Act (IDEA) requires the U.S Department of Education to submit a report to Congress within 30 days of the enactment of CARES indicating what states and districts need to continue to comply with IDEA.³⁴ The U.S. Secretary of Education Betsy DeVos is to provide Congress with the list of waivers she is requesting, and if granted by Congress, these waivers may free states and school districts from some legal obligations. There is currently a petition conducted by the National Center for Learning Disabilities (NCLD), which is being used to ask members of Congress to oppose any proposed waivers to civil rights protections under the IDEA in response to COVID-19.

The CARES Act provides funding to support public schools and higher education institutions. For example, \$13.5 billion will be given to elementary and secondary education to use for planning and coordinating during the long-term school closures and for purchasing technology to support students in their online learning experience. Schools should also be using existing funding

³⁴ Congress Passes CARES Act in Response to the COVID-19 Crisis Serving Students With Disabilities During the COVID-19 Crisis: Spotlight on Policy & Practice (March 27, 2020) <https://www.nclld.org/news/policy-and-advocacy/congress-passes-cares-act-in-response-to-the-covid-19-crisis/>

stemming from Title II of Every Student Succeeds Act to provide proper training and tools to the educators who are teaching students with disabilities.

The NCLD has also compiled a list of common questions by parents and educators, emerging best practices, and instances of how educators, schools, districts, and states should move forward during this time without neglecting the IDEA.³⁵ One of the questions they addressed was how educators should continue to provide instruction and services to students with disabilities. Their answer to this question explained that students will receive the services they require virtually. Even though it may be difficult, a school needs to do everything that they can to keep the students on track. Schools will evaluate the students' current levels of need, determine what services the students need, and then create and implement plans to be provided as soon as possible.

MAJOR DEVELOPMENTS

On April 13, 2020, Governor Murphy of New Jersey signed an executive order prohibiting the termination of internet and voice services due to nonpayment during this time. He emphasized that our kids need internet access for remote learning and the workforce needs the resources to work, communicate, and stay in touch for the time being. Also, Governor Murphy is ordering that any internet or voice service that was disconnected after March 16 must be reconnected to ensure that all individuals have the same right to access these resources.³⁶ On April 16th, 2020, Governor Murphy and Governor Cuomo of New York, in addition to governors in other states, declared that schools will continue to remain closed until May 15, 2020. Governors across the country will continue evaluating the situation as time goes on. To support school districts and ensure all students

³⁵ The National Center for Learning Disabilities <https://www.nclld.org/>

³⁶ State of New Jersey, Governor Phil Murphy; Executive Order No. 126 <https://www.nj.gov/infobank/eo/056murphy/pdf/EO-126.pdf>

have access to high-quality learning, states are directed to take some action. They are to maintain support for students and families in need and ensure that funding is utilized properly.

MY ASSESSMENT OF THE CHALLENGE SO FAR

It is relatively common for students to be experiencing learning setbacks even when physically attending school. These setbacks have the potential to be disastrous, especially for students who have special needs or learning disabilities. Educators assisting general education and special education students must maintain effective use of communication and collaboration in addition to the effective use of funding to support the most vulnerable learners. During this unprecedented time, students with disabilities will still have their right to a free appropriate public education (FAPE). Educators and families have to work together to make sure students with disabilities keep learning. The time is *now* for schools and parents to work together to tailor education for each child as best as possible.

Students with disabilities may sometimes face obstacles in many cases, compared to their general education peers, on test scores and rates of graduation. The loss of face to face interactive instructional time for special education students and students with learning disabilities could potentially result in regression to the student's overall progress. If these students with disabilities lack the appropriate repetition in the skills they have developed during the previous portions of this past school year, the skills could potentially become non-existent and have a detriment impact on their overall progress.

As mentioned earlier in the developments of this challenge, if the waiver to exempt states and school districts from their legal obligations is granted, such as designing and implementing individualized education plans (IEPs), the system may fail students with special needs and

disabilities, neglecting their right to equal education access.³⁷ As a result, some students will potentially have to “start from scratch” and re-learn the skills that are not as sound as they once were. Additionally, if a parent feels their student is not getting the proper support under federal and state laws, they have a right to file a complaint. It is understood that a time like this can be stressful and make it even more difficult to fulfill the demands of students, but schools have to try their best to continue their best efforts to avoid potential violations or lawsuits down the road. These students have the right to continue learning at the pace they need and their rights must be fought for and protected.

This is a difficult time and there are many uncertainties for everyone. These are definitely not ideal conditions for students to feel like they can perform to the best of their ability. Consistent collaboration and mutual understanding between parents and educators are crucial to meet the obligations of their students. Now is not the time to blame teachers or parents for their students not performing as well as they should be, especially since everyone across the world is being affected by the COVID-19 pandemic. All parties involved should be doing everything they can to watch their student succeed. Parents with children who have disabilities should seek clarification and guidance from their child’s school and teachers in regard to providing proper education, specialized instruction, and related services to these students. Students with disabilities should not be left to feel alone in the dark and unsupported.

What does this mean for the near and far future of education for children in the United States and across the world? Advances in virtual learning should not leave those who are educationally disadvantaged behind. Teachers may have to be prepared to teach in an online environment for longer than expected, continuing to make expected accommodations for students

³⁷ “Tell your Members of Congress: Oppose IDEA Waivers” form : <https://takeaction.nclld.org/nclld/app/onestep-write-a-letter?0&engagementId=507478>

in need. Not only do the expectations of the parents need to be met, but the parents must also uphold their duty to make sure they can do whatever they can to guide their child in the right direction. Parents and educators have to work together to ensure their children are excelling to the best of their ability. No student, whether they have a disability or not, should have their right to an equal education taken away. While the public endures this health crisis, our students must be better protected from crisis in their education.

Chyna Walker (Class of 2022)

April 30, 2020

HOW CORONAVIRUS HAS AFFECTED COLLEGES AND UNIVERSITIES: AN EXAMINATION AND ANALYSIS OF COVID-19 AND STUDENT LIFE

My name is Chyna Walker and I am currently a sophomore at Monmouth University. I am a double major in political science and sociology, and I plan to attend law school and become an attorney. While at school, I have become very active in a number of clubs including, but not limited to, the debate team, SAGE (Students Advocating Girls' Education), the Black Student Union, and the Political Science Club. Since the outbreak of the pandemic got serious in New Jersey and everyone has been put in quarantine, I have really been missing school and my friends.

Never in my lifetime did I think something like this would happen: Schools and businesses are shut down and a good portion of the nation is in quarantine. It almost seems as if we are in a movie, like this isn't really happening. However, it is real life, and everyone has had to adjust. As a college student during these uncertain times, there are definitely some things that I would like future university students to hear. First, cherish the moments you have with your school friends, especially those who live far from you. Although we have only been in quarantine a little over a month now, it can be very difficult to be with your family 24/7 and not be able to go out or hang out with friends.

Next, take advantage of all the resources you have available to you while on campus. Go to office hours, go to the writing center and utilize tutors, go to the health center and counseling services (if you need to). We don't realize how much we take these services for granted until they are swept out from under us. It has become increasingly difficult to contact professors, as our main form of contact is via email. Although they have made themselves more available to emails, professors are probably getting much higher volumes of such correspondence than they were before so it may be a few days before your email is addressed. Also, many students do not have healthcare or proper insurance and are having a lot of difficulty finding places they can go for medical attention that won't set them way back financially. So again, take advantage of the free resources you have on campus. You never know when a crisis of this sort might come about and you no longer have access to them.

The topic I chose to study is how COVID-19 is affecting college students. This topic is extremely relevant, as colleges and universities all across the nation have shut down for the rest of the semester. I mainly chose this topic because I am a university student who has been affected by the precautions taken for COVID-19, but also because I would like to see how other students have been affected, such as student athletes and incoming college students. I think it will be interesting to study this topic and see how other students are managing. I also want to see how colleges and universities across the nation have been responding to the event and how they are trying to help their students.

The pandemic has far reaching effects on all communities and individuals in society and across the world. College students are an intriguing population to analyze, as we are extremely diverse with common challenges, yet intersectional differences. For example, a college student's experience in New Jersey may vary widely from a student in Indiana. The common challenge is

transitioning to remote learning, but every student's challenge is impacted differently. As college students, we are all dealing with the uncertainties of campus shutdowns; however, socioeconomic status, race, location, and even the institution one attends changes the experience.

Due to students no longer being physically in school, there is a disruption of the normal methods of both learning and educating within the typical college experience. The outbreak of COVID-19 impacts student's housing, extracurricular activities, learning styles and abilities, and many more aspects of college life. It has emotional, social, psychological, financial, and even physical effects on college students. International students, student-athletes, working students, incoming students, graduating students, and so many more subpopulations of college students are affected. Therefore, responses to the pandemic in higher education can be extremely difficult when taking into account all of the subpopulations. Ensuring that every student has the ability to continue remote learning may require a holistic and comprehensive approach by higher education administrators.

Immediately after the outbreak of the COVID-19 pandemic, colleges and universities had to act quickly to address concerns and problems of the continuation of the semester. A major question involved college students who were living on campus. Fears had arisen about the difficulties to social distance and quarantine in dormitories and such environments. Classrooms were also not equipped to social distance because of class sizes and the vast number of students on campus throughout the day. Extracurricular events and sporting events were not designed for social distancing, as large gatherings were banned. Study abroad and other travel projects were cancelled due to travel restrictions and fear of exposure. Universities were not equipped, nor did they have a plan in place for college students to quarantine on campus.

Immediate responses have included campus shutdowns and transitions to remote learning and services. By the middle of March, more than 1,100 colleges and universities in all 50 states had cancelled in-person classes or shifted to online-only instruction,³⁸ and have stayed that way since. Concerns, however, naturally arise among students about the quality of educational instruction that can be provided remotely. A major issue is a student's ability to function and adapt to online learning. Studies have indicated that students may struggle academically due to online courses.³⁹ A large number of students are not particularly comfortable with an online learning medium as they prefer the benefits of in-person classes. Similarly, not all professors and educators are prepared or comfortable with teaching classes exclusively online. Research has found that up to 20% of college students have issues even accessing technology to continue education online.⁴⁰

Universities as well as service providers have attempted to assist students with resources for technology such as opening university libraries on a limited basis and free wifi to college students, which is something many cable companies are offering. Universities have also attempted to promote remote services such as counseling and fitness over virtual platforms. With the struggles and challenges of remote learning, universities and colleges have displayed greater leniency in grading and accommodating students in transition. This includes switching courses to pass/fail grading instead of standard letter grades.⁴¹

³⁸ Smalley, Andrew. *Higher Education Responses to Coronavirus (COVID-19)*. April 4, 2020; April 19, 2020 <https://www.insidehighered.com/admissions/article/2020/03/09/how-coronavirus-changing-admissions>.

³⁹ Ochander, Scott. *The Effects of COVID-19 On Current Students*. April 3, 2020; April 19, 2020; <https://www.carnegiedartlet.com/blog/the-effects-of-covid-19-on-current-students/>.

⁴⁰ Smalley, Andrew. *Higher Education Responses to Coronavirus (COVID-19)*. April 4, 2020; April 19, 2020. <https://www.insidehighered.com/admissions/article/2020/03/09/how-coronavirus-changing-admissions>.

⁴¹ Leahy, Patrick. *March 24, 2020 – Important Update from President Leahy*. March 24, 2020; April 15, 2020. <https://www.monmouth.edu/covid-19/march-24-2020/>.

With campus shutdown came the closing of housing and dining halls. In attempts to reduce the risk of exposure, universities and campuses across the country have conducted residential move-outs. A major concern with this response is the fact that “many students depend on college dorms, dining halls, and work-study programs for their housing, food and income. As schools limit these programs, students could struggle to access these resources.”⁴² While some students can handle the unexpected costs, this sudden change in housing highlights the large disparity of student populations and their access to resources necessary to move off campus. For many low-income students, staying on campus provides them with relief from their home-life because they are able to get food, health and psychological services, among numerous other things that they are unable to obtain while at home. Other individuals who have tense relationships with their families for reasons from political ideology to sexual identity are also suffering from having to leave their campus homes. The hope is that colleges and universities would take into consideration these conversations and circumstances to assure a safe transition for all students. As we have seen, some institutions have provided options for students to request permission to stay in residence halls due to their personal situations.⁴³

The pandemic has also affected student-athletes as their seasons and conferences have been cancelled for the remainder of the year. At first, the attempt was to prepare to play games in large arenas across the country but without any fans in the stands. However, “within minutes of one another, the five most high-profile conferences in college sports announced that the remainder of

⁴² Smalley, Andrew. *Higher Education Responses to Coronavirus (COVID-19)*. 04 April 2020. 19 April 2020. <https://www.insidehighered.com/admissions/article/2020/03/09/how-coronavirus-changing-admissions>.

⁴³ Redden, Elizabeth. *Go Home? For Some Students It's Not Easy*. 12 March 2020. 19 April 2020. <https://www.insidehighered.com/news/2020/03/12/colleges-confronting-coronavirus-tell-students-move-out-many-urge-attention-needs>.

their tournaments would not be played.”⁴⁴ This is particularly saddening to seniors and fifth-year athletes whose spring season was the last chance for them to compete at the collegiate level. As a way to combat these concerns, the NCAA announced that it would consider eligibility relief for student-athletes, which would potentially allow seniors to play for another season. Individual schools will have to work to determine student scholarship eligibility, but that may be a conceivable relief for student athletes.

Another category of student life that was impacted are study abroad and international students. Many universities and colleges have shut down their study abroad programs and cancelled school-sanctioned trips. Consequently, uncertainties remain with these programs as to what will happen to students’ credits for that semester. Students returning from these programs also confront additional challenges of having to self-isolate for two weeks as well as fears of exposing their families. Similarly, international students are seeking additional clarity of their status, particularly with maintaining their visas. The outlook for students who are unable to return to their home countries given travel restrictions and health advisories is extremely worrying.⁴⁵ There are over one million international students in the United States⁴⁶ who are left in limbo regarding their status and challenges of returning home. They face the issue of having to transition to online classes with the change of time zones, as well as potentially less access to the internet and technology.

Current freshmen, sophomore, and junior college students are all facing similar challenges as well, but potentially the more impacted categories of students are seniors and incoming college

⁴⁴ ESPN. *Power 5 leagues cancel conference tournaments; ACC, Pac-12 halt all athletics*. 12 March 2020. 19 April 2020. https://www.espn.com/mens-college-basketball/story/_/id/28891602/big-ten-sec-american-cancel-conference-tournaments.

⁴⁵ Smalley, Andrew. *Higher Education Responses to Coronavirus (COVID-19)*. 04 April 2020. 19 April 2020. <https://www.insidehighered.com/admissions/article/2020/03/09/how-coronavirus-changing-admissions>.

⁴⁶ <https://www.cnn.com/2020/07/07/world/us-international-students-where-from-intl-gbr/index.html>

students. For graduating seniors, not only are they facing all of the challenges highlighted above, but they have lost the last couple months of their college experience, which are meant to be among the happiest times.⁴⁷ With the cancellation of senior festivities like Senior Week and simply spending time with their friends before the next chapter of their lives, graduating seniors may not even have a graduation. “As colleges maintain bans on large gatherings, many spring graduation ceremonies have been cancelled or postponed. Some schools, such as the Massachusetts Institute of Technology and Harvard, have announced plans to hold online or virtual commencement ceremonies.”⁴⁸ The disheartening part of this is not being able to celebrate the last four years of hard work that these students have achieved. Additionally, seniors who are potentially entering the job market upon graduation now face a recession in the economy and lack of employment. The hope and positivity for graduating seniors remains quite slim as they transition to online learning to complete the rest of their semester.

