

How the Pandemic Response Has Failed Young People

& What We Need to Thrive

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Introduction

When the coronavirus was declared a global pandemic in March 2020, young people across the country became unemployed, had to adjust to a virtual learning environment, experienced loss, housing insecurity, and more with no clear sign of relief. As stimulus packages, assistance programs, moratoriums, and other pandemic-relief efforts rolled out, the unique needs of young adults were not met. Since young people are not viewed as self-sufficient, independent, or heads of households, relief efforts were not designed to stabilize the individual lives of young people, but rather their families. As such, young people were left to pick up the pieces and navigate the fallout from the pandemic on their own. This report highlights the impact the pandemic has had on youth, and offers solutions for pandemic relief efforts that will better address the needs of young people and create opportunities for youth to return to a better world.

As a young person in general, but especially in pandemic years, trying to reach stability feels like being in a game of Super Mario Bros. Here we are standing over a huge cliff and on the other side we can see stable housing, income, access to food, and healthcare all waiting for us. We are told that all we need to do is jump to get to the other side. But the distance between where we are and where we want to be is much, much farther apart than we have been led to believe. It seems that no matter how high we jump, there is always a greater possibility of falling than reaching the other side. There is an assumption that because we are young, somehow we will have a safety net to catch us if we fall, whether that's with family, school, or having the "energy" as a young person to persevere and figure it out. But the painful reality is that there are many aspects of young people's lives that are not taken into consideration, and many young people are navigating the transition without a safety net. What we need, instead of being told to jump higher, are the resources and support to get us across.

We are members of the Youth Action Board at Community Legal Services, a youth-led board that works to improve civil legal experiences and outcomes for Philadelphia's youth. As young people who have learned how to navigate the many bureaucratic systems young people come into contact with, we aim to bring light to the needs of youth who are disproportionately impacted by the COVID-19 pandemic.

Unemployment

In March of 2020, Youth Action Board member Madison was furloughed from her job in the service sector along with millions of other young people. Many people, like Madison, thought they would be back in a few weeks. Now, it is over one year later, and thinking back, believing we would be back to work in a few weeks is laughable. People who work in restaurants, hospitality, child care services, retail, and transportation industries lost their jobs at much higher rates during COVID. Further, these industries also have a higher likelihood of closing in areas with higher COVID-19 infection rates. Younger workers make up 24% of the labor force in these high risk industries. The areas with more severe COVID-19 outbreaks are predominately in large cities with high populations of Black and brown people. This is a direct result of systemic racism. Black American and Native American youth started the pandemic with unemployment rates that exceeded 10%, around double that of the national rate. This rate has increased into the forties and fifties for Hispanic and Black youth during the pandemic. With racial disparities within the workforce, millions of young people, especially young people of color, have been struggling over the last year to navigate the broken unemployment system.

When Madison was furloughed from her job, she immediately applied for Unemployment Compensation (UC), thinking it would be a simple process since she had experience helping her mother apply for disability benefits. Unfortunately, no two systems have the same red tape, and Madison had to navigate a whole new system with burdensome reporting mechanisms, website glitches, and complicated processes to determine which UC program she was eligible for. Madison reflects on her time receiving (and not receiving) UC:

“I have dealt with missing payments for weeks at a time, crashing websites and blocked phone lines where I would have to call hundreds of times in one day for multiple days just to have my unemployment benefits released. This problem isn’t unique to just me, people all over the country are experiencing the same issues.”

