Guide for Youth & Families Experiencing Financial Hardship as a Result of the COVID-19 Crisis
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FINANCIAL HARDSHIP DUE TO COVID-19

Good Shepherd Services knows that many of the youth and families we serve have been affected financially as a result of the COVID-19 crisis. We know many have already lost their jobs, are working with reduced hours, or who are unsure if they will have employment in the near future.

To help youth and families navigate any financial uncertainty, this Guide for Youth & Families Experiencing Financial Hardship due to COVID-19 was developed as a resource. This guide will provide information on industries currently hiring, stimulus checks, payment deferments, and provide information to help individuals file for unemployment.
JOBS IN INDUSTRIES THAT ARE CURRENTLY HIRING

While many “non-essential” industries are currently suffering, other “essential” employers are in dire need of employees. Here are some industries and employers that are currently hiring (many of which don’t require a college degree or advanced experience):

- **PepsiCo** hopes to hire 6,000 full-time employees in the coming months.
- **Outschool** is looking to hire 5,000 teachers to offer online courses.
- **Land O’Lakes** is looking to hire for positions across the company.
- **Blue Apron** wants to fill 300 roles at the company’s fulfillment centers in Linden, N.J., and Richmond, Calif., to meet a surge in demand for its meal kits.
- **New Jersey** launched websites for people to find in-demand jobs at essential businesses during the pandemic.
- **Instacart** said it would hire 300,000 contract workers over the next three months.
- **CVS** said it was hiring 50,000 to meet exploding demand at its stores.
- **Pizza Hut** announced plans to hire 30,000 permanent workers.
- **Walmart** announced it will hire about 150,000 temporary workers by the end of May for their stores, clubs, distribution centers and fulfillment centers.
- **Dollar Tree**, which also owns Family Dollar, plans to hire 25,000 workers.
- **7-Eleven** expects to bring on 20,000 new store employees.
- **Amazon** intends to hire 100,000 workers.
- **Domino’s** is hiring more than 10,000 workers.
- **Grocery chains (such as Kroger)** are looking for workers, as are shipping businesses, online learning and remote work firms.
- **Aldi** is recruiting 9,000 workers, including 5,000 temporary contracts in stores and distribution centers with an immediate start date.
- **Craigslist** always has jobs immediately available.
- There are also a number of websites that facilitate all types of online freelancing work, such as Fiverr or Upwork.
GOVERNMENT BENEFITS

Free Food Assistance for All: https://www.schools.nyc.gov/freemeals

Stimulus Payments: You may also be able to take advantage of other government benefits that have become available as part of the stimulus bill that was passed.

- Single adults with Social Security numbers who have an adjusted gross income of $75,000 or less will get a $1,200 check via the direct deposit account you use for filing your taxes.
- Married couples with no children earning $150,000 or less will receive a total of $2,400.
- For every qualifying child age 16 or under, each family will obtain an additional $500 per child. Taxpayers filing as head of household will get the full payment if they earned $112,500 or less.
- Above those income figures, the payment decreases until it stops altogether for single people earning $99,000 or married people who have no children and earn $198,000.
- A family with two children will no longer be eligible for any payments if income has surpassed $218,000.
- Checks are scheduled to begin distribution on April 17th, 2020.

Payment Deferment: You may be able to postpone payments for a few months on certain bills:

- Mortgage or Rent Payments
  - If you have a mortgage, your bank may be willing to let you postpone payments; contact them to find out.
  - Landlords may not evict you if you don’t pay rent for up to 90 days.
- Student Loan Payments
  - **Note:** Must be federal student loans, not private loans.
  - Interest rates will be 0% starting March 13 and last for at least 60 days.
  - Any borrower with a federally-held student loan can request to have their payments suspended for at least 60 days.
  - Payments will be automatically suspended for any borrower who is more than 31 days behind on payments as of March 13, or who becomes more than 31 days behind.
- Other Loans and Bills (such as car payments, utilities, cell or internet service)
Many banks and utility providers are allowing postponement of payments or relaxing late payment penalties. Call your providers or visit their websites to find out.


**Unemployment Benefits:** You may be eligible for unemployment benefits. In response to the global health crisis, the federal government is offering an additional $600 per week on top of regular unemployment amounts for those who qualify.

  - Note that the federal government has expanded the list of those who qualify
  - A step-by-step guide in the next section of this document to help you find out if you’re qualified and help you through the unemployment application process (See pages 7 – 12).
UNEMPLOYMENT ELIGIBILITY & FILING

There are two types of unemployment benefits available: Traditional Unemployment Insurance Benefits (UI) and Pandemic Unemployment Assistance Program (PAU).

**Traditional Unemployment**

- You must be unemployed through no fault of your own, as defined by New York law.
- You must meet a minimum threshold for earnings:
  - You must have worked and been paid wages for work in at least two calendar quarters in your base period, AND
  - For claims filed in 2019, you must have been paid at least $2,400 in wages in one of the calendar quarters (this amount increases to $2,600 for claims filed in 2020) in your base period,
  - AND The total wages paid to you in your base period must be one and one-half times your high quarter wages.
  - They use no more than $11,088 of your high quarter earnings to determine if you qualify. You must have earned at least half that amount ($5,544) in the other base period quarters.
- You must be available to work.
# Pandemic Unemployment Eligibility

See eligibility chart below (can also be found [HERE](#)).