Bans on large gatherings on campus have also forced many colleges and universities to postpone campus tours and admission events.⁴⁹ Institutions have begun planning and using virtual webinars and tours to support prospective students in the admissions process; however there has been a decline in admission visit requests. Many accepted student events have also been cancelled, which can be very disappointing for incoming students. Students must now consider universities’ responses to the outbreak as a part of their decision-making process when picking a college or

⁴⁷ Redden, Elizabeth. *Go Home? For Some Students It's Not Easy*. 12 March 2020. 19 April 2020. <https://www.insidehighered.com/news/2020/03/12/colleges-confronting-coronavirus-tell-students-move-out-many-urge-attention-needs>.

⁴⁸ Smalley, Andrew. *Higher Education Responses to Coronavirus (COVID-19)*. 04 April 2020. 19 April 2020. <https://www.insidehighered.com/admissions/article/2020/03/09/how-coronavirus-changing-admissions>.

⁴⁹ Smalley, Andrew. *Higher Education Responses to Coronavirus (COVID-19)*. 04 April 2020. 19 April 2020. <https://www.insidehighered.com/admissions/article/2020/03/09/how-coronavirus-changing-admissions>.

university.⁵⁰ This may result in lower admission rates for universities, which affects institutions that are heavily dependent on enrollment. Incoming students may even miss out on their first semester on campus due to colleges or universities continuing remote learning. There are many uncertainties that arise for prospective students as they make their decisions by May 1st.

With all these uncertainties, the biggest and potentially the hardest to address is the mental health of college students. Students are having to deal with feelings of isolation, grief, fear, anxiety, and lack of motivation. Living during a global pandemic where students have been forced to go home and remain in home will definitely cause social unrest and anxiety. Students may be experiencing loss of family members or close friends who have become sick due to COVID-19. Anxieties of continuing the rest of the semester exclusively online has been a challenge for many students as well. Research has shown how stress decreases a person's ability to learn and concentrate, which is definitely a side effect that many students and educators are experiencing. An English department professor from Elon University states that she "notices she has trouble concentrating on student papers. She can no longer submerge in an argument and wade around. Even a beach read at the end of the day cannot hold her interest."⁵¹ This not only has short-term effects, but may potentially lead to long-term consequences on students' learning abilities and higher education altogether.

Over the past two weeks, universities and colleges continue to remain responsive and provide support to their students. With quarantine and stay at home ordered being extended, universities have had to continue making difficult decisions. Numerous universities and colleges have made the decision to cancel in-person classes and resume remote learning for their summer

⁵⁰ Jaschik, Scott. *How the Coronavirus Is Affecting Admissions*. 9 March 2020. 19 April 2020. <https://www.insidehighered.com/admissions/article/2020/03/09/how-coronavirus-changing-admissions>.

⁵¹ <https://www.chronicle.com/article/a-side-effect-of-the-covid-19-pandemic-reading-got-a-lot-harder>

semesters as well.⁵² Furthermore, administrators across the nation increasingly fear their schools may not reopen for the fall semester. This can be disastrous to both students and universities as well. Students have already experienced difficulty transitioning to online classes, therefore continuing this method until 2021 could be extremely challenging and cause loss of motivation. This may also be detrimental to institutions' finances as they are already under siege on many fronts. Universities have begun refunding students for housing, and there may be a greater need for financial aid as families lose income, lower number of admissions, and no revenue from housing for those semesters. Higher education is in the midst of a crisis, and university responses will be extremely important in navigating these times.

Overall, COVID-19 has really shaken up the world, and college students are among the many who have been affected. Because of developments like campus shutdowns and remote learning, many college seniors will never have the chance to walk across the stage to receive the diplomas they have worked so hard to earn. Student-athletes' college careers have been cut short and they may never have the opportunity to play again. Many students are struggling to find the resources that would have otherwise been available to them on campus. While of course no one expected the pandemic so we could not adequately prepare, we absolutely need to make sure that our college students, outgoing, current, and incoming, are taken care of properly, as we are our nation's future.

⁵² Bloomberg, Janet Lorin. *U.S. colleges brace for a devastating summer and fall*. 19 April 2020. 20 April 2020. <https://www.inquirer.com/health/coronavirus/us-colleges-brace-devastating-summer-fall-20200419.html>.

Grace Joyce (Class of 2022)

April 30, 2020

UNEMPLOYMENT AMIDST A PANDEMIC

My name is Grace Joyce, and as I am writing this, I am a 19 year old sophomore at Monmouth University. When I first started here at Monmouth, I was initially a biology major with plans of going to medical school and studying neuroscience, but that was short-lived. After taking one political science class, I realized that politics and legal studies are subjects I am very interested in, and this is what I want to have a career in after graduation. I am the first of my family to attend a four-year university, and am majoring in political science with a concentration in legal studies, along with a minor in history. After completing my undergraduate degree, I plan to attend law school and eventually enter the field as either a civil rights or real estate attorney, or become a professor.

Now with the outbreak of COVID-19, my college experience has been completely derailed from what I am used to. Everything happened very fast. There was talk of how the virus was spreading quickly toward the end of February. Then by the second week of March, life as we knew it completely changed and the university had moved to remote learning. At first, it was only for a few weeks, and then soon to follow it was announced that this would continue until the end of the semester. Even now as the semester is coming to an end, there are many colleges and universities preparing plans for holding their fall semesters online if necessary.

For many college students and faculty members, this transition to online learning has been a difficult one, but everybody is trying their best because that is all we can do. I have seen firsthand how it has affected not only myself but my friends as well. It has taken a tremendous toll on many

people's mental health, myself included, and there is also a clear and understandable lack of motivation from the students. None of us were prepared for how quickly everything changed and did not realize how much it would impact all of us. Juggling six online classes, the majority of them being upper level history or legal courses, has not been easy, but my professors have been doing their best to help get me and their other students through it. To all future university students, if you take one thing from this, never take for granted being able to go outside, study/hang out with friends, or even just going to an in-person lecture, because at one point we college students could not even do that.

The legal issue that arose with the current coronavirus pandemic which worries me the most is that of unemployment. With this outbreak came the closure of many small, "non-essential" businesses, and because of this, unemployment rates are increasing significantly. There are millions of people who have lost their jobs, or their employers have cut their hours, and they are panicking about how they will be able to support themselves financially. While some of the companies who have closed are still providing their employees with pay during this unprecedented time of struggle, other companies are just cutting off their employees completely with no compensation or aid at all. Many people are panicking over being unable to pay their rent or afford groceries and basic necessities during the pandemic. Overall, I am curious to see how the federal and state governments will help the unemployed obtain these basic necessities and pay their rent through the expansion of unemployment benefits, as well as the circumstances or qualifications necessary to file for unemployment.

Ever since the outbreak of the coronavirus, unemployment has been a constant concern for many people. In March of 2020 alone, the number of unemployed persons increased by 1.4 million, bringing the national total up to 7.1 million people. The unemployment rate rose by 0.9%, making the unemployment rate 4.4%, the most it has ever increased in a single month since January of 1975.

The number of people making claims of being temporarily laid off doubled to 1.8 million, and the number of those reporting permanent job loss increased to a total of 1.5 million.⁵³

In several states such as New York and New Jersey, there were so many people applying for unemployment all at the same time that the servers and websites completely crashed and went down. This spike in unemployment resulted in mass panic for multiple reasons. For many people, there is a growing concern at this time over how they will afford to pay their rent to their landlords, fear of not being able to support their families, and worry that they will not have the funds to buy essential items such as groceries. With an unemployment rate that is continuously growing, there are also negative impacts on the nation's economy. With so many people unemployed, there is a below sufficient amount of goods being purchased, therefore resulting in lower spending and output characterizing a struggling marketplace.

During this time, hundreds of thousands of people are turning to the government in search of financial support. The whole situation is incredibly overwhelming, and when there are such significant numbers of people trying to apply for unemployment checks and benefits all at once, it is inevitable that problems will arise. One issue was that the government and its unemployment websites and phone lines had been significantly unprepared to deal with such a massive influx of claims in such a short period of time. To receive an unemployment check, the first step is to apply, and that was an enormous problem for many people. In the process of applying, people are having issues with the websites crashing because of too many people accessing it at once. Even those who were calling in to make their claims were continually being put on hold, getting the busy signal, or simply being told that the call could not be completed. As of April 2nd, 2020, 6.6 million more people have made unemployment claims. The country has exceeded the number of people who

⁵³ *The Employment Situation - March 2020*, Bureau of Labor Statistics (April 3, 2020)
<https://www.bls.gov/news.release/pdf/empst.pdf>

have lost their jobs in the Great Recession of 2008, which was 9 million, and these numbers are only expected to keep growing.⁵⁴

With so much panic and the outbreak of mass hysteria over the pandemic and unemployment issues, the government needed to find a way to aid those who are now unemployed. Immediately, government officials began discussing different legislative steps and executive orders that could be passed to help the millions of people in need. The most notable action of response to the issue by the federal government was the CARES Act. This \$2 trillion economic relief plan was initiated to provide help to the millions of Americans being negatively impacted by the pandemic. The program includes multiple components, which are the individual payments, changes in unemployment coverage, changes in retirement account rules, and changes to student loan payments.

Starting with the individual payments, most adults will receive \$1,200 and for every child under the age of 16 an additional \$500 will be added. Some adults may receive less than \$1,200 though, and this is dependent on gross adjusted income from either 2018 or 2019. These payments were expected to be received by most people by mid-April, and unemployed people along with U.S. citizens who are living abroad do qualify for the payment.⁵⁵

Next, there is the expansion of unemployment benefits, which allows for many more people to be eligible for unemployment. This includes many who are self-employed, freelancers, independent contractors, and part-time employees as well. The amount made depends on the state

⁵⁴ Burris, Alexandria et al, *'Really Overwhelmed': Americans are Facing Mounting Issues Filing for Unemployment During COVID-19 Crisis*, (April 2, 2020) <https://www.usatoday.com/story/news/politics/2020/04/02/coronavirus-causing-mounting-issues-people-filing-unemployment/5113380002/>

⁵⁵ Bernard , Tara Siegel & Rob Lieber, *F.A.Q. on Stimulus Checks, Unemployment, and the Coronavirus Plan*, (April 16, 2020) <https://www.nytimes.com/article/coronavirus-stimulus-package-questions-answers.html>

of residency, and on top of this amount, another \$600 will be provided as federal pandemic unemployment compensation.

As of early April, the federal government has placed a suspension on automatic payments for any student loans held by the federal government. This suspension applies to any direct loans from the federal government that has been taken out over the past ten years. All payment services have turned off automatic payments for the time being.

Lastly are the changes for retirement accounts from which people are still able to take out money. People are now able to take out twice the amount usually allowed as long as there is proof that they have been impacted by the pandemic. Along with this, there are extensions for paying back any loans that were meant to be paid off by the end of this year.⁵⁶

There have also been multiple federal guidelines that were released by the Department of Labor in early March as a response to the outbreak. The first states that employees whose jobs temporarily are not in operation due to the virus are eligible for unemployment. The second states that employees are eligible if they are quarantined but expect to return to work after quarantine is over. Employees are also eligible if they leave their job due to fear of risking exposure when taking care of another family member. Next, the Department encourages states to waive the usual week-long waiting period that typically occurs before benefits can be accessed. Lastly, the employee is not required by federal law to quit in order to receive the benefits. However, people who are currently receiving pay for sick leave or family leave are technically still employed so they cannot qualify for unemployment.⁵⁷

⁵⁶ Bernard , Tara Siegel & Rob Lieber, *F.A.Q. on Stimulus Checks, Unemployment, and the Coronavirus Plan*, (April 16, 2020) <https://www.nytimes.com/article/coronavirus-stimulus-package-questions-answers.html>

⁵⁷ Herman , Zach, *COVID-19: Unemployment Benefits*, (April 6, 2020) <https://www.ncsl.org/research/labor-and-employment/covid-19-unemployment-benefits.aspx>

More recently, over the past two weeks the Department of Labor has released new federal guidelines about the unemployment benefits being implemented through the CARES Act. Within this Act, there are multiple programs, the first being the Pandemic Unemployment Assistance. It is through this program that the unemployment benefits are extended to the individuals who are self-employed or just seeking part-time unemployment. Additionally, there is emergency unemployment relief for government entities and nonprofit organizations, which allows for states to have flexibility in reimbursing their employers. Then there is the Federal Pandemic Unemployment Compensation program, which will provide those who are already receiving unemployment compensation with an additional \$600 weekly. Similar to one of the initial guidelines, a program was put in place that provides temporary full funding for the first week of unemployment with no waiting week in between, requiring states to provide compensation immediately. Lastly, there is a section that calls for temporary financing, agreements, and grants for short-time compensation, which will give partial unemployment to workers who have had their hours reduced by their employer.⁵⁸

Along with the stimulus plan and new federal guidelines that were announced, on Tuesday, April 21, 2020, the Senate passed a 484 billion dollar stimulus plan geared to help small businesses, and also to provide funds to hospitals and coronavirus testing during this time. It took a lot of negotiation, but eventually, a plan passed. Within this plan, \$25 billion will be allocated for testing employees and workers for coronavirus. More plans are being worked on to create a national strategy to help states and local businesses outline their plans for testing. Expansion of testing is an essential step, as it will allow companies to slowly and safely begin reopening over time while helping to ensure that employees do not spread the virus.⁵⁹

⁵⁸ Herman , Zach, *COVID-19: Unemployment Benefits*, (April 6, 2020) <https://www.ncsl.org/research/labor-and-employment/covid-19-unemployment-benefits.aspx>

⁵⁹ Cochrane , Emily & Jim Tankersley, *Senate Approves Aid for Small-Business Loan Program, Hospitals and Testing*, (April 21, 2020) <https://www.nytimes.com/2020/04/21/us/politics/congress-business-relief-ppp.html>

There is another measure in discussion in Congress, and it would provide \$320 billion to the small-business loan program. Of this funding, \$60 billion would be set aside for smaller lending institutions. Another \$60 billion would be placed in the Small Business Administration's disaster fund, which would be split into \$50 billion in loans and \$10 billion in grants. \$75 billion would be given to hospitals for funding testing, and this measure would also make farms and other agricultural businesses eligible for funding.

Unfortunately, Congress had not yet allocated or secured additional funds to assist state and local governments or the expansion of food assistance. Congress has to negotiate and vote on this measure, but President Trump did indicate in a tweet that he was willing to sign and pass it. If this bill passes, it will be an extremely beneficial step in the right direction for providing aid to small businesses that are desperate during these hard times. Still, the chances are that even more funding will be needed to get these businesses back on their feet sufficiently, and the federal government appears to be open to discussing more possible plans for providing financing.⁶⁰

Personally, I feel that the individual states and the federal government have so far done an adequate job in responding to the unemployment crisis resulting from the current pandemic, but there is room for improvement. The expansion of unemployment benefits and who qualifies is a beneficial step, but there are still some areas in which they are lacking. To begin, even with all of these guidelines being passed, there is still a lot of confusion about who qualifies for unemployment and what benefits they will receive. The state and federal governments need to work on better communicating what people can be eligible for to the public. Additionally, while the 2 trillion dollar stimulus plan is an excellent start in the right direction, it is lacking in a few aspects. Most adults are receiving \$1,200, but in many cases, this may not even be enough to cover rent, bills, and utility

⁶⁰ Cochrane, Emily & Jim Tankersley, *Senate Approves Aid for Small-Business Loan Program, Hospitals and Testing*, (April 21, 2020) <https://www.nytimes.com/2020/04/21/us/politics/congress-business-relief-ppp.html>

costs. There are still countless people who have lost their jobs and have to pay their landlords or pay their electricity and water bills, which can add up to be well over \$1,200. If they cannot afford to pay for their rent and/or utilities with the check, how will they also be able to afford other necessities such as groceries?