The UC system, like many state and federal benefit systems, is a rigid and complex system that often locks claimants out from being able to access needed benefits. The lack of investment and funding into these systems across the country over the last few years has created a problem in desperate need of repair. In many states, these systems are so difficult to navigate that many people simply give up. Madison found herself staring at her computer screen answering the same questions over and over, during both the initial claim, and every biweekly claim after that. The questions were written with vague language and she feared she would answer incorrectly. The Department of Labor and Industry sent multiple messages to all claimants about committing fraud and the consequences. Constantly receiving these messages made Madison’s anxiety skyrocket. While filing the weekly certification, Madison feared that she would make an error that would be flagged as fraud. “This is exactly what the system was meant to do. It was meant to scare people

into giving up so they would not file for unemployment; this is inhumane and unethical, especially during a global pandemic.” As she continued to stare, dumbfounded, at her computer screen, Madison couldn’t help but realize that as a native English speaker with a college education, she was still having difficulty navigating this system.

Benefits fluctuate from state to state. Many young people do not qualify for unemployment benefits because they have too little job history to qualify. While Pandemic Unemployment Assistance (PUA) broadened eligibility for unemployment insurance to more young people, more than 90% of unemployed young people were unable to access any income during the pandemic.

The fluctuation in how much you can receive in benefits from state to state is drastic and inequitable. Two people who make the same amount of money can receive different amounts of benefits because state governments get to decide who will receive benefits, how much, and for how long, creating disparities in unemployment benefits issued across the nation. For example, In February 2020, the national average for unemployment benefits are \$387 but in Mississippi it was \$215 and in Massachusetts it was \$550. **Young people in particular feel the effects of inequitable Unemployment benefits; benefits should be equitable regardless of which state you live in.**

Even though overall unemployment has gone down, the teenage unemployment rate has remained double that of adults. As youth unemployment remains higher than the national unemployment rate, youth are faced with the additional challenge of launching their careers despite being unable to accrue necessary work experience as a result of the pandemic.

Young people are also more likely to be victims of identity theft than older adults. This can create barriers to applying for unemployment compensation, when the Department of Labor and Industry (DLI) incorrectly flags young people as committing fraud when they are actually victims of identity theft. **DLI examiners must become more informed about the high rates of identity theft among our communities so they are better able to assess and identify if a young person is a victim of identity theft, and support young people as they get back on track.**

DLI uses third party vendors like ID.me to verify UC applicants' identities. They use this tool to avoid what they claim is “widespread fraud,” but in actuality it just creates a burden on people, especially for people under the age of 18 who are locked out of using this software. Burdensome documentation requirements unfairly disadvantage youth who do not have access to vital documents and youth who are working under the table or getting cash. Unfortunately, many young people in the foster care system do not have access to these documents, something that the Department of Human Services (DHS) is mandated to provide for them. **Third party vendors like ID.me need to become more accessible to young people who are trying to apply for UC by making these services available to young people under eighteen. In addition, the Department of Labor and Industry needs to recognize the vital document issues young people face to create a more equitable system.**

Far too often, we hear people say “when life gets back to normal...” but we cannot go back to the way things were. While the focus of our report is on unemployment and issues with youth access to income assistance, we cannot forget the barriers youth face when accessing safe, sustainable, and secure employment. We cannot go back to jobs that exploit us for \$7.25 an hour, without health benefits, and not enough hours to maintain our livelihood. We must implement policies to automatically raise the minimum wage to match inflation and productivity rates, provide workers with ethical scheduling practices to ensure we receive healthcare, and full time hours, and create a new and equitable unemployment system. Implementing policies like these will not only help the economy, but will also create livable wage jobs that will help people pay for necessities including healthcare, food, housing, and other bills.

We must commit to creating a better world to protect and support our youth entering the workforce. Companies and hiring managers must commit to creating a diverse workspace that includes hiring young people, especially young people of color, even if we don't have sufficient experience. We lived life during a global pandemic for over a year, and young people like Madison have worked incredibly hard and don't deserve to enter into a workforce that is not equitable or sustainable. We have had many great labor wins in Philadelphia including Fair Work Week, Ban the Box, Paid Sick Leave, the Domestic Workers Bill of Rights, and so many more. We have passed impactful workers' rights legislation before, and we must continue, because there is so much more that needs to be done. It is time for political representatives to listen, step up, and implement policies that have a youth centric view to protect and help our economy grow, so we can enter into an equitable and sustainable workforce. This type of policy response will have a ripple effect on our communities and families, most importantly by keeping young people in their homes.