<table>
<thead>
<tr>
<th>COVID-19 SCENARIOS</th>
<th>COVERED</th>
<th>NOT COVERED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnosed with COVID-19 or with COVID-19 symptoms and seeking diagnosis</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Member of household has been diagnosed with COVID-19</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Providing care for family or household member diagnosed with COVID-19</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Primary caregiver for child unable to attend school or another facility closed due to COVID-19</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Unable to reach place of employment due to an imposed quarantine or because advised by medical provider to self-quarantine due to COVID-19</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Scheduled to commence new employment and cannot reach workplace as direct result of COVID-19</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Became major breadwinner because head of household died from COVID-19</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Quit job as a direct result of COVID-19</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Place of employment closed as a direct result of COVID-19</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Self-employed / Independent Contractors / 1099 filers / Farmers – and affected by COVID-19</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Seeking part-time employment but affected by COVID-19</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>With insufficient work history and affected by COVID-19</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Otherwise not qualified for regular or extended UI benefits and affected by COVID-19</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Individuals that can telework with pay</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Individual receiving paid sick leave or other paid leave benefits (regardless of meeting a category listed above)</td>
<td>✔️</td>
<td>✔️</td>
</tr>
</tbody>
</table>
Filing for Unemployment in New York

Step 1: Gather Necessary Information to File a Claim
- Your last employer’s contact information
- The last day you worked for them
- The reason you are no longer working for them
- If you are receiving a pension or other income
- If you are able and available to accept full-time work
- Designation that you have the legal right to work in the United States
- Access to your income/earnings

Step 2: Create or use a NY.gov ID
- Go to www.labor.ny.gov/signin
- Need help? Call the Department of Labor Contact Center at (888) 469-7365 between 8:30 a.m. to 4:30 p.m. Monday through Friday. Press option 2 to speak to a representative at the Department of Labor Contact Center.

Step 3: To apply for benefits (file a claim) or ask questions about your claim
- Please file on the day that corresponds with your last name
  - Last name starts with A - F, file your claim on Monday.
  - For last names starting with G - N, file your claim on Tuesday.
  - For last names starting with O - Z, file your claim on Wednesday.
  - If you missed your filing day, file your claim on Thursday, Friday or Saturday.
- Online: Go to www.labor.ny.gov/signin & follow the instructions on the screen
- Telephone: Call our Telephone Claims Center Monday through Friday, 8 a.m. to 5 p.m. at (888) 209-8124.
  - Interpreters are available for most languages; press nine for an interpreter.
- The Process will take on average 60 minutes
- Step by step process can be followed by clicking this link
**Frequently Asked Questions**

**What is the maximum benefit I can receive through Unemployment Insurance?**  
A person’s benefit rate is based on the recent wages they received from their employer(s). The current maximum weekly benefit rate is $504 (plus an additional $600 per week as a result of the stimulus bill – this means an individual can receive up to $1,104 per week).

**How long do Unemployment Insurance benefits last?**  
While the limit is 26 weeks per year, the federal government has allowed unemployment benefits to last up to 39 weeks in New York State.

**Do I have to wait a week before I can apply for Unemployment Insurance?**  
No. The Governor suspended the one-week waiting period typically required to receive unemployment insurance for individuals impacted by the COVID-19 pandemic. That means, for COVID-19 impacted workers, as soon as you are no longer able to work you are eligible to apply. You should file your claim in the first week you worked less than four days and earned a gross income of less than $504. If you worked four or more days or earned more than $504, you should file the following week.

**My employer has reduced my hours because of COVID-19. Am I eligible for Unemployment Insurance?**  
It depends. If you work less than four days a week and earn $504/week or less, you may be eligible to receive partial UI benefits.

**My employer has closed temporarily. Am I eligible for Unemployment Insurance?**  
You should file a claim if you have been laid off from your job. Our goal is to ensure benefits are paid to all people who apply and are legally entitled to receive them.

**I am self-employed or an independent contractor. Am I eligible for Unemployment Insurance?**  
Yes, you are eligible for Pandemic Unemployment Assistance but not traditional Unemployment Insurance.

**I work part-time. Am I eligible for UI?**  
If you work less than four days in a week and earn $504 or less, you may receive partial benefits. Each day, or part of a day, of work causes your weekly benefit rate to drop by one-quarter.
I cannot work because my child’s school or daycare facility has closed due to COVID-19, and I need to stay home to take care of my child. Am I eligible for Unemployment Insurance?
While you are only eligible for unemployment insurance benefits if you are able and available to work, under PUA you can receive benefits if you are the primary caregiver for a child whose school or care facility closed due to COVID-19. PUA is available for periods of unemployment between January 27, 2020 and December 31, 2020. The minimum PUA benefit rate is 50% of the average weekly benefit amount in New York. For January 1, 2020 – March 31, 2020, the minimum benefit rate is $172. For April 1, 2020 – June 30, 2020, the minimum benefit rate is $182. The maximum benefit rate is $504, the same as the maximum benefit rate for regular unemployment insurance benefits.

I am an older worker and/or am immuno-compromised. I work near a lot of people and am personally uncomfortable going to work due to concerns about my health. Am I eligible for Unemployment Insurance?
Generally speaking, you are not eligible for unemployment insurance if you voluntarily leave your job. Before leaving work, please consider speaking with your employer for alternatives that may be available such as using sick time or annual leave, requesting a reasonable accommodation such as working remotely, asking your employer for a leave of absence, or seeking temporary disability benefits. If alternative options are not available, you may file a claim for unemployment insurance. You should consider obtaining medical documentation that identifies any work restrictions and submit that with your claim. If you are found ineligible for unemployment insurance benefits, you may be eligible for benefits under PUA.

More information can be found HERE.