Another issue with the stimulus plan is that it is providing the \$1,200 to adults based on their total gross income from 2018 or 2019 and also giving an additional \$500 for any children 16 years of age and under. This, for the most part, excludes the 17-24 age groups, who are also facing job loss during these difficult times. Most of the people this age are college students who are now out of a job, and because of their student status or being claimed as dependent on their parent's taxes, they will not be receiving the stimulus check from the government. The plan fails to take into consideration any possible help that can be provided for this age group during this time, even though many people within it are struggling as well. Because of this pandemic, not only have college students been forced to leave their friends and beloved campus, but now even if they have lost their jobs many may still not qualify for the stimulus check.

The small-business loan program is an excellent idea, but there are still some concerns that come with it. Yes, the unemployment numbers are through the roof, the economy is struggling, and small businesses are suffering, but why is America in such a rush to reopen businesses in the midst of a pandemic? Why are we prioritizing business over our own health? Thousands of people have lost their lives over the past few months, and the federal government is still in such a hurry to reopen businesses. Yes, they have plans for testing employees and ensuring workers aren't carrying the virus. Still, it would be almost impossible to keep track of all the customers that come in and out of the store and ultimately prevent it from spreading. The federal government has made progress when it comes to handling the current situation, but some aspects are not being handled correctly or to a far enough extent. The government should be focusing on providing aid to states and local

governments to support their residents at this time, and not pushing to reopen when there is still no cure or vaccine. While I understand that no country is ever wholly prepared to handle an unprecedented pandemic perfectly, the United States still has many issues of unemployment that have yet to be addressed, appropriately.

COVID-19 has taken an extreme toll on not only America but every country worldwide. Lives have been completely flipped upside down, and millions upon millions of people have lost their jobs. Thousands of people have lost their lives. The federal government is doing what they can to handle the extreme amount of unemployment claims and economic downturn caused by the pandemic through stimulus plans, and loan programs to try and keep the country afloat. Regardless of how divided our country is, it is clear that our government must continue to work together to do what is best for the American people at this time. As New York Senator Chuck Schumer said: “The efforts of individual states or individual citizens — heroic as they are — will not be enough, and we dare not abandon them in these dark times. The American people need their government. They need their government to act strongly, boldly, and wisely.”⁶¹

⁶¹ Schumer, Chuck , “Remarks on the Senate Floor,” Washington D.C. (April 21, 2020) <https://www.democrats.senate.gov/es/sala-de-prensa/schumer-floor-remarks-announcing-interim-coronavirus-legislation-that-invests-in-needed-testing-delivers-for-our-hospitals-and-expands-and-protects-small-business-funding>

Brielle Amanda Sanders (Class of 2020)

April 30, 2020

REMAINING CALM DURING A PANDEMIC: ANALYSIS OF MENTAL HEALTH RESOURCES DURING COVID-19

Hello, my name is Brielle Amanda Sanders and I am a senior in my last semester at Monmouth University. I am pursuing a major in psychology with minors in both legal studies and childhood studies. I am very eager to contribute to society and I really enjoy conducting research in the focus of psychology and the legal system.

I am a research assistant in the Play, Culture, and Development Laboratory, and during the past two years at Monmouth University, I have been interning at local preschools while currently doing my thesis study with four local preschools. After I graduate from Monmouth, I will be pursuing a doctorate degree in school psychology at Georgian Court University beginning in August of 2020. I also have a huge desire in applying and appreciating the law because there are laws in place to help. I really want to give back to our community, and I believe it is essential to have mental health workers understand, educate people about, and comply with these laws.

COVID-19 has thrown many obstacles and has created hard times for everyone. People are confused and hurt over their education, employment, and so many other factors. They are pondering questions with no answers, and they are worried. Anxiety is striking high, and mental health concerns are rising. Resources are being asked for in every aspect of life, including medical attention and resources, education, food and cleaning supplies, all while business closures are

making those resources harder to get. There will be many new legal issues due to the coronavirus pandemic. In the field of law, it is critical to aid those in need, and now is seriously one of those times.

My message to future students is sincere. First, always value your time. Being a senior in my last semester and having my semester all of a sudden shortened hurts. It's shocking, it's sad, and it flat out SUCKS. It's like sitting down to watch an amazing movie and with twenty minutes to go it just ends. No explanation. It's over. But however much this sudden ending stings, it is important to push through. During times of tragedy, you must keep your head up and stay positive. Cherish every moment you've had, and remind others how much you value them. Even if you are going through a time that is rough (it does not need to be a pandemic), understand it's okay to be sad, and it's okay to break down. But afterwards, put yourself together and push through. I know once this is over, everyone will get their time to celebrate.

This leads me into my next point: Treasure your memories and make plans with others. Talk with your professors and make connections. The private discussions I've had with my professors are everlasting. Get Involved. Please. Go to University seminars about topics you do not know much about, and just educate yourself. I'm only twenty one years old, and my time at Monmouth University was seriously one of the best times of my life. I've made so many relationships and connections that have helped me acquire great opportunities in life and I will always have as a resource.

I am bringing this up because at Monmouth University, as well as other schools, there are so many great opportunities to get involved. Please do not wait until your last semester to do so. Just as the coronavirus unfolded, you never know how quickly something could end. Do not take anything for granted. You never know who you might meet or what experience you might have, and it can be valuable to you forever. I look back and do not regret any meeting or extracurricular

activity. Go to the job fairs, seminars, workshops, I did. I was a part of Greek Life and clubs on campus, and talked with many professors. I also made it a point to attend other events and get value out of them. We pay tuition for a reason, College provides us with the tools, and you as the student can use these tools to grow. Use the library, go to talks, and get value out of the resources you pay for.

You can only say “I will next week” until it’s too late. Always give life your all, for you never know when it could be the last time. It happened to me. I had an 8:30 class, and who would have known that would have been my last in person class as an undergraduate? In fact, COVID-19 has also brought me another life lesson: You never know what can occur. Do not say hurtful things to others and be sure to always love, for you never know if this could be the last time you see or speak to someone. I have been hearing about those passing away from COVID-19 in a hospital and not being allowed to say goodbye to their loved ones. It is important to not leave things on a bad note. It is important to be adventurous, happy, and curious. Get involved. Do not give up.

Always be prepared for the unexpected. It is easier to adapt if you are prepared. Our world can be a scary place at times. Be sure you have access to work remotely in case another disaster occurs. Take a technology course in case of another tragedy occurring. As a student, you should know what materials are provided from the university for you in case of emergencies and natural disasters. Whether it is a natural disaster or a global pandemic, you need to know how to be able to get through a time period like this.

My legal topic pertains to mental health issues during Covid-19. I have researched what resources are made available during a crisis. I am also exploring what plans will contribute to ensuring that those suffering with mental illnesses can have access to relief. This research will help me become a better psychologist, because I will have better understand the laws and resources in the case a similar event occurs in the future. I am trying to stay positive, and believe everything happens

for a reason. Although this is a horrible time, I think experience is the best trainer, and by living through the impact of COVID-19 and researching/writing this paper, I will be able to remain calm and help others should something similar happen again.

Students during this time period are feeling high loads of stress, as many are trying to learn how to transition to online learning as well as taking in the material being taught. Although students are struggling, so is our entire community. I have researched what resources are enforced by law and what is presently offered to those in need. I understand that mental health is important to consider during natural disasters and epidemics/pandemics where people are not leaving their homes to receive treatment. I will discuss the plans in place by the legal system and professionals to help individuals with mental health during the coronavirus.

In a time of uncertainty, people may become overwhelmed with many persistent thoughts. Will I have work or an income? How can I stay safe? How can I pay my bills or my rent? How can I afford necessities? My partner and I are spending more time together and fighting more often; if violence occurs what resources can I rely on? When will I see my family or friends again? Are my children okay? How can I teach them what they would normally learn in school? Are they absorbing the information? How can I see my therapist? What legal assistance is being enforced to ensure relief to society? If I am detoxing or recently got sober; where can I find support? How can I prove I am sober and obtain custody of my child if Alcoholics Anonymous (AA) or other outpatient services are closed? Can the father of my child be in the room with me when I am giving birth to our baby? Will I have a graduation? Why do I feel anxious or depressed? These are just some questions that arise during a natural disaster and pandemic. Society is overwhelmed with many problems and legal issues in regards to COVID-19.

The following resources I will discuss are the main issues, I believe, pertaining to most mental health professionals trying to aid those in need. I will also discuss detox programs, and what

individuals in this process can expect to alleviate any worry during a pandemic. New Jersey has contacted opioid facilities with guidelines and instructions on how to safely handle these patients and their medications during this pandemic, such as the take-home dosing option.⁶²

Many therapists and counselors are offering sessions via phone or video conferencing. For the sake of online video discussions, out of state licensed professionals who would normally need to be licensed in this state to practice telehealth do not need to be licensed here in New Jersey. AA and many other anonymous meetings are being offered online for those who use this service as proof for sobriety in order to see their children. Mental health professionals made this choice to decrease anxiety and depression that may occur from child or parent separation, especially during a pandemic.

Although the federal government has enacted policies and laws to aid those in need during this time period, each state also must enforce their own regulations. For example, New Jersey lawmakers must understand that this is an extremely rough time for every single individual right now no matter what one's status is. Furthermore, if one did not have any mental health concerns prior to COVID-19, due to all of the discrepancies and disruption of normal daily routines, one may develop mental health challenges. It is important for the community to understand that those needing higher levels of care and emergency care can still be seen at hospitals, and healthcare. This includes mental health. Mental health is considered an essential business so therapists can see their clients in-person, but it is not recommended (another reason to be familiar with technology).

New Jersey has granted certain laws and exceptions to New Jersey citizens.⁶³ First, I'd like to bring the attention to those in the process of sobriety and gaining their lives back together. An

⁶² Department of Mental Health and Addiction Services & Department of Human Services, COVID-19 and Opioid Treatment Program Guidance, A. , at 1-8 N.J. Retrieved Mar. 24, 2020 from <https://nj.gov/humanservices/library/slides/OTP%20Preparedness%20Guidelines%20March%2024%202020.pdf>

⁶³ Department of Mental Health and Addiction Services & Department of Human Services, COVID-19 and Opioid Treatment Program Guidance, A. , at 1-8 N.J. Retrieved Mar. 24, 2020 from <https://nj.gov/humanservices/library/slides/OTP%20Preparedness%20Guidelines%20March%2024%202020.pdf>

individual battling an opioid addiction during this time period may be suffering from serious anxiety. Several of these individuals rely on their medications to aid their symptoms of withdrawal. These individuals are also taught mechanisms to help cope in programs. Without being able to meet in person and experience a presentation on how to cope, the learning or skills may not be as easily acquired. Without these medications, some patients could develop serious health complications or die. Now it is almost as if they need to weigh their options: Do I go receive treatment/medication and make myself more susceptible to COVID-19, or do I stay home and suffer the withdrawal, which may result in relapsing because I can not suffer through the pain of the withdrawal? New Jersey recognizes the concern in the Opioid Treatment Program (OTP)⁶⁴ during COVID-19 and has set recommendations and resources for those in need at this time.

Currently, opioid treatment facilities are following health safety precautions suggested from the State of New Jersey. Obviously, there will be the immediate decrease of individuals working in the office. This means there are fewer people left to distribute the treatment with a medical license. With that in mind, the state had to come up with a technique that would allow relief for these patients. Take-home dosing allows individuals receiving opioid treatment to receive a higher quantity of medicine in order to reduce the amount of visits at facilities and allow patients to stay COVID-19 safe.

Although take-home is a great policy, it only pertains to certain patients who qualify for the OTP procedures. If a client displays COVID-19 symptoms or is diagnosed they could be issued 28 days of their detox medication. This may help alleviate anxiety of those going through a detox program right now as they do not have to worry about withdrawal. Those with existing medical conditions, and/or senior citizens are allowed to utilize this service. It is important to note that

⁶⁴ Department of Mental Health and Addiction Services & Department of Human Services, COVID-19 and Opioid Treatment Program Guidance, A. , at 1-8 Retrieved N.J. Mar. 24, 2020 from <https://nj.gov/humanservices/library/slides/OTP%20Preparedness%20Guidelines%20March%2024%202020.pdf>

patients who may be at risk for abusing the drug may not receive this service. New Jersey is leaving the discrepancy up to the opioid facility in regards to the client. Furthermore, the program points out that not all clients can control themselves and having a high quantity of their medication could project an overdose. Therefore this program entails self-discipline.

New Jersey is allowing patients to designate caregivers or their close ones who are willing to pick up their needed medication from the facility, with necessary paperwork completed prior to this service being used. Different prescriptions also have certain restrictions based on the medication. For example, those prescribed buprenorphine are not to engage in the take-home service. There also are guidelines that must be followed from the patient to ensure no mistakes or emergency situations occur at home. For example, a baby, young child, or pet should not have easy access to these medications. New Jersey requires those utilizing this service to obtain a safe or a container that locks and can be put away from others.

Even facilities following the take-home procedure, must stay open for phone calls from patients in case of an emergency. If one is seriously struggling at home with addiction issues, and needs immediate help, Reach NJ is a 24-7 addictions hotline managed by the Department of Human Services, and is always ready for callers.⁶⁵ These individuals will comfort and guide those in need no matter if they have insurance or if they do not qualify for the take-home procedure.

There are multiple legal issues in regards to COVID-19 currently; however, in regards to mental health, New Jersey has projected policies that contribute to relief. In New Jersey, there are individuals who have turned their lives around, and are now clean and contribute to society. These individuals now have been granted visitation rights with their children. Visitation rights take time, proof, evidence, and many other factors within the legal system. A parent who desires to care for

⁶⁵ Reach NJ State of New Jersey, 1996-2020 Department of Human Services. (2020). Retrieved April 15, 2020, from <https://reachnj.gov/>

their child should be able to if they are a sober, responsible parent who can provide the appropriate care for the child. Sobriety is an incredible accomplishment and should not be taken away due to a pandemic. I believe in second chances, especially for those who want to provide well being and love to their own children.

A person engages in many difficult experiences during drug and alcohol detox.⁶⁶ With that being said, some individuals rely heavily on Alcoholics Anonymous (AA) and other programs that contribute to their progress and sobriety. The issue comes down to the fact that due to COVID-19, in person AA and outpatient services become more complicated. These organizations help display ones sobriety by using forms as evidence and proof of attendance in so that the people attending can receive custody of their children.

Anonymous meetings are offered online for the time being for those who utilize a specific service as evidence. These services are essential for those to display sobriety in order to gain rights to be with their children. If services are not provided, caretakers and their children could experience anxiety, depression, and other problems, and that is the last society needs added during these uncertain times.