Housing

The unfortunate truth is that youth are forgotten in institutional and policy settings. We are forced to “figure it out” as a means of simply surviving. One issue that remains pervasive is housing insecurity and homelessness among youth. While youth are likely to belong to a household that rents, they are not as likely to be primary renters on their own. It is unrealistic to think that anyone, but especially young people, can access housing when the basis for accessing it means providing proof of income that is three times the rent and being able to pay first, last, and security. How can we do that when the federal minimum wage has remained at \$7.25 for the past 12 years? What’s even more embarrassing is that cities and states have the choice to set their own minimum wage, however the state of Pennsylvania has chosen to keep minimum wage at \$7.25. Do you know what age group happens to make up over half of Pennsylvania’s minimum wage workers? 16-24 year olds. Additionally, as explained in the Philadelphia Renters Report, “about 141,000, or half of Philadelphia renters, are cost-burdened, meaning they pay more than 30% of their income towards rent.” The thought that young people can afford three times the rent in this society is a complete fantasy.

Landlords deny renters housing for not having proof of high enough wages, for having an eviction on their record, for having a low credit score, and more. Young people are vulnerable to all of these issues that disenfranchise and haunt low-income families. For example, credit scores supposedly signal our reliability and economic track record, a phenomenon that only came about in 1989 when FICO made credit scores available through Equifax. How these credit scores are calculated is not transparent, thus creating another tool that can be leveraged to exploit low-income folks. The irony is that most of us do not learn about our credit scores until we are in a situation where our credit scores are preventing us from accessing vital resources like quality housing.

Landlords require proof of income that is three times the rent because they are aware of the cost-burden it may present to low-income families. This disproportionately impacts Black and brown families who still experience racial income inequality in America. The most vulnerable and affected communities of housing instability, poverty, and high eviction rates are Black and brown people. According to the Philadelphia Renters Report, “across owners and renters, the cost burden rate for non-Hispanic Black households, 46%, is also well above the citywide average of 40%, while fifty percent of Hispanic/Latinx households are cost-burdened, the highest rate among the major ethnic and racial groups in the city.” In addition to this, “unemployment is improving for nearly every group of Americans nationally except young Black women, age 20-24, who faced an unemployment rate of 26.8% in August 2020.” These statistics show that while the cost-burden to make timely rent payments remain, job preservation and upward mobility for low-income families of color has not increased. These issues presented are not the fault of the individual - they are the outcome of ongoing racist disenfranchisement that locks so many people of color into cycles of poverty and housing insecurity. In school, we may have financial literacy classes, but learn nothing about budgeting or the process of renting or home-owning. We are then thrust into the world and fall prey to predatory landlords who are unaware of our rights and

the resources available to us to help us better advocate for ourselves or seek legal representation. Advocates assisting young adults with rental assistance programs have noticed landlords' efforts to exploit young renters fighting to remain housed.

In the past year and a half YAB member, Deja Morgan, was forced to move twice during the pandemic due to predatory landlords. This resulted in her being housing insecure for the past four months now.

“At the beginning of June in 2020, I escaped a horrible housing situation that involved a racist roommate and landlord. Along with fleeing I left behind an almost \$600 deposit, because I felt defeated and unwilling to fight my landlord who had every “politically correct” answer in the book. After losing my job due to the pandemic she insisted that I’d be able to cover rent from March until the end of my lease with the \$1200 stimulus check. As if I didn’t have other life expenses to pay for. To me, the fight wasn’t worth my mental sanity, although I knew that money would have helped me tremendously in my next journey. Moving forward, I was fortunate enough to move into a predominantly Black neighborhood and began to really feel at home, not only physically, but within my community of born and raised Black Philadelphians who treated me like family. Six months into my lease, our house became infested with roaches. The infestation grew so pervasive that we were no longer able to use our kitchen, as roaches were living inside our stove and refrigerator. As a Type 1 diabetic, this situation quickly became uninhabitable for me and our landlord was notified over the course of two months to address this issue. After our landlord failed to adequately address this issue, she finally notified us that she would be “selling the house” and ending our lease early. During this time my Nana had just passed away and I was traveling between Philadelphia and Texas trying to figure out another housing situation....”

Deja was approved for rental assistance from the city; she thought this would give her a cushion as she found her next housing opportunity. However, the program only gave an option to deposit the money into the landlord's account, not accounting for situations like hers where she was being forced to abruptly move in the middle of the lease. With all of the funds in the landlord's account, and no concrete protections for tenants with circumstances like this, Deja was banking on whether her landlord would be a “good samaritan” or not. After a month and half of waiting, Deja finally received her rental assistance back, but for many other young people who have found themselves in this situation, this may not be the case.

Housing assistance programs need to do more targeted outreach to young people with housing related hardships, especially those that do not have access to reliable internet, phones, or computers, which is the most accessible way to apply for this program. What’s absurdly disappointing is that the state of Pennsylvania failed to give out roughly \$96 million of the \$150 million in federal COVID relief funds. Instead of creating more effective strategies to distribute funds, Pennsylvania tenants remained in fear of losing their homes,

while the state used this money to plug gaps in it's own budget. This money could have been used to make the very unorganized application process more effective. Deja remembers:

“I remember applying for Phase 1 funds in May of 2020 thinking 'Oh thank god, I'll have enough money in the summer to move to my next place.' However, I waited so long to receive funds that I had to apply for Phase 2 in August of 2020. Before funds were sent, we had to keep submitting the same W2 forms over and over again. Without my landlord's willingness to participate there would have been no way I would've been able to continue this process and receive assistance. The funds from Phase 2 were not actually sent to my landlord until December of 2020, and get this, my Phase 1 funds were not transferred to her until January of 2021. Luckily I was able to find a work from home job by then, but for my roommate who is a young farmer, they solely relied on this assistance to help pay past due rent and move.”

We recognize that Phase 4 of Philadelphia's Rental Assistance allows funds to be transferred to tenants if the landlord refuses to participate. However, these tenant-oriented assistance programs need to do more to put complete power and control back into the tenants' hands. Rental assistance programs were created in 2020 to address tenants' inability to make rent due to pandemic-related unemployment and underemployment. However, the reality is that landlords were not accepting the payments, didn't have the needed documentation, like a rental license, to qualify, or were not working with tenants to address their needs and how payments can be broken down overtime to make the rent, etc. **More rental assistance programs should be designed to meet the unique and nuanced needs of young people struggling to maintain safe and affordable housing during the pandemic.** The unfortunate reality is that most tenant related programs or laws do not actually benefit the tenant. From YAB member Deja's personal experience of legal battles with her second landlord, she recognizes that laws and policies often maintain inequitable power dynamics between tenants and landlords. The laws do nothing to put money or power back in the tenants' hands and ultimately protect the landlord.

In response to the economic hardships renters and homeowners faced due to the pandemic, we witnessed the implementation of stimulus bills, rental assistance programs, eviction, mortgage foreclosure, utility shut off moratoriums, and more. While this assistance for vulnerable young adults and their families is important, young people need to be involved in the development of these plans to fill in the gaps that keep youth from being able to access this assistance once it is rolled out. **Unfortunately, young people are not viewed as experts, leaders, or decision makers, but our voices and experiences matter. Our realities make us experts. If we are truly believed to be the future, we need to be afforded opportunities right now to develop an economic infrastructure where workers, renters, homeowners, and business owners of all ages and backgrounds can thrive for generations to come.**

We believe that policymakers need to stop policing how poor folks spend their money and put direct cash assistance into the hands of the people without designations of worthiness or regulations attached to how that money must be spent. We believe that housing is a human right and that our rights are undermined when exploitative landlords refuse to address habitability issues, hike up rents to force tenants out and, use eviction as a first resort. We need you to hear us when we say that we are tired of being exploited by predatory landlords and that they should be held to higher standards. We are tired of being haunted by eviction records that penalize the poor.

We are tired of watching our social media where friends beg for donations and rely on crowdfunding in order to meet their monthly rent and other basic needs. Although stimulus checks provided temporary financial relief during the pandemic, it did not provide the livable wages we all deserve. We are tired of watching policymakers stand by and debate over our rights to access our basic needs. **We need new financial priorities that center our safety and stability.** Our survival cannot wait.

The impact of housing instability is more severe than one would think, especially when you are navigating a pandemic. Having to think about where you're going to live month by month, week by week, and day to day is draining, unsettling, and anxiety inducing. To live like this over time can force us into a perpetual state of fight or flight, impacting our ability to make sound decisions and properly take care of ourselves. Not having your own space to come back to, a place of security, privacy, and peace, is detrimental to a person's overall health. Housing related hardships impact a young person's sense of agency over their own life. Some young people had to become dependent on family, friends, government assistance, and the support of others to maintain stability during this pandemic. Many experienced a feeling of powerlessness as they lost their housing, employment, and so much more through no fault of their own, and with no reasonable expectation for when things will return to normal. For some young people, that social safety net was not a viable source of support. Additionally, University of Pennsylvania Researchers found that housing related hardships such as evictions have a severe mental health impact on young adults. Researcher Courtney Boen stated that, "In the case of depressive risk, the mental health risks experienced by young adults who face eviction in the pandemic have likely already been eroded by earlier experiences. The same people who got evicted during COVID or were at great risk for being evicted may already carry in their bodies the scars of previous evictions. This means they not only face increased risks of exposure to COVID-19 but diminished ability to effectively fight the disease."

Mental Health Access

It is time for a comprehensive mental health policy strategy that ensures access to much needed treatment and resources for youth. This pandemic has brought underlying mental health issues which have long been at a simmer to an intense boil. The CDC recently released a study reporting that 62.9% of young adults reported experiencing symptoms of depression, anxiety or both since the onset of the pandemic. This statistic mirrors YAB member Alexi's own experience, "At the time, I found myself uninsured during a pandemic and without the financial means to access resources/treatment out of pocket. Crisis hotlines were somewhat alleviating my debilitating panic attacks but were not addressing root causes or long term solutions."

Therapists with a sliding scale fee that actually slid to a price that could accommodate Alexi's dwindling savings had wait times that were months long, a likely cause of the defeat many young people experience when accessing treatment. Alexi continues:

"Once I became insured through Medicaid, the potential for improving my mental health seemed promising, but the process itself was still daunting. Finding a new primary care physician that was accepting patients during a pandemic was challenging. I needed a primary care physician to access much needed anxiety medication. Medicaid approved therapists also were inundated with requests from others in the same position as me."

The supply of therapists that accept Medicaid is greatly outstripped by the demand of individuals who seek treatment from them. Providers are less likely to accept clients with Medicaid since they have lower reimbursement rates than private insurers. What results are fewer mental health professionals that are accessible to the communities that need them most.

In a sense, Alexi felt less alone, knowing that he was one of many attempting to rely on a medical system never designed to fully address his mental health needs. "I couldn't be the only one struggling to find a solution to this issue, and that felt comforting." As our federal and state governments fall short in meeting the mental health needs of vulnerable youth and others, grassroots organizations have been leveraging relationships in the community to increase access to mental health resources. Black Men Heal provides free therapy to BIPOC men here in Philadelphia. These grassroots organizations have already established trust within their communities, thus making their services more accessible. However, organizations like these, that fall outside of the state apparatus are likely to be overlooked for government funding.

In December, Congress passed COVID-19 relief legislation that provided \$1.65 billion for the community mental health block grant and \$600 million for Certified Community Behavioral Health Centers. This is a needed first step in addressing the mental health pandemic amongst youth that has been catalyzed by the coronavirus. However, it is not clear whether the grassroots organizations that have been on the front lines delivering

mental health resources qualify for these grants. There is no transparency on how this money will translate into accessible resources for those who need it. Although social policy is finally beginning to provide funding for mental health resources in COVID-19 relief packages, there is still no strategy towards increasing access to these resources, particularly for youth.

Future policy should focus on increasing access to Medicaid and ensuring that mental healthcare providers already serving vulnerable communities are able to participate in Medicaid and offer coverage to those they serve. The two must go hand in hand, so that providers have the resources to treat vulnerable communities and members of those communities have the coverage to access that treatment. Additionally, as communities of color gain increased access to mental health treatment, special attention should be paid to ensuring that healthcare providers are equipped to serve the unique needs of these communities. Cultural stigma against mental health can be prevalent in communities of color and providers should be trained in helping patients navigate those stigmas, otherwise increased access might not result in increased uptake of these resources. These stigmas might play an even larger role for youth who are not yet financially independent from their families but are seeking mental health treatment. City and state policy should focus resources towards these efforts and pay particular attention to the needs of youth living in poverty, BIPOC youth, young parents, those who are uninsured, and youth struggling with the responsibilities of caregiving and coping with grief.

Caregiving

Young people are portrayed in the media as careless superspreaders. Even Forrest Talley, a clinical psychologist, says young adults feel “invincible” to COVID-19; but that is not the case for many young people. A few months before the beginning of the pandemic, Madison moved in with her aunt to assist her during her battle with Leukemia. She needed to do everything in her power to protect her aunt from getting sick, as well as herself. As a person with multiple autoimmune diseases who also takes immunosuppressant medication, Madison was an anti-superspreader, and in fact stayed in as much as possible.

Watching older adults ridicule her generation for not helping flatten the curve angered her, because she knew she wasn't the only young person caring for an older adult during the pandemic. In fact, 60% of new caregivers are Generation Z or Millennials. Like Madison, they are likely doing everything they can to keep themselves and their families healthy. On top of being a caregiver to her aunt, she also cares for her mother and grandmother, goes to school full-time, and, as previously mentioned, was forced to spend a lot of time navigating the unemployment system. At times, Madison felt like she did not have enough support, especially caring for her grandmother.

“In December, my grandmother was discharged from rehab, still unable to walk, and denied knee replacement surgery. She is now completely bedridden. With all of my other responsibilities, I cannot physically care for her, so I sought out help from a home health aide company,” reports Madison. She learned that navigating the health and insurance system for elderly adults is extremely difficult and causes extreme amounts of stress. She knew she wasn't alone in this. 95% of 18-34 year old caregivers say they could use help navigating the system to make sure they are providing proper care. Making phone calls to doctors, home health aide companies, and long term care facilities takes up a lot of her time — time many youth navigating the pandemic do not have. “To top it all off, I was not only worried about my personal finances since I was unemployed, but now had to worry about my grandmother's finances and began the process of her medicaid application,” says Madison.

Having the responsibility of caring for others lives alongside our own, puts an extreme amount of stress on us physically and mentally. Caregiving has gotten a lot harder for everyone during the pandemic, but has been especially hard on young people. 72% of Gen Z caregivers in the U.S. said their emotional or mental health had worsened. With the stress of all these responsibilities, Madison found herself constantly on edge, waiting for something to happen: “The thoughts in my head kept spinning and spinning, worrying about the next thing I had to do. These thoughts were so uncontrollable, it got to a point where I could not function throughout the day. It became difficult to care for myself, and be the glue that holds my family together.”

Seeing other young people like ourselves on the news partying during a global pandemic is frