

The economic impact of COVID-19 has caused uncertainty for many youth and young adults who have lost their jobs due to the recent closures of businesses and the responsibility of caring for family members. As overall unemployment continues to rise due to the pandemic, unemployment among homeless youth continues to climb. Nationally, an estimated 16.6 million individuals have lost their jobs with 6.6 million applying for unemployment within the last week alone. Youth are a particularly vulnerable population as their jobs in the restaurant and retail industries have been hit hard by the pandemic.

Reports suggest that young people will be disproportionately impacted through COVID-19 related layoffs. This tip sheet explains how the CARES Act has expanded the availability of the two primary unemployment benefits that youth experiencing homeless are most likely to qualify for, Pandemic Unemployment Compensation (PUC) and Pandemic Unemployment Assistance (PUA).

## THE CARES ACT EXPANDS UNEMPLOYMENT INSURANCE/BENEFITS COVERAGE

- **Pandemic Unemployment Compensation (PUC):** available through July 31, 2020 is an extra \$600/week for everyone who is going to receive state UI OR Paid Unemployment Assistance (PUA).
- **Pandemic Emergency Unemployment Compensation (PEUC):** available to individuals actively searching for employment and have exhausted benefits under regular unemployment for up to 13 weeks of additional benefits. States must offer flexibility in meeting PEUC eligibility requirements related to those who are “actively seeking work” if an applicant’s ability is impacted by COVID-19.
- **Pandemic Unemployment Assistance (PUA):** available to individuals who are ordinarily left out of state unemployment benefits such as part time and gig economy workers.
- The above programs were created under the CARES Act as expansions to regular state unemployment insurance (UI). State UI generally requires income within 18 months leading up to filing claims.



## PANDEMIC UNEMPLOYMENT COMPENSATION (PUC)

- PUC is available as an additional benefit of \$600 (standard) per week to individuals who will receive state unemployment insurance (UI) and PUA.
- PUC will be issued through July 31, 2000 (retroactively dating back to the date of eligibility) and is not considered as income determinants for individuals who apply for and/or receive Medicaid or CHIP.
- May be paid either with the regular UI payment or at a separate time (on a weekly basis).



## PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA):

- PUA applies to individuals who would not otherwise qualify for state income support. This includes gig economy and part-time employees who do not have a long-enough work history to qualify for state UI benefits. Eligible individuals may receive both PUC and PUA.
- Runs retroactively from January 27, 2020 through through December 31, 2020 (max. 39 weeks)
- To apply, applicants must show they are partially or fully unemployed **OR** are unable to work because of COVID-19 related conditions such as:
  - a COVID-19 diagnosis or symptoms;
  - a household member has been diagnosed with COVID-19;
  - the applicant is providing care for a child who cannot attend school or other household members who cannot go to work because of COVID-19 related closures;
  - recently left work because of COVID-19
  - place of employment is closed because of COVID-19; **OR**
  - the applicant qualifies under other criteria as defined by the Secretary of Labor.



## HOW TO GET STARTED AND WHAT TO EXPECT

- Visit your state unemployment insurance agency's website and follow your state's application processes.
- States will share information on what documents are required to apply for UI. This may include 1099 form, W-2 pay stubs, your social security number, most recent earnings, the names of all of your employers and any other information relating to past employment.
- Certain individuals are not considered eligible for UI including undocumented workers and those who are entering the workforce for the first time.



## ADDITIONAL RESOURCES

For how COVID-19 may impact youth workers, visit: <https://www.pewresearch.org/fact-tank/2020/03/27/young-workers-likely-to-be-hard-hit-as-covid-19-strikes-a-blow-to-restaurants-and-other-service-sector-jobs/>

For general information on how unemployment insurance works, visit: <https://www.brookings.edu/blog/up-front/2020/04/07/how-does-unemployment-insurance-work-and-how-is-it-changing-during-the-coronavirus-pandemic/>

To learn more about UI benefits within your state, visit: <https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx>

For details on each program visit, the National Employment Law Project: <https://alliance1.org/web/news/2020/march/cares-act-summary-key-provisions-community-based-human-services-organizations.aspx>

For up-to-date resources and information relating to COVID-19 and serving youth experiencing homelessness, bookmark NN4Y's resource center: <https://nn4youth.org/learn/covid-19>