On top of services being offered online, therapy and counseling is also available virtually via-video conferencing or plain old telephone. It is important to understand that even without a pandemic there are hotlines 24/7 ready to assist those in crisis. An example of a service as mentioned is the New Jersey Hopeline. If one is feeling suicidal, they can call their hotline and someone will assist them. This service is important to share because those using it receive assistance and the help they need regardless of the status of their insurance.⁶⁷

⁶⁶ Northern New Jersey AA (2020). Coronavirus response. Retrieved April 16, 2020, from <https://nnjaa.org/covid-19.html>

⁶⁷ NJ Hopeline. (2013). New Jersey's 24/7 peer support & suicide prevention hotline. Retrieved April 13, 2020, from <http://www.njhopeline.com/>

It is 2020 and technology is booming. With that being said, many people have access to higher level machines that promote video chatting. A New Jersey government website states the following: “Last week, Governor Murphy signed legislation (A3860),⁶⁸ which authorizes any health care practitioners to provide telemedicine and Telehealth services for the duration of the public health emergency declared by the Governor.”⁶⁹ New Jersey citizens can get help from professionals without it being a horrible, scary, or long process.

The question of costs and insurance also comes to play. The New Jersey website discusses reimbursement to providers for telehealth, including tele-mental health services, in the same manner as for face-to-face services as long as the services are performed to the same standard of care as if the services were rendered in-person. There is now the option to be counseled from the safety of one's own home. It is important to note that mental health professionals are deemed essential and can stay open; however it is not recommended by officials. With that being said, the law of where a professional can administer their counsel on site has been lifted as well. Telemedicine provides assistance to those in need and is now less restricted and honoring exceptions. The New Jersey website states they will cover, without cost-sharing any healthcare services or supplies delivered or obtained via telemedicine or telehealth. Now, for the duration of the COVID-19 public health emergency, health care professionals from other states can provide telehealth services to New Jersey residents so long as they are licensed in their state for such services and are in good professional standing.⁷⁰

⁶⁸ NJ Governor News Governor Murphy Announces Departmental Actions to Expand Access to Telehealth and Tele-Mental Health Services in Response to COVID-19 Retrieved April 16, 2020 from: <https://www.nj.gov/governor/news/news/562020/20200322b.shtml>

⁶⁹ New Jersey. Governor Murphy Announces Departmental Actions to Expand Access to Telehealth and Tele-Mental Health Services in Response to COVID-19. Retrieved March 2020 from <https://www.nj.gov/governor/news/news/562020/20200322b.shtml>

⁷⁰https://www.njleg.state.nj.us/2020/Bills/A4000/3860_I1.HTM

Telemedicine also brings a legal controversy to the surface. Although this service reduces the client from leaving home, the issue of confidentiality arises. In a one-on-one session it is only the patient and mental health professional in the room, which helps ensure safety. When being counseled, the conversation and dialogue discussed is held in high regards and kept safely away. There is a bona fide, trusting relationship between the therapist and client, and that shall not be broken. However, there are issues that may take place with online advising. How does the client know that no one else living in the home will overhear the session? How does the client or therapist know that the system will not be hacked, or leak out any vulnerable information? Is the mental health provider or client up to date with technological skills? Is there a chance of accidentally forwarding or transferring confidential information of a client to another client?

There are a countless number of “what ifs” and ethical issues that contribute to online counseling; however, this is the best that can be offered during a pandemic. Perhaps later on, legal issues will arise due to information being leaked. This can be intimidating for those to counsel and provide assistance. The medical immunity statute was set on April 9th, 2020 in New Jersey, helping to protect medical professionals from liability for mistakes made while trying to treat a patient for COVID-19.⁷¹ It would be beneficial if the same can be applied to mental health counselors during this time period, although the extent of this new temporary immunity is somewhat unclear.

Several other factors from the COVID-19 pandemic can attribute to mental health issues. For example, unemployment is unreal right now and the federal and state governments are attempting to create policies that help our economy and those in need of money right now. Many people are hurting. This can put a huge damper on a person’s mental health. There are ways to receive help it just takes research and looking up what one qualifies for. Those people in need must

⁷¹New Jersey. (2020). State of New Jersey 219th legislature.
https://www.njleg.state.nj.us/2020/Bills/S2500/2333_R1.HTM

to utilize the technology we have by researching what tools can help gain access to funds due to their unemployment status, lack of income, business closure, etc.

Domestic issues are also a cause for stress and mental health concerns right now. Couples and families may engage in more arguing due to the stress of not being able to afford the necessities. Domestic violence could increase and it is important for individuals to use available services if they need assistance in these areas.

People become anxious and logically want to take precautions to ensure their safety against COVID-19. Those who are worried can view the coronavirus employee leave time, and unemployment protocols for New Jersey.⁷² There are answers to many questions, such as what to do if one gets COVID-19, when they can go back to work, or how to submit a leave claim due to feeling unsafe and being more vulnerable to COVID-19. These websites can help those worried about being penalized for not working during this pandemic.

No matter what field or career path one is in, it is very important to know what laws are out there to help. Obviously, attorneys can assist on issues of law; however, individuals can also do their own legal research to help aid themselves when in need during a pandemic. There are numerous amounts of resources made available for our country and community to help when in need. It may take time and patience to find the resources. Mental health is essential and may be impacted during a pandemic; therefore, comprehending the laws and how to help yourself and others during a crisis like this may truly contribute to a better world.

⁷² New Jersey. (2020). NJ Workers: Frequently Asked Questions During the Coronavirus Emergency. <https://www.state.nj.us/csc/Coronavirus%20FAQs.FINAL.pdf>

Alexa Zuppa (Class of 2020)

April 30, 2020

COVID-19 AFFECTING THE ELDERLY COMMUNITY

My name is Alexa Zuppa and I am 21 years old. I am a current Monmouth University Senior and will be graduating in May, 2020. My major is criminal justice with two minors in political science and legal studies. I am the middle child of three with an older brother and a younger brother. My older brother graduated Rutgers University and my younger brother is currently applying to colleges. I am from Monmouth County, New Jersey and was born and raised here as well.

Ever since I was a young girl, I wanted to pursue a career that involved helping individuals. I have always had a soft spot for children and people that had experience with cancer and its treatments. When I got older, I was able to put the two of them together and decided that I wanted to go to school to become a pediatric oncologist. Throughout my high school years, I volunteered with the Ashley Lauren Cancer Foundation, The Brain Injury Alliance of New Jersey and Jersey Shore University Medical Center, both as a transport volunteer and oncology department volunteer. I was a part of Jersey Shore University Medical Center's Explorer's Club and a member and Vice President of my high school's pre-med club.

When I got to college, I volunteered for Relay for Life. After my first year, however, I realized that although I have such a strong passion for children and medicine, I knew it was not the right career for me. During the fall semester of my sophomore year, I took an Introduction to

Criminal Justice class. This is where I realized that I had found my future career, studying the criminal justice system and becoming a lawyer. Although I am not able to medically help people, I can still help individuals who struggle with the law.

Since the first criminal justice class I took, my learning and strive for the legal field have grown tremendously. The first class trip I took which had my full interest was a trip to the Pentagon and the United States Supreme Court with the Criminal Justice Department at Monmouth University. After that, I became a Notary Public for the State of New Jersey, a member of the Pre-Law Club at Monmouth University, a member and Secretary of Alpha Phi Sigma National Criminal Justice Honors Society, a member of Pi Sigma Alpha National Political Honors Society, and am currently undergoing the process of starting a new club called Victims Awareness Club of Monmouth University. I am also a member of Omicron Delta Kappa, which is a National Leadership Honors Society at Monmouth University. Throughout college I began working in private law firms. One job was with a family lawyer and the second with an employment lawyer who I still work for today.

Recently, I became a member of the Young Lawyers Division and the New Jersey State Bar Association. During the fall semester of my senior year, I was granted the opportunity to be a special intern at the State of New Jersey Attorney General's Office in the Criminal Justice Division in the Appellate Bureau. I was able to work hand in hand with deputy attorneys general, paralegals, and other legal staff in the office. Since then, I have been studying for the LSATs and applying to law school to fulfill my future career. With the pandemic going on, it has made studying and applying a lot harder than usual. It is a struggle not knowing if the LSAT will still be proctored or if I will get accepted into a law school, all because of COVID-19.

MY MESSAGE TO FUTURE UNIVERSITY STUDENTS

Throughout my life, the only tragic experience I have encountered was Hurricane Sandy. While the impact of Hurricane Sandy's aftermath was significant, I have never encountered anything as challenging as a global pandemic in my 21 years.

Coming into the year 2020, no one ever guessed that the world was essentially going to come to a stop. In the beginning of 2020, however the United States encountered what we all now call "COVID-19". This is a respiratory virus that can be spread from person to person. Never did I expect to spend my senior year of college virtually, without the possibility of having a graduation ceremony. COVID-19 has caused many ceremonies to be conducted virtually instead of on campus as it has been for decades. As a senior, this has been a very troubling and traumatic experience due to the sole fact that a virus has interrupted my studies and can possibly postpone my future career.

A message that I give to future university students and readers is to not take anything for granted. You will never know when something can come into your life and completely affect it negatively. Always cherish the moments you're able to experience and hold your loved ones tightly. You never know what could possibly happen even in the blink of an eye.

LEGAL TOPIC

The legal topic I chose to follow and study was how COVID-19 primarily affects the senior citizen community. I decided to concentrate on this topic because of my great-aunt and grandma who are still alive today. Even before this pandemic occurred, I have always been worried about their health because they have underlying conditions. Now that this pandemic is occurring, I have been even more worried about their safety. By following the news and doing research, I have learned that the elderly are among the most susceptible for becoming infected with COVID-19, because of age and likeliness of underlying issues. I thought of my older relatives and immediately became devastated at the thought of possibly losing them if they come in contact with such an

illness. The following research will show the rates of senior citizens getting COVID-19, the percentages of death from COVID-19, and how underlying issues are another main factor with COVID-19. The research will also show how COVID-19 has negatively affected elderly people's everyday lives.

LEGAL/SOCIAL CHALLENGE

During these unprecedented times, Covid-19 has affected many different vulnerable populations. One particularly vulnerable subset of our population is the elderly, i.e., people over the age of 65. During this pandemic, the elderly are at serious risk, often due to underlying conditions.⁷³ According to the National Council on Aging, approximately 80% of older adults have at least one chronic disease. Having such chronic diseases can put one at a higher risk for severe illness from COVID-19.⁷⁴ Chronic diseases that put elders at risk are preexisting conditions such as diabetes, heart disease and lung disease.⁷⁵ According to the Center for Disease Control and Prevention, 8 out of 10 deaths reported due to COVID-19 in the United States have been adults age 65 years and older (CDC). This shows that most of the people who are dying so far are from the elder population.³ The CDC also states that of the people diagnosed with COVID-19, 31-70% of adults 85 years and older required hospitalization, 31-59% of adults 65-84 years old required hospitalization, 6-29% of adults 85 years and older required admission to the intensive care unit, 11-31% of adults 65-84 years old required admission to the intensive care unit, 10-27% of adults 85 years and older have died, and 4-11% of adults 65-84 years old have died . The aging of a senior

⁷³ <https://www.ncoa.org/news/resources-for-reporters/get-the-facts/healthy-aging-facts/>

⁷⁴ <https://www.healthline.com/health-news/what-older-people-with-chronic-conditions-need-to-know-about-covid-19#The-bottom-line>

⁷⁵ <https://www.cdc.gov/aging/covid19-guidance.html>

citizen's immune system combined with underlying medical conditions make people over 60 more vulnerable to COVID-19.

Another challenge facing the elderly during this pandemic is end of life planning, wills, and power of attorney documents. Many elders are putting together their documents in case they pass away from COVID-19. Around the country, estate planners and elder law attorneys are dealing with people who are in need to prepare for the pandemic. Five common documents which people request when getting their end-of-life affairs in order are (1) a Health Care Power of Attorney, (2) an Advanced Directive, (3) a HIPAA Authorization, (4) a Durable Power of Attorney, and (5) a Will or Trust. Many attorneys are helping their clients virtually put together their end of life documents in case they become infected by COVID-19, but these documents are needed even if one is to pass away for any other reason. When it comes to the elderly, some may possibly encounter struggles with technology to get connected with an estate planner or elder lawyer to put together their end of life planning documents during COVID-19.

A third challenge seniors are facing during this pandemic is elder abuse.⁷⁶ Elder abuse is an intentional act or failure to act by a caregiver or another person involving an expectation of trust that causes or creates risk of harm to an older adult. Since there are strict laws about staying home and social distancing, many elders are forced to stay in their homes.⁷⁷ The stay at home orders can cause a risk of experiencing elder abuse because the victim is unable to get away from the abuser. The abuser can be a caregiver or a family member who is living with an elderly person during this time. Having to stay home can also cause a greater risk of experiencing depression and anxiety.

⁷⁶ <https://www.cdc.gov/violenceprevention/elderabuse/index.html>

⁷⁷ [https://www.thelancet.com/journals/lanpub/article/PIIS2468-2667\(20\)30061-X/fulltext](https://www.thelancet.com/journals/lanpub/article/PIIS2468-2667(20)30061-X/fulltext)

Another challenge elders may face during this pandemic is the need for essential items. These essential items can be food, toilet paper, paper towels and medicine, to name a few. During this time, grocery stores, non-profits and businesses have started developing ways to keep senior citizens healthy, fed and safe. Grocery stores like Publix, Target, Trader Joe's, Walgreens, Kroger, Foodtown, Stop & Shop, Costco, Shoprite and Whole Foods Market are opening an hour early just for elders to be able to shop at a lesser risk of being infected with COVID-19.⁷⁸ Some of these stores have the extra hour on certain days or have the extra hour every day. This gives seniors a chance to stock up on supplies and avoid larger crowds. Restaurants and other essential stores are also helping by offering delivery and curbside pickup. Some states are making it mandatory for people to wear protective gear, gloves and face masks when going into public areas, such as grocery stores, to help slow the spread.

Another major challenge the elderly are facing during this pandemic concerns those who are confined to nursing homes. According to Peter Lloyd-Sherlock, Shah Ebrahim, Leon Geffen and Martin McKee, many elders in low and middle income countries are in nursing homes or similar facilities that are often unregulated and provide care that is of very poor quality.⁷⁹ A nursing home's quality of care is an important issue in the United States as well. Due to the high risk of spread, once COVID-19 enters a nursing home, facilities have to take immediate action to protect all of its residents from severe infections, hospitalizations, and death.⁸⁰ Nursing homes and other facilities are taking aggressive efforts towards visitor restrictions and sick leave policies for healthcare personnel who become ill. Anyone entering certain facilities is being actively checked for a fever and

⁷⁸ <https://www.tallahasseeemagazine.com/food-and-shopping-resources-for-seniors-during-covid-19/>

⁷⁹ Lloyd-Sherlock, Peter, Ebrahim Shah, Geffen Leon, McKee Martin. (2020). Bearing the brunt of covid-19: older people in low and middle income countries. *BMJ*. 1-2.

⁸⁰ <https://www.cdc.gov/coronavirus/2019-ncov/hcp/long-term-care.html>

symptoms of illness. Many facilities are not allowing visitors due to the possible spread of COVID-19. Not allowing visitors may help protect the elders from coming into contact with the virus, but in turn may unavoidably cause isolation, loneliness and perhaps even depression.

IMMEDIATE PROBLEM

A primary and immediate problem is the spread of COVID-19. It is getting harder for seniors to get care at home, thereby potentially disrupting critical home care services.⁸¹ Many home health agencies are hesitant to continue nursing or therapy for homebound seniors due to the risk of potentially infecting them. Immediately after the outbreak of COVID-19, the public had many questions for professionals. Some of these included the incubation period, who is susceptible, symptoms of the disease, and testing availability. As soon as the numbers started to rise in the United States, federal and state government bodies enacted stay at home orders and social distancing orders to help lower the spread of COVID-19.

IMMEDIATE RESPONSE

As the COVID-19 disease affected the United States, the federal and state government began responding.⁸² International borders were closed from China, Europe, Iran, and South Korea to help limit the possibility of bringing in new cases of the virus. During this time, non-essential stores have been closed, flights have been cancelled, stay at home orders have been exercised, and hospitals have been filling up with patients due to the disease. A national emergency was declared under the Stafford Act and social distancing guidelines limiting gatherings to fewer than 10 people were strongly encouraged. The need for ventilators and other personal protective equipment has

⁸¹ <https://thehill.com/opinion/healthcare/490236-covid-19-causes-more-harm-to-seniors-than-just-death>

⁸² [https://ballotpedia.org/Federal_government_responses_to_the_coronavirus_\(COVID-19\)_pandemic,_2020](https://ballotpedia.org/Federal_government_responses_to_the_coronavirus_(COVID-19)_pandemic,_2020)

risen throughout the country for healthcare workers and people infected with COVID-19. President Trump conducted a White House Coronavirus Task Force to help attack the virus appointing Vice President Mike Pence to lead the task force. Due to the high demand in PPE and hospital rooms, supplies from the federal stock pile were sent to states and Navy medical workers and their hospital ships were sent to California and New York.

The United States House and Senate passed a Coronavirus relief bill to help people with COVID-19. President Trump had to declare a major disaster in multiple states due to the enormous spread. After multiple tries, the federal government passed a stimulus bill that would send money to the American people and small businesses. This bill helps small businesses pay their bills and not fire their workers due to COVID-19. Civilians and businesses receive a certain amount of stimulus money needed to help hold them over until the virus comes to an end.

DEVELOPMENTS

Over the past two weeks in April 2020, the numbers of COVID-related cases and deaths have risen in the United States and worldwide. Currently, the United States has 970,757 confirmed cases and 54,941 deaths from COVID-19. As time has passed, many labs and manufacturers are developing COVID-19 tests.⁸³ These tests then need to be sent to the FDA to see if the tests developed provide accurate and reliable results. Researchers are working on treatments, vaccines, and tests, but as of now the combination of Hydroxychloroquine and Azithromycin have been shown to possibly be an efficient treatment for COVID-19 patients.⁸⁴ Researchers have also

⁸³ <https://www.fda.gov/news-events/press-announcements/coronavirus-covid-19-update-fda-expedites-review-diagnostic-tests-combat-covid-19>

⁸⁴ Gautret, P., Lagier, J. C., Parola, P., Hoang, V. T., Meddeb, L., Mailhe, M., Doudier, B., Courjon, J., Giordanengo, V., Vieira, V. E., Dupont, H. T., Honoré, S., Colson, P., Chabrière, E., La Scola, B., Rolain, J. M., Brouqui, P., & Raoult, D. (2020). Hydroxychloroquine and azithromycin as a treatment of COVID-19: results of an open-label non-randomized clinical trial. *International journal of antimicrobial agents*, 105949. <https://doi.org/10.1016/j.ijantimicag.2020.105949>

allegedly discovered a significant mutation of the coronavirus, which some believe may possibly raise a risk of harm, by leading to a weaker receptor binding capability. This receptor, known as the ACE2, is an enzyme in a person's lungs.⁸⁵ On April 6, 2020, a large team of Stanford Medicine scientists have developed a test to detect antibodies against COVID-19 in blood samples.⁸⁶ This test will look for antibodies to the virus in plasma to provide information about a person's immune response to the infection. The antibodies from a recovered patient can then be used to help a patient who is infected to help slow down or get rid of the virus in another patient. As of now, researchers, scientists, and doctors are working to provide more information and treatment to help Covid-19 patients.

MY ASSESSMENT

Currently, businesses, federal and state governments, scientists, and researchers have been all working together for supplies needed to fight the coronavirus. I personally think that the federal government has done a strong job so far on battling COVID-19. From closing the borders, to addressing stay at home orders, working together to make treatments and providing professionals needed supplies, everyone has been trying their best in an unprecedented time. I am so grateful and give a lot of credit to the people who are working on the front lines battling such a horrific disease. The American people are coming together to fight the virus and that is the best we can do. As long as everyone continues to follow the orders of social distancing and staying at home, the numbers of infected people may decline and the American people may beat the virus.

CONCLUSION

⁸⁵ <https://www.foxnews.com/science/significant-coronavirus-mutation-discovered-could-make-vaccine-search-futile>

⁸⁶ <http://med.stanford.edu/news/all-news/2020/04/stanford-medicine-develops-antibody-test-for-coronavirus.html>

In the current year of 2020, COVID-19 has affected many vulnerable populations. COVID-19 has greatly affected the elderly, especially those with underlying health conditions. During this pandemic, seniors have been affected in many ways including their health, life planning, getting essential needs, and being in nursing homes. The elderly population is at a higher risk of dying due to COVID-19 because they are more likely to have many health-related issues, putting them more at risk. If one is to live with an elderly person, they have to be extremely cautious that they do not bring the virus into the house and affect their elders. Loneliness may increase because if an elderly person is brought into a hospital or is living in a nursing home, such facilities are not allowing any visitors.

Many elders are becoming so afraid of the virus, they are getting together their end of life planning in case they become affected. Some elderly citizens may struggle with their planning because many small businesses are shut down and they do not know how to use technology to virtually help get their end-of-life affairs in order. During this pandemic, elders also struggle to get their essential needs such as toilet paper, paper towels, soap, food, medicine, and other personal needs. Thankfully, many grocery stores have helped the elders get their needs with time slots to shop. COVID-19 has made a huge negative impact and is causing many people, including seniors, to struggle with their everyday lives.

Hopefully, once the virus goes away, everything can go back to normal and the elders can continue their lives as previously planned, without the fear of catching or dying from the virus.

Andres Trujillo (Class of 2021)

April 30, 2020

COMBATING PRICE GOUGING AMIDST A PANDEMIC

My name is Andres Trujillo. I am originally from Colombia, but I am currently living in Monmouth County, New Jersey. I am pursuing a bachelor's degree in political science with a concentration in international relations, as well as a minor in homeland security from Monmouth University. I have a prominent interest in both domestic and international politics. I enjoy constantly learning about our ever changing world and how politics affects our nation, ultimately affecting us as individuals. I believe that my background and life experiences, especially those deriving from immigrating to the United States, have shaped my educational and career pursuits. With this being said, I constantly encourage people to truly study and seek out careers that genuinely interest them and comport with who they are as persons.

My message to future University students through the eyes of living through the COVID-19 scenario is to remain diligent despite adversity. The coronavirus pandemic has left many at a standstill, not just individuals and communities, but governments and nations as well. Despite this, life continues to go on, including the burdens of making ends meet and regular life responsibilities. It is crucial to continue remaining diligent with such responsibilities by doing so in a new and flexible manner. For myself and millions of other university students throughout the United States,

our education has to continue in a new manner. Remote learning has now become the norm for the remainder of the semester. This is why it is necessary to remain flexible and adaptable..

Just because the COVID-19 outbreak has changed our daily lives, does not mean our responsibilities have changed or disappeared. The United States is a nation of resilience and will in time get back to normal, which is why it is important to remain in a mindset that sets us up for success by mitigating difficulties that come our way.

As a result of the COVID-19 dilemma in the United States (and throughout the world as well), many legal issues have been brought to light. I have specifically chosen to study the subject of price gouging. My interest in this area mainly stems from the underlying importance of consumer protection. It is important that our judicial system protect consumers from exploitation, especially during a time of scarcity or economic difficulties.

Because of COVID-19, most countries and governments around the world have now been exposed to an unprecedented time of trouble. During such a time, it has been crucial for governments to rise to the occasion and bring answers to citizens. Within the United States, an important part of our government is our judicial system and its courts. America's judicial system within our system of checks and balances seeks to uphold justice, and during the COVID-19 pandemic, courts have undoubtedly been put to work. Amidst the hysteria, the United States has seen issues arise due to health concerns and our legal system has been set in place to uphold laws for the ultimate benefit of our nation's citizens and continues to do so.

Out of the many legal and social issues that have risen as a result of COVID-19, an important issue our judicial system is fighting currently is the dilemma of price gouging. In its first few moments of the COVID-19 spread, many residents perhaps did not take the situation seriously. However, as the effects of the pandemic worsened, there seemed to be a mass and abrupt worry that

fell over Americans. This led to millions of consumers and residents racing to stores to obtain essential products that were needed in light of stay at home orders. The immediate and evident increase in demand of essential products made price-gouging plausible, and consumers slowly started experiencing ridiculous prices over essential items such as toilet paper and hand sanitizer.

Most states in the U.S have laws that condemn price-gouging, specifically when a state's government declares a state of emergency. Following devastating effects of COVID-19, many states found it necessary to declare a state of emergency, leading to the implementation and/or enforcement of price gouging laws.⁸⁷

Some individuals and businesses have taken the circumstances and have attempted to manipulated them for profit. Numerous citizens all over the country have experienced the price of crucial and necessary products drastically rise to unjustifiable, unlawful, and even unethical amounts. This has led many prosecutors and state attorneys across the nation to investigate the myriad of unlawful acts occurring with businesses and markets. States have been flooded with complaints from residents and consumers for the price influx on currently high-demand products such as hand sanitizer, gloves, masks, toilet paper, and essential groceries. Not only have residents noticed the influx within brick-and-mortar stores, but millions are seeing the same exorbitant prices with online merchants such as Amazon and eBay. While not all states have price gouging laws, many, if not all, attorneys general by state are warning consumers while promising to crack down on price gouging scams. As noted in Consumerresources.org: "Unfortunately, a crisis like this often brings out scam artists hoping to take advantage of people's fears and concerns."⁸⁸ Not only are attorneys general warning residents and consumers, but they are enforcing statutes which prohibit price gouging. The

⁸⁷ BusinessInsider.com, March 20, 2020 , <https://www.businessinsider.com/coronavirus-price-gouging-incidents-thousands-2020-3>

⁸⁸<https://www.consumerresources.org/covid-19-consumer-updates/#toggle-id-80>, April 23rd, 2020

most critical social challenge lies within the fact that consumers are being taken advantage of during a critical time when the demand of certain products are rising while the willingness to pay more for the product rises as well.

To gain a better understanding of such laws, we can examine already standing New Jersey legislature as well as recently signed legislature from Governor Phil Murphy's recent executive order.⁸⁹ Amidst the COVID-19 pandemic in New Jersey, Governor Murphy signed Executive Order 103 which cites to New Jersey's Consumer Fraud Act, stating: "this law prohibits excessive price increases during a declared state of emergency, or for thirty days after the termination of the state of emergency."⁹⁰ New Jersey has defined "excessive price increases" as a price increase that is "more than ten percent higher than the price at which merchandise was sold during the normal course of business prior to the state of emergency."⁹¹

Residents and consumers are being encouraged to report suspected price gouging or price increase fraud directly to the State government through respective agencies such as New Jersey's consumer affairs agency as well as directly with the Attorney General's office. Executive orders that are being passed are either introducing new price gouging laws or are placing them in effect as a result of a state of emergency.

The abrupt and overflowing increase in complaints has also been rooted in online price-gouging. While it is more feasible to prosecute and keep physical in-state stores accountable for the law, many residents' complaints derive from virtual stores. This has added a new variable for prosecutors attorneys general, and judicial systems. While the lack of physicality of virtual stores

⁸⁹ Executive Order No. 103, 2020

⁹⁰ NJConsumerAffairs.gov, April 26th 2020

⁹¹ Ibid; see Business.NJ.gov

exists, it has become evident that the tracking down of online price gouging is still possible. More than 30 state attorneys general sent letters to Facebook, Amazon, Craigslist, eBay and Walmart urging them to crack down on price gouging. Companies such as Amazon have begun to heavily monitor their sites and begin to set algorithms that seek to locate price-gouging. The results have led to Amazon having to remove more than half a million listings for price gouging as well as suspending approximately 3,900 sellers.⁹²

Companies have had to come alongside state governments and attorneys general and cooperate in efforts of preventing consumer exploitation. Kentucky's Attorney General, Daniel Cameron has even issued subpoenas to "six third-party sellers in Kentucky who used Amazon's online platform to engage in suspected price gouging during the novel COVID-19 pandemic."⁹³ On March 23, 2020, Amazon issued its own public statement condemning online price-gouging through their online platform. "Amazon has zero tolerance for price gouging and longstanding policies and systems to prevent this harmful practice. We're working vigorously to combat price gouging."⁹⁴ While online merchants are announcing new fraud policies, we are seeing more efforts from this area of the private sector to collaborate with federal, state, and local agencies, law enforcement bureaus, and lawmakers for the purpose of keeping price gougers accountable of the law.

Not only are residents and consumers placing complaints, but companies and manufacturers of coveted essentials are also seeking justice for the re-selling of their products at unscrupulous prices. While manufacturers fight and support for regular prices during crisis, they have to fight

⁹² NYTimes.com, April 25th, 2020, <https://www.nytimes.com/2020/03/27/us/coronavirus-price-gouging-hand-sanitizer-masks-wipes.html>

⁹³ Kentucky.gov, April 20th, 2020

⁹⁴ Blog.aboutamazon.com, March 23rd,2020, <https://blog.aboutamazon.com/company-news/price-gouging-has-no-place-in-our-stores>

those who are seeking to take advantage of desired products. 3M, the company responsible for the creation and manufacturing of N95 masks, has recently filed four lawsuits against price-gougers in the state of New York, California, Texas, and Florida. “Firms were seeking to sell 3M respirator masks to the Strategic National Stockpile, New York City government, and a California medical center at prices as much as six times the normal costs – while 3M said it has not increased its prices.”⁹⁵ While this issue has been heavily monitored and enforced by states individually, the dilemma has risen as to where Congress is considering legislation that would tackle and address any unjust price influx in coveted items during the COVID-19 pandemic.

Over the past few weeks since the beginning of the COVID-19 pandemic, news and media are still consistently reporting filed complaints of price-gouging. With this being said, it is evident that state courts, attorneys general, and prosecutors are still being put to work regarding this specific problem. It is not just public agency attorneys working to fight against gauging. It is still viable that private companies are continuously hiring attorneys to take legal action against third party merchants who are re-selling products at an unreasonable and now illicit price.

While it is unfortunate that during a time of chaos and worry, there are those who seek to take advantage of consumers, it is important that our nation’s judicial system is in place to combat these scenarios. The law is formed and placed for the ultimate protection of citizens and it is necessary and crucial for legislative bodies and institutions to uphold the law.

The coronavirus outbreak has revealed much about the myriad of moving parts within our government. As a result of the pandemic, we have been able to study and watch the inner workings of our federal government and its branches and even gain better insight at how our current legal

⁹⁵ <https://www.bloomberg.com/news/articles/2020-04-17/mask-maker-3m-joins-states-in-fight-against-virus-price-gouging> , April 17th,2020

system functions. We are seeing the efforts of the law and agencies that place it's duties in upholding and executing the law. Not only has this specific dilemma of price gouging led us to further our current understanding of our judicial system, but it may lead to future changes that could occur to prevent similar scenarios.

It is crucial to understand and to remind ourselves of the importance that law and legislation has today in our society. Our legislative system should be one that continues to perpetually uphold justice and seek to be an institution that mitigates dilemmas while bringing protection to its citizens. We have been able to see how law has such a strong tie into society, as it is something that is a fundamental for our well being and everyday lives.

Rebecca Malinowski (Class of 2022)

April 30, 2020

CONCERNS OF CUSTODIAL PARENTS:

HOW THE ISSUE OF CHILD CUSTODY IS BEING ADDRESSED DURING THE COVID-19 PANDEMIC

My name is Rebecca Malinowski. I am 19 years old and I was born and raised in Toms River, New Jersey. I am a sophomore transfer student, and this is my first semester at Monmouth University. Last year I attended Ocean County College for two semesters and then transferred to Rowan University for the fall semester of 2019, before attending Monmouth. I am majoring in political science with a concentration in international relations, and I plan to declare a history minor as well. After graduation, I wish to attend graduate school. I have not yet decided what area of study I plan to focus on, but it will be a field in relation to politics. I am also a commuter student. I drive about forty-five-minutes to campus every day, but I firmly believe that the small inconvenience of waking up a little earlier is worth it. Even though my first semester was cut short due to the COVID-19 outbreak, I have truly loved my experience at Monmouth thus far.

Because I am a commuter, I was not as greatly impacted as some others by the COVID-19 pandemic in terms of my college experience. I did not have to move all of my belongings out of my dorm or readjust to living at home, because I was already returning home every single day. I do have multiple friends who attend other universities that were substantially affected, some who are now struggling to complete their coursework from home due to several factors. Some have to complete

labs without proper equipment, others are not receiving proper guidance from their professors, and many are facing issues within their own families. I have many friends who have dreaded leaving their dorms because of the stressful and tense environments of their homes, which have only been magnified by this quarantine. For many, it is difficult in quarantine with family members suddenly housebound and living together most of the time. This can in some cases naturally lead to an increase in arguments, creating higher tensions among family members and, at times, making it very difficult for some students to concentrate on coursework.

This is a difficult and frightening time for everyone in the country because it only seems to get worse every day as the virus continues to spread and the death rate rises. It is even becoming difficult to find “the light at the end of the tunnel” because there are still numerous individuals, both everyday citizens and government officials, who in my opinion are not taking this pandemic seriously. At this time I have faith in the medical professionals who are dealing with this pandemic hands-on, but I fear that political leaders are not taking strong enough governmental action against the spread of this virus. Many are failing to even fully acknowledge the severity of the situation. These failures may lead to even more loss. Yet, even though I am not sure how long it will take, I believe we will get through this eventually.

As COVID-19 continues to spread across the country while we remain quarantined in our homes, disputes surrounding family law and specifically child custody continue to appear. Numerous states have instituted shelter in place orders or curfews coinciding with the federal government’s recommendations, which can greatly impact child custody. Multiple issues can surface in situations of shared child custody because of the possible risks it presents for all parties involved. Questions arise, such as whether or not it is safe for the child to travel between residences, what is the risk of possible exposure at a residence, or should the child be exposed to the outside world at all? In some cases, divorce or child custody is a delicate issue that already took great amounts of time

to decide in court, and now the pandemic can possibly “reopen” these cases. This can lead to further psychological strain on a child for several reasons. For example, new custody agreements could change the child’s entire schedule. If there is a risk of exposure, the child could theoretically be quarantined with a parent who they rarely see. Every custody situation differs, so there will not be one solution to solve the entire issue. Issues will have to be determined on a case by case basis and will be determined by what is in the best interest of the child or children at issue.

As of March 13, 2020, President Trump declared a national state of emergency because of the COVID-19 outbreak, which immediately led to multiple states who had not yet declared any restrictions to institute some form of a statewide shelter in place.⁹⁶ Immediate legal issues have formed regarding child custody such as whether or not it is safe for a child to travel back and forth between residences. In some cases parents are handling the situation civilly amongst themselves. For example, CNN has reported on a family in San Francisco where the parents usually have their daughter spend four days at her mother’s residence and three days at her father’s house. However, the father’s girlfriend is a frontline healthcare worker, so both parents decided it would be more safe if she stays with her mother until the end of the outbreak.⁹⁷ While this solution may have been reached smoothly, in some cases such an arrangement may still potentially have a negative impact on a child. The temporary altering of custody situations, while sometimes necessary, can disrupt a child’s regular routine, possibly affecting their mental health. Many times custodial disputes are not so easily resolved amongst the parents, which can lead to increased tensions and blinded decisions.

⁹⁶ Yeung, Jessie, Joshua BerlingerAdam Renton, Meg Wagner, Mike Hayes, and Veronica Rocha, *Coronavirus Live Updates March 13, 2020*, (CNN 2020). <https://www.cnn.com/world/live-news/coronavirus-outbreak-03-13-20-intl-hnk/index.html>

⁹⁷ Villano, Matt, *Navigating Child Custody in the Time of the Coronavirus*, (CNN:2020). <https://www.cnn.com/2020/04/01/health/child-custody-wellness-coronavirus/index.html>

The level of trust among both parties is being greatly tested, leading to infighting and possible psychological damage. A parent in Gloucester county explained, “I had a conversation with my son, and his mother interjected and said, ‘Look, they’re not going anywhere.’ Yet, I see videos online of them out playing with their friends.”⁹⁸ Parents are becoming concerned about whether the other parent is following quarantine guidelines as the uncertainty of the pandemic charges on. A parent currently in the middle of a custody battle explains, “I’m worried about the safety of our kids, and I got a letter from [my ex-husband’s] attorney warning me not to do anything to jeopardize the custody arrangement.”⁹⁹

Constant fighting between parents can lead to or further damage the mental state of the children involved. This pandemic is already an extremely difficult and scary situation for everyone, especially children, and combining that stress with the stress of their parents disputing about where their child should reside can be too much to handle for a young mind.

A plethora of legal issues was immediately created due to this unprecedented circumstance, but the issue of child custody seemed to be ignored until recently, and some states have not even addressed the problem at all. There are a few states that have made recommendations on how to handle child custody during this uncertain time. According to Matt Villano of CNN News, “[the] Texas Supreme Court issued an emergency ruling that indicated parents should follow current custody orders pursuant to the schedule that was in place before the shutdown. The order also stipulated that stay-at-home provisions of specific counties or cities do not override the possession

⁹⁸ Melamed, Samantha, *Exes Sheltering in Place Together? Parents Withholding Visitation? Co-parenting During a Pandemic Gets Messy, Fast*, (The Philadelphia Inquirer: 2020). <https://www.inquirer.com/health/coronavirus/coronavirus-coparent-divorce-separation-custody-quarantine-isolation-20200324.html>

⁹⁹ Villano, Matt, *Navigating Child Custody in the Time of the Coronavirus*, (CNN:2020). <https://www.cnn.com/2020/04/01/health/child-custody-wellness-coronavirus/index.html>

schedule.”¹⁰⁰ In North Carolina, Governor Roy Cooper stated in his stay-at-home-order, that custody exchange was allowed, but did not elaborate further.¹⁰¹ The Chief Justice of Massachusetts Probate and Family Court’s open letter stated that it was “important that children spend time with both parents who had approved custody agreements. If a parent must self-quarantine or otherwise be restricted from contact, both parents should cooperate to allow time with children by video conference or telephone.”¹⁰² In New Jersey, it is recommended to seek mediation if you are unable to settle the dispute on your own, and if you are unable to obtain a mediator, and if immediate or permanent harm will result, then you may file a case as an emergent matter through the court system.¹⁰³ Also, the official New Jersey State website has set up a “COVID-19 Information Hub” which allows users to type in questions regarding the virus, including legal questions, and which provides resources to help in handling issues while the courts are closed.¹⁰⁴

A majority of states have not yet issued statements or advice regarding child custody, leaving parents to turn to whatever legal advice is available or battle it out amongst themselves. There are recommendations from lawyers or courts across the country on how to handle the situation to avoid further legal disruption. In Davidson County, Tennessee, the state district court said that the “primary residential parent” should have custody of the child within four hours of a shelter-in-place order and should keep custody until it is lifted.¹⁰⁵ This general order can raise

¹⁰⁰ Ibid, (2020).

¹⁰¹ McGee, Kendall, *State Gives Recommendations for Custody and Visitation During COVID-19*, (WECT NEWS:2020). <https://www.wect.com/2020/04/16/state-gives-recommendations-custody-visitation-during-covid/>

¹⁰² Twohey, Megan, *New Battle for Those on Coronavirus Front Lines: Custody*, (New York Times:2020). <https://www.nytimes.com/2020/04/07/us/coronavirus-child-custody.html>

¹⁰³ *New Jersey COVID 19 Information Hub*, (New Jersey: 2020). <https://covid19.nj.gov/index.html>

¹⁰⁴ *NJ COVID*, (2020).

¹⁰⁵ Twohey, *New Battle*, (2020).

multiple issues regarding the safety of the child, especially if the custodial parent has been exposed to COVID-19. Due to the closure of courthouses, many are turning to the possibility of online hearings to settle their dispute, but in some places it is not an available option. Some lawyers are even recommending Facetime, Zoom or Skype calls for parents who do not “actively have custody.”¹⁰⁶

Issues can also arise if a custodial parent is taking care of another person who has been infected with the virus, therefore placing that custodial parent and child at a higher risk of contracting COVID-19. A California divorce lawyer asserts from his own experience: “I believe that we should be very aware of the risks inherent with exposure to our children and ourselves. My daughter’s mother and I share 50-50 custody; my daughter’s mother is severely immunocompromised. I would like my daughter with me all the time, but I am willing if it will keep her mother safe, to have her go with her mom 100% of the time during this crisis. We should all be thinking like that.”¹⁰⁷ Attorneys across the country are urging parents to make conscious and intelligent decisions when it comes to child custody in order to avoid placing their child in harm’s way.

Over the past two weeks, multiple cases have appeared involving custody disputes during this pandemic, and only a few have been solved. The issue of child custody during a pandemic has only recently received coverage by mass media platforms. In New Jersey, a mother who is a physician went back to seeing patients in person. In response, her ex-husband obtained a court order which granted him sole temporary custody of their two daughters by getting an emergency hearing. The mother’s lawyer could not be reached, so the judge granted the father temporary

¹⁰⁶ Villano, *Navigating*, (2020).

¹⁰⁷ Egan, Jude, *Co-Parenting in Quarantine: Sharing Custody During the Pandemic, Advice from a Family Law Specialist*, The Recorder, (California 2020).

custody.¹⁰⁸ The order was reversed after a virtual hearing and the mother's hospital letting her retreat to her telemedical job.¹⁰⁹ In Monterey County, California, a divorced mother filed an emergency motion to be granted sole custody of her twins because two of the father's firefighter coworkers tested positive for COVID-19, but her application was denied by the judge. Each situation is different in its own way, so there will not be one definite ruling that will solve this issue; it all depends on the factors of the circumstance and the judge.

In the East Village in NYC, a father and cameraman has not seen his son since February 29th due to the fact that his ex-wife is fearful of the virus. However he has no way to legally settle the dispute because New York family courts are closed.¹¹⁰ A New York family law attorney has even expressed, "I don't know what to tell my clients. It's unfortunate, but we live in New York City and a lot of people don't have vehicles, and it makes it hard to transport a child."¹¹¹ In this unprecedented time, it is difficult for attorneys to produce answers and advice that will assist the masses, especially since child custody cases are often very unique situations to begin with.

More custodial parents are becoming concerned with the possibility of further legal action being taken in the future in regards to their handling of child custody amongst themselves. It is unknown how every judge will react to the parents handling legal disputes, especially if it is not done with the consideration of the best interest of the child. Multiple courts have just issued statements saying parents should not break their custody agreement during this time, but many are concerned about the risk of the child becoming infected by doing so. The San Francisco Superior Court

¹⁰⁸ Twohey, *New Battle*, (2020). <https://www.law.com/therecorder/2020/04/10/co-parenting-in-quarantine-sharing-custody-during-the-pandemic-advice-from-a-family-law-specialist/>

¹⁰⁹ *Ibid*, (2020).

¹¹⁰ Balsamini, Dean, *Coronavirus is Throwing Child Custody into Turmoil*, (New York Post 2020). <https://nypost.com/2020/04/04/coronavirus-is-throwing-child-custody-agreements-into-turmoil/>

¹¹¹ Balsamini, Dean, *Coronavirus is Throwing Child Custody into Turmoil*, (New York Post 2020). <https://nypost.com/2020/04/04/coronavirus-is-throwing-child-custody-agreements-into-turmoil/>

Unified Family Court issued a Notice of Emergency Family Court Operations, which states, "ex parte requests to change child custody or visitation orders will not be granted absent a very strong factual showing of imminent danger or severe detriment to the child. In other words, you must show a high risk to your child."¹¹² This means only in extreme cases will the alteration of the custody agreement be accepted, making it very difficult to accommodate for the issues of the current pandemic. There is always the fear that even if both parents make a decision amongst themselves, one of them could possibly take the other to court on the issue in the future. Child custody creates multiple layers of issues in this unprecedented time and it becomes even more difficult due to the fact that nobody knows when it will end or what will occur after it is all over.

I personally believe that the response to issues regarding child custody during this pandemic has been weak. Multiple states have not even issued any type of guidance to assist in dealing with this issue, and some guidance that has been given has been general, nonspecific statements that often formulate more questions than answers. I think the individual attorney response has been good thus far, but I feel services such as virtual consultants, mediation or court hearings, specifically regarding family law, should be made more widely available.

I do feel that overall the response to the pandemic, especially by the federal government has been delayed, which has caused even more complications. The United States currently has over 900,000 cases of COVID-19 and over 54,000 deaths, numbers that are continuing to rapidly climb amid discussions of reopening the country.¹¹³ There are still numerous protests occurring every day across the country claiming that we must reopen the nation and even denying the existence of

¹¹² Gillian, Lina, *How to Handle Child Custody and Visitation During the COVID-19 Outbreak*, (Nolo:2020). <https://www.nolo.com/legal-encyclopedia/how-to-handle-child-custody-and-visitation-during-the-covid-19-outbreak.html>

¹¹³ Hernandez, Sergio, Sean O'Key, Amanda Watts, Byron Manley, Henrik Pettersson, *Tracking Covid-19 Cases in the US* (CNN:2020) <https://www.cnn.com/interactive/2020/health/coronavirus-us-maps-and-cases/>

COVID-19. The “land free” protest in Colorado that caused nurses to peacefully protest against the initial protest is one example.¹¹⁴ I personally feel that some demonstrations disregard the importance of social distancing. This combined with the lack of knowledge of some individuals may cause this pandemic to continue even longer. I feel that the hesitant and somewhat flippant response to multiple issues regarding this pandemic has led many to believe that the COVID-19 outbreak is not a serious concern. It is also not difficult to comprehend that many legal issues have actually stemmed from the initial mishandling of this pandemic due to the federal government’s response.

Overall, given the current circumstance and attempts to “reopen” the country despite the rising number of cases, it does not seem that the pandemic will be ending shortly. The COVID-19 pandemic is an unprecedented situation that is currently causing numerous legal issues in various fields of law. If quarantine and social distancing guidelines continue, it is likely that various courthouses and law offices will create ways to become more accessible to the general public and begin hearing more cases. Child custody is already often a challenging issue, and the COVID-19 outbreak has only increased the potential stress surrounding it for all parties involved, especially for children. The delicate issue of child custody is being tested by this outbreak, and it is probable that more cases regarding the issue will begin to surface as quarantine continues.

Everyone is concerned about what the legal consequences of any handling of legal matters will be at the end of this pandemic. Julie R. Colton of the University of Pittsburgh School of Law expresses: “There is no precedent for how to handle this situation in a custody matter. Lawyers honestly tell clients they are not sure what will happen during the court closure. In the same breath,

¹¹⁴ Armus, Teo, Jennifer Hasan, *Go to China if you want communism: Anti-quarantine Protester Clashes with People in Scrubs*, (Washington Post: 2020). <https://www.washingtonpost.com/nation/2020/04/20/go-china-if-you-want-communism-anti-quarantine-protester-clashes-with-people-scrubs/>

lawyers are telling clients to remain calm and act in a way you can later justify to a judge.”¹¹⁵ This is an uncertain time for the entire nation, an unprecedented circumstance, and we are all handling these issues together. The risks surrounding child custody during this pandemic such as possible, contraction of the disease, further psychological damage of the child, and future legal disputes, are just a few parts of the numerous issues surrounding this pandemic. In time, they will all hopefully be solved after the nation recovers from this virus.

¹¹⁵ Colton, Julia, R, *Child Custody During COVID-19 Stay At Home Orders*, The Jurist, (2020). <https://www.jurist.org/commentary/2020/04/julie-colton-child-custody-pandemic/#>

Nick Gibson (Class of 2020)

April 30, 2020

THE U.S. FEDERAL GOVERNMENT RESPONSE TO THE 2020 MARKET CRASH

My name is Nick Gibson. I am writing this paper during the last semester of my senior year in college amidst the COVID-19 breakout. During my freshman year, I witnessed the student body's reaction to the 2016 presidential election. At the time, I was very center in terms of my political aligning. However, throughout my education I began to lean left. In my junior year, a friend and I established the Monmouth University College Democrats chapter. I also served on the College Democrats of New Jersey e-board as central regional chair.

I find it important to mention all of this because throughout this paper I will be talking about the government's response to the coronavirus outbreak along with giving my own prediction as to what if other measures are taken in an attempt to heal the economy of the United States. I feel it is just to make clear where I fall politically before talking about the performance of the current administration and government. That being said, I will be attempting to exclude any bias and make a fair assessment of the current situation.

Being a student during these times, I have had an interesting experience which I believe gives me valuable insight into student life for later students. One thing that has been stressed to the student body throughout this has been the need for patience. This is an attribute which I am continuously building upon during this last semester. While I am growing in this way, I believe all

other students are as well and I hope they maintain this throughout their remaining years. I can assure you this is NOT how I was hoping to spend my last few months on the beachfront of Monmouth before returning to the backwoods of Pennsylvania. While this currently is a struggle, life will go on and it is important to take positives away from the worst situation.

The COVID-19 outbreak is an incomparable tragedy that the world is doing its best to adjust to under the circumstances. Although there is little precedent for the this exact type of situation, we have seen a lot of the repercussions in the past, one of those being the stock market crash. The topic I choose to examine is the stock market crash caused by Covid-19 and how it compares to others in history in terms of governmental response. As I mentioned before, the outbreak itself is in many ways unprecedented, but we have in fact experienced pandemics, fear, and economic decline in the past.

While there seems to currently be a lot of focus on the disease itself and the resulting fear, I believe it is important to look at the economy. The virus will have long term financial effects that, if history repeats itself, will be more impactful on the lower class. Here I will be looking at the stock market crashes of 1929 and 2008 and what we can learn from these experiences in considering our present situation caused by COVID-19.

INTRODUCTION

The coronavirus outbreak has massively impacted the economy, and in turn society. The United States is leading the world in reported deaths due to the coronavirus with over 20,000. The impacts from the outbreak have included companies closing, a rise in unemployment, and another stock market crash. This all comes only 4 months into the first reported case within the U.S., meaning things could get much worse before they get better. With these unprecedented times comes unknown consequences, and making predictions about the months or possibly years to come is

next to impossible. The closest way to accurately predict what is to come may be by looking at other economic downturns and analyzing what worked to bring back the United States' economy. History shows that perhaps the best way to put the economy back on track is through governmental action. At the time of writing, the United States has taken some measures in order to keep the market afloat, but if things were to continue in their current state, we could see a complete economic collapse, not just in the U.S. but worldwide. The United States is the largest importer of goods, meaning an economic downturn here naturally has a negative impact on the rest of the world.

Unemployment has particularly been a problem since the COVID-19 outbreak, with 22 million people filing for unemployment since the president's declaration of a national emergency on March 13th.¹¹⁶ The rise in unemployment is a two-pronged issue. The first reason for a rise in unemployment is the temporary closing of businesses. Many state governors issued mandates regarding the temporary closure of nonessential businesses. This put a lot of people out of work for the lockdown period, which although not expected to be long has turned into multiple weeks and is still going. The second worry comes with the drop off in sales. Because many companies are not receiving as much business, they will be forced to lay people off.

There were some societal changes which came with the coronavirus outbreak. One was with concern for paid sick leave. The United States does not have national legislation requiring it from employers. Only twelve states and Washington D.C. require paid sick leave from employers.¹¹⁷ This creates a situation in which, by coming to work, people endanger their co-workers. However if sick workers stay home, they may not only not be paid, but may also lose their jobs. Other countries

¹¹⁶ Long, Heather "U.S. Now has 22 Million Unemployed, Wiping Out a Decade of Job Gains". *The Washington Post*. 4/16/20.

¹¹⁷ NCSL "Paid Sick Leave". U.S. Government. 4/9/20

such as the United Kingdom have protections in place for workers. The popularity of such legislation has grown recently , with many citing the rapid spread of the disease to the fact that people feared missing work.

A second change in tone about policy came in discussions of universal basic income. UBI was initially brought to light by former presidential candidate Andrew Yang. Part of his party's platform was the distribution of one thousand dollars to every United States citizen a month. While popular with some, others saw it as unfeasible as it would take away from other welfare programs. His proposal did not win him the nomination and he dropped out, but the idea is being brought up once again even with some application.

HOW THE U.S. IS DEALING WITH FINANCIAL ISSUES

The most significant piece of legislation passed so far has been the Coronavirus Aid, Relief, and Economic Security Act, or CARES Act. The Act distributes \$1,200 stipends to people who qualify, with an additional \$500 payments per qualifying child. The rebate begins to diminish at income levels above \$75,000. Families in the middle class, or the middle 20% of income earners, can expect to gain about \$1,958 from the relief checks.¹¹⁸ Right now, this rebate is a onetime relief package with a significant amount of exemptions. Beside this Act, the federal government has left a great deal of the economic relief to state governments to figure out. Some of the ways states have been providing relief is by enacting protections for tenants allowing them to remain in their homes and delaying rent and mortgage payments. This is crucial as many people are unable to make payments due to their job being temporarily closed.

¹¹⁸ U.S. Senate Committee on small businesses and entrepreneurship, *Guide To The Cares Act*. United States Government (2020).

Temporarily, this may aid the United States economy. If the country's lockdown continues, more aid will be needed. On the bright side, it is possible that if the country were to return to normal soon, not much would need to be added to stimulate the economy. This idea comes from the concept that the markets will return. While many people are reducing purchases during the lockdown, it is not necessarily because people are not interested in buying goods. Rather, it is because the availability of goods is limited. Once the restrictions are lifted, it is more likely that businesses will reopen and the need for employees will once again rise.

While I believe that the steps the government has taken so far have been helpful, more can be done. The federal government has done little to protect its citizens from economic decline besides the CARES Act. The act falls short in its long-term coverage. If the virus continues at the rate it has, and signs point that it will for some time, more aid will be needed. Another tax rebate may not be enough as a lot of people who did not qualify for the first aid are going to start feeling the effects of the closed economy.

THE STOCK MARKET CRASH OF 1929

The Great Depression is considered to be one of the largest economic drops worldwide. The roots may be found within the United States' economic downturn reflected by the 1929 Stock Market Crash. A stock market crash is when stock prices significantly drop over a short period of time. A crash is reflective of a struggling economy as it shows distrust in the production of businesses and therefore a lack of investment. The 1920s initially began on a high note with the Roaring Twenties being characterized by spending. While mass spending itself is not a bad thing, it created overconfidence in the stock market leading to an unsustainable asset bubble. Similar to the crash we currently find ourselves in, there was no singular cause.

The media played a large role in the 1929 crash, with the New York Times headlining stories about foreign investors readying to pull funds from the stock market.¹¹⁹ When stories like these are published, it may create a cascading effect within the stock market. When investors take notice of others pulling out of the market they tend to follow, as there may be a drop in the price of their stock if others stop their investments. We can draw similar comparisons to the COVID-19 outbreak. The media has not been shy about the continuous drop in the market, with some even warning that a massive blow is yet to come.¹²⁰

By 1929, trust in the stock market arguably became nonexistent. With those who kept their investments facing repercussions in their stocks losing value and the media coverage suggesting there were worse things to come, recovery would be difficult. This is an example of how investors may desert the stock market if there is no trust in the market's values. Studies point to this being able to crash a stock market on its own, let alone with international friction caused by a global pandemic.¹²¹

It would not be until the executive actions taken by President Franklin Delano Roosevelt's New Deal that investors started to regain their trust in the market and the United States economy began to turn around. It first started with the establishment of the Federal Deposit Insurance Corporation. The FDIC insures savings, checking and other deposit accounts.¹²² By insuring the banks, people began to put their money back in accounts. Keeping money in circulation is key to keeping businesses and the economy afloat. A second part of the New Deal which brought the stock

¹¹⁹ Amadeo, Kimberly *Stock Market Crash of 1929: Facts, Causes, and Impact*. The Balance. 3/17/20

¹²⁰ Hui, Cam *Why the stock market is nowhere near a bottom and investors can expect a massive hit*. MarketWatch. 4/14/20

¹²¹ Guiso, Luigi, Paola Sapienza, and Luigi Zingales. "Trusting the stock market." *the Journal of Finance* 63, no. 6. 2008

¹²² Amadeo, Kimberly *Federal Deposit Insurance Corporation*. The Balance. 1/29/20

market back was the Securities and Exchange Commission, or SEC. Before the SEC's establishment, there was no overseeing of trading stocks, bonds or other securities. This led to widespread fraud, insider trading, and other abuses.¹²³ By giving this body power, FDR regained the trust of everyday investors who were concerned over the dark side of the stock market. This organization is still active today.

THE STOCK MARKET CRASH OF 2008

The 2008 Stock Market Crash is widely regarded as the worst economic downturn since the Great Depression. In September of 2008, the Dow Jones fell 777.68 points in a day, the biggest drop in history prior to the market crash we faced this year.¹²⁴ A bit before 2000, the Federal National Mortgage Association started granting subprime mortgages in an attempt to allow people with lower incomes buy homes. Because the loans were high risk, those who took them faced higher interest rates and variable payments. This would make them more difficult to pay back if caught behind on bills. By 2002, more than three trillion dollars of mortgage credit had been given out.¹²⁵ This system was dependent upon the housing market remaining steady. Despite low mortgage payments, if the borrower's home increased in value since the purchase date, they would be able to sell off their home for a profit if unable to afford future high payments. Further, consumer debt exceeded two trillion dollars in 2004,¹²⁶ making for a debt bubble ready to pop. Once homes were no longer in high demand the prices would fall, meaning selling the home would not be enough to pay off the mortgages. This would cause more people to foreclose on their homes and possibly file bankruptcy.

¹²³ History.com Editors *SEC: Securities and Exchange Commission*. A&E Television Networks. 5/3/10

¹²⁴ Amadeo, Kimberly, *The Stock Market Crash of 2008*. The Balance. 4/20/20

¹²⁵ Kosakowski, Paul, *The Fall of the Market in the Fall of 2008* Investopedia. 6/25/19

¹²⁶ Ibid.

By 2008, the United States entered a recession with low economic activity within the country. During the recession, the government was forced to take over the Federal National Mortgage Association due to a collapse on the mortgage market. Around the same time, an investment firm, Lehman Brothers, commenced the largest bankruptcy filing in U.S. history.¹²⁷ With major companies going under, the stock market dropped until talks began of a government bailout. President Bush's Treasury Secretary, Henry Paulson, proposed the Troubled Asset Relief Program or TARP which would make nearly one trillion available in order to buy up debt to avoid a financial meltdown. This upturn would not last long, however, with TARP stalling in Congress resulting in further decline. Later in the month of October, 2008, the similar Emergency Economic Stabilization Act of 2008 would pass. However this bailout bill came late, with The U.S. Labor Department reporting 159,000 jobs being lost in the prior month alone, and then 240,000 in October, 2008.¹²⁸

The 2008 presidential election saw Barack Obama voted into the Executive Office. His campaign was largely based around the promised economic stimulus plan. The American Recovery and Reinvestment Act (ARRA) would pass in February 2009. The plan was three pronged, first cutting taxes by almost three hundred billion, then spending two hundred and twenty-five billion in unemployment benefits, health care, and education. Lastly it allocated two hundred and seventy-five billion in federal contracts, grants, and loans in order to create jobs.¹²⁹ The plan was criticized due to the tightrope of balancing between creating a stimulus to soften the recession while not raising

¹²⁷ Desjardins, Jeff *The 20 Biggest Bankruptcies in U.S. History*. Visual Capitalist 6/25/19

¹²⁸ Bureau of Labor Statistics *The Employment Situation*. September 2008.

¹²⁹ New York City Mayor's Office of Operations. *The Impact of the American Recovery and Reinvestment Act on New York City*. 11/25/19.

doubts around the United States' increased debt. Overall, the plan would lead to recovery, but it was not immediate, with effects still present today.

WHAT'S NEXT FOR THE UNITED STATES TODAY?

While the CARES Act was a start for the United States Government rejuvenating the economy, many believe it is not going to be enough. Representatives Ro Khanna and Tim Ryan proposed a second stimulus plan coined as Emergency Money for the People Act. This act would give any Americans aged 16 and older earning less than \$130,000 two thousand dollars a month until employment levels reach pre-coronavirus levels.¹³⁰ One of the big reasons this bill is expected to have a more significant impact is its ongoing nature. The bill would not be a one-time payment such as CARES. Rather, it would span for at least six months and continue until a certain unemployment level is reached. Lastly college students and adults with disabilities will receive payments even if claimed as dependent by someone else. Supporters of this act point to CARES as coming up short. Supporters assert an addition of this bill will be a much-needed improvement because the aid is conditional and will not cease until recovery from the unemployment caused from COVID-19 is achieved.

A second proposal comes from Representative Ilhan Omar in the Rent and Mortgage Cancellation Act. This act would do what the name states, temporarily cancelling rent and mortgage payments for the length of the national emergency and extending an extra month as well. There would be full payment forgiveness, along with no accumulation of debt and no impact on credit rating or rental history.¹³¹ While seemingly one-sided, the bill also creates a fund for landlords and

¹³⁰ Ryan, Tim *One \$1,200 stimulus check won't cut it. Give Americans \$2,000 a month tax-free to fire up the economy.* MarketWatch. 4/21/20

¹³¹ Bornhoft, William *Rep. Ilhan Omar Introduces 'Rent and Mortgage Cancellation Act'.* MSN News. 4/20/20

mortgage holders to cover losses from cancelled payments. This bill seems to focus on keeping people in homes. While it can be argued that the aid administered in the CARES Act could be put towards housing payments, it is likely not going to be enough, especially if the state lockdowns lasts months.

The third most talked about plan was proposed by Senator Josh Hawley, the Getting America Back to Work Act. The Senator explains the necessity for his bill, claiming: “The rationale is simple. Workers should not be forced into unemployment because of the government’s health measures prompted by this crisis.”¹³² It would create a refundable payroll tax rebate that would cover up to 80% of employer payroll costs along with establishing a rehiring bonus for employees who were laid off and later rehired. The key idea of the this plan is to get Americans back on companies’ payrolls, qualifying them for employee benefits and reducing the time companies will need to bring their operations back to normal. This would assist in lowering unemployment within the country.

CONCLUSION

The coronavirus outbreak has placed the United States in a difficult position. While this analysis outlines two other economic catastrophes in the stock market crashes of 1929 and 2008, neither have posed the same issues as the current fall we are witnessing. In 1929 the United States suffered from uninsured banks, a proliferation of debt, and media inspired panic. In 2008 the market was hit from recession and the collapse of the housing market. 2020 faces new challenges in the form of disease. The pandemic has put a halt on almost all non-essential businesses, as states enter lockdowns in order to combat the spread.

¹³² Hawley, Josh *Sen. Hawley Outlines Phase 4 Relief Plan: Rehire Workers & Bring Supply Chains Back*. Josh Hawley U.S. Senator for Missouri. 4/3/20

While not the same as the other crashes, 2020 faces similar problems. Coronavirus has created a new type of recession with businesses shutting down, some temporary and others permanent, and unemployment growing. Even businesses that have remained open are being hit. Along with this, media coverage of the coronavirus has sparked fear within the American people. Differences come in how accurate the media is covering these events. The coverage of the stock market in 1929 was based on rumors and possibilities, while I believe that the coverage of the pandemic has for the most part been accurate in its portrayal of the dangers of the virus.

While there may not be great similarities in causes of these crashes, we can hope to find similarities in possible solutions. Plans such as the CARES Act have assisted many citizens; however, it was a one-time deal and more is needed to be done, a sentiment which the majority of legislators agree upon. The plans which assisted a rejuvenation of the economy were focused on the average American people. FDR's New Deal began to monitor the stock market, restoring peoples trust along with social security and other programs. The Obama administration invested in unemployment benefits, health care, and education. The commonality between the two is putting money towards social welfare programs. Those on less fortunate positions on the economic chain may be the ones who will be most impacted. For this reason, perhaps the best plans are those which focus on those likely to be most impacted. While rebates are helpful, in my opinion the government's resources would be best used if focused on people of lower economic status, even if that means taking away from the upper and middle class. Discomfort for many of us will ensure survival for those who need it most.

Quinn Kelly (Class of 2020)

April 30, 2020

STUDENT LOAN CHALLENGES RESULTING FROM THE COVID-19 PANDEMIC

My name is Quinn Kelly and I am a senior at Monmouth University. I am currently taking my last five courses before obtaining my bachelor's degree in political science. After graduating, I plan on attending law school out of state, but I have not yet decided where I will be going. I am a first-generation college student, and no one that I know in my personal life has attended law school. It took me a little longer to get my degree because I transferred schools and had to start working more hours to support my family.

While on your path to succeeding your goals, you may face adversities but what is important is your drive to continue. Do not feel rushed. Often times, people force an unspoken type of timeline for college, but this does not apply to everyone. Work hard and do not allow these outside forces to put additional pressure on your shoulders.

My message to future students involves keeping your head up and your well-being in times like this. During a pandemic such as COVID-19, it is important to conduct your own thorough research and prevent spreading false information. Try not to tune into news stations or media that may increase panic or fear throughout society. Living through this crisis shows how much fear is instilled in people from reading different news articles and watching programs that only focus on the negative aspects of what is going on around us. I work in Whole Foods Market part-time as a

cashier, and I have witnessed first-hand customers panic-buying and hoarding food. During a very sensitive time like this, some people seem to be losing their minds, so it is important to remain patient. Be kind to everyone, even those who are not kind to you.

I chose to focus my research on how the United States government is assisting student loan borrowers during the COVID-19 pandemic. The national student loan debt has reached 1.6 trillion dollars, affecting millions of Americans from all different demographics and ages.¹³³ Many businesses have laid off their workers, reduced their hours, or have switched to remotely working from home due to the coronavirus. We see several schools and universities temporarily closing down campus activity due to this crisis. Many governors are developing new stay-at-home orders to protect the people of each state and to curb the number of new cases we see. The social challenge we are faced with involves taking steps to protect our people during this difficult time.

On March 27, 2020 the President signed the Coronavirus Aid, Relief, and Economic Security (CARES) Act into law, which, among many other things, provides broad relief for federal student loan borrowers. The CARES Act will provide financial assistance to millions of Americans. Individuals who have temporarily lost their income or permanently lost their jobs will benefit from this program. Federal student loan borrowers are being placed in an administrative forbearance, which allows borrowers to temporarily stop making monthly student loan payments.¹³⁴

¹³³ <https://www.forbes.com/sites/zackfriedman/2020/02/03/student-loan-debt-statistics/#45399cae281f>. Accessed April 14 2020.

¹³⁴ <https://studentaid.gov/announcements-events/coronavirus>. Accessed April 19 2020.

Since this pandemic started, there have been more than 3.3 million Americans who have filed for unemployment.¹³⁵ Paychecks are not coming in, thus making it increasingly difficult to make large student loan payments. The CARES Act is an attempt to assist the American people who continue to work so hard to make this country as powerful as it is. The Act states this crisis may last longer than 6 months, so it is vital to keep an eye out for updates to the Act on this issue. The CARES Act may also be the start of further new legislation needed to help the American people survive while being home for months on end.

Initially, the government could not agree on how to approach the student loan problem. Some were pushing for a certain percent of loans being completely forgiven, while others preferred the idea of no interest accruing on the loans. Eventually, they settled on this agreement. I think temporarily stopping payments is putting a band-aid on the issue, but it is the first step to addressing the student loan debt crisis. While this topic is divisive in the United States, something must be done to combat the crippling amount of debt our citizens face. Our nation will need to assist the citizens of the country who are drowning in student loan debt in some way, because individuals will not be able to make these payments if they are out of work for longer than just a few months.

There are many types of relief provided in the bill Congress passed. The CARES legislation addresses various issues facing American citizens and essential workers, but a focus of my study is Section 4513 of the CARES Act. This section of the Act specifically focuses on temporary relief for federal student loan borrowers. Subsection (a) states the Secretary shall suspend all payments due for loans made under part D of title IV of the Higher Education Act of 1965 (20 U.S.C. 1087a et seq.) for 3 months. Subsection (b) of the Sec. 4513 addresses that there will be no accrual of interest on a loan for

¹³⁵ <https://www.theguardian.com/business/2020/mar/26/us-unemployment-rate-coronavirus-business>

which payment was suspended during the period of suspension.¹³⁶ Subsection (c) states The Secretary shall deem each month for which a loan payment was suspended under this section as if the borrower of the loan had made a payment for the purpose of any loan forgiveness program authorized under part D of title IV of the Higher Education Act of 1965 (20 U.S.C. 1087a et seq.) for which the borrower would have otherwise qualified. Subsection (d) focuses on extensions. The Secretary may extend the period of suspension described under subsection (a) for an additional 3 months.

IMMEDIATE PROBLEM AFTER OUTBREAK OF THE PANDEMIC

Many people around the country generally cannot afford monthly student loan payments while without receiving a paycheck from their employers. The benefits of the CARES Act directly apply to Federal Student Loans. The language of the legislation directly states that this is a temporary form of relief for student loan borrowers. However these provisions do not yet apply to private loans or FFEL (Federal Family Education Loans) loans.¹³⁷ These other types of loans may still be accruing interest despite the growing number of coronavirus cases. It is possible that private loan organizations like Sallie Mae and Navient may potentially continue to seek loan repayments, even during this global pandemic. The inability to repay private student loan debt may negatively impact a borrower's credit score.

IMMEDIATE RESPONSE AND DEVELOPMENTS

Once the coronavirus pandemic started, the President of the United States had instructed the U.S. Secretary of Education Betsy DeVos to suspend loan payments and wave interest rates and fees. This measure would provide a safety net for borrowers during the national

¹³⁶ <https://www.congress.gov/bill/116th-congress/senate-bill/3548/text?q=product+update#toc-id87B2A4774FCF4B66AE8F5EBB38CF64EB>. Accessed April 19 2020

¹³⁷ <https://www.forbes.com/sites/zackfriedman/2020/03/28/student-loans-payments-suspended/#72b503311b10>. Accessed April 20 2020.

emergency.¹³⁸ Congress also stepped in to help by passing the CARES Act. By having this flexibility for borrowers during this time, the government is attempting to help millions of Americans.

As time passes and more information is provided by the Department of Education along with compliant loan providers, the more we are finding out about the CARES Act. Student loan debt collection involving garnishment of taxes and wages has also stopped in addition to interest not accruing on the loans. New information provided has led us to believe that employers can assist borrowers with repaying student loans for up to \$5,250 through the end of 2020.¹³⁹

In an article from April 24, 2020, entitled “Millions of Federal Student Loan Borrowers Lack Access to Immediate Repayment Help,” Sarah Sattelmeyer analyzes the flaws within the CARES Act by leaving out private student loan borrowers and FFEL (Federal Family Education Loan) Program recipients. This research done by PEW has highlighted other issues including the barriers to repaying these loans because borrowers have all different types of situations and terms of loans. Sattelmeyer writes:

Importantly, those borrowers with commercially held FFEL Program loans did not choose to have their loans held by a private entity. Some people also have federal loans held by the Department of Education and are confused about the new Act. Providing repayment protections based on the holder of the debt may leave some borrowers confused about whether payments are due on some or all of their loans. If borrowers think they are eligible for new protections but are not, they may fail to make payments and could become delinquent or default on their loans.¹⁴⁰

¹³⁸ <https://www.ed.gov/news/press-releases/delivering-president-trumps-promise-secretary-devos-suspends-federal-student-loan-payments-waives-interest-during-national-emergency>. Accessed April 23 2020.

¹³⁹ <https://www.experian.com/blogs/ask-experian/what-the-covid-19-stimulus-does-for-your-student-loans/>. Accessed April 20 2020.

¹⁴⁰ <https://www.pewtrusts.org/en/research-and-analysis/articles/2020/04/24/millions-of-federal-student-loan-borrowers-lack-access-to-immediate-repayment-help>. Accessed April 24 2020.

Borrowers who have misconstrued the language of new legislation may think they do not have to make payments, but they may have to, indeed. There may be incredibly big consequences to having unpaid loans. They can face fees and/or garnishment of wages, including paychecks and any refund from the federal government. Student loan borrowers who have missed payments might default on these loans which can ruin credit scores and take years to build again. Providing the same type of repayment method as federal student loan borrowers reduces the chance of running into delinquency or default periods from missing payments.

In New Jersey, Governor Phil Murphy has provided financial help for student loan borrowers due to the current national emergency. In response to the CARES Act protecting student loan borrowers who received assistance only from the federal government, Governor Murphy worked to protect borrowers from private lenders as well. In the new agreement, private lenders are postponing payments for at least 90 days and waiving fees for late payments, ensuring that borrowers who miss payments do not receive any negative credit ratings and stops debt collection lawsuits for 90 days.¹⁴¹ This aims to fix the original Act that consisted of a flaw by not protecting student loan borrowers who borrowed from private lenders like Navient Corp., SoFi Lending Corp., Tuition Options LLC, etc. These private corporations can currently still charge fees and put recipients in a default or delinquency period.

There has been recent talk about compensating our frontline workers who have kept society running through this entire national crisis. Democrats have introduced the “COVID-19 Heroes Fund” which “would provide premium pay to these essential workers – the doctors, nurses, grocery store workers, transit workers, and more who are central to fighting this crisis – and

¹⁴¹ <https://www.nj.com/coronavirus/2020/04/200k-nj-residents-with-private-student-loans-can-now-get-financial-help-in-coronavirus-crisis.html>. Accessed April 24 2020.

would establish an incentive system to retain and recruit the workforce needed for the long months to come.”¹⁴² Essential frontline workers are among the student loan borrowers who are also struggling through the coronavirus crisis.

ASSESSMENT OF THE RESPONSE AND PROGRESS

My assessment of the response to the COVID-19 pandemic from the Department of Education is this Act does not solve the student loan problem. Passing this new legislation helps Americans to be able to survive daily without a paycheck during these hard times. However, I believe there will need to be additional measures taken to support our citizens who need assistance repaying their student debt. New measures may involve passing new legislation to help all student loan borrowers, no matter if the debt holder is deemed an essential worker or not. There will also need to be additional relief acts to come about and try to help borrowers during this pandemic. We are waiting for the Department of Education along with other loan providers to release more information and if there will be an extension for the upcoming months. Thus far, there has not been an update to answer questions of an extension of debt relief programs through the upcoming months.

In my opinion, a smart thing to do during the national emergency would be for borrowers to make student loan payments, if economically possible to do so, regardless of the new law. For some, stimulus checks along with any paychecks still being earned will assist in reducing the overall amount of debt a borrower has. On the other hand, some people will be using stimulus checks and any money they come into specifically to survive.

¹⁴² <https://www.democrats.senate.gov/newsroom/press-releases/senate-democrats-unveil-covid-19heroes-fund-proposal-to-provide-25000-pay-increase-to-essential-workers-on-frontline-of-nations-pandemic-response>. Accessed April 24 2020.

The long-term effects of the global pandemic will take a while to assess once this crisis is over, but new laws will be passed to deal with the devastating impacts of the coronavirus. We as a society have to take steps to repair the damage that the virus has caused, and this includes establishing new bills in Congress. In conclusion, the United States has continued working hard through this very difficult time, and we need to take necessary measures to protect our citizens.

EPILOGUE

As noted, the contents of this book were written by Monmouth University student-authors in March-April, 2020. In the four months which have passed since that time, the COVID-19 pandemic has continued to impact the lives of millions of people worldwide. Meanwhile, the student-authors from Monmouth University's Class of 2020 have graduated, and are now moving onward with the next steps in their personal journeys. As for the student-authors from Monmouth University's classes of 2021, 2022 and 2023, they are presently getting ready to resume their academic studies for the Fall 2020 semester.

Regardless of how long COVID-19 lasts, the world will go on, and our society will make the necessary adjustments to survive and once again thrive. While nobody has a crystal ball to predict how and when the pandemic will end, one certainty is that everyone must in some way keep striving to move forward. This concept is reflected in the works of each of the student authors, who have created and shared their research and reflections during the early days of the COVID-19 pandemic in a highly productive and inspiring manner.

The best of luck to all, and to any future college student reading this publication years from now – please know that the year 2020 was definitely one for the books.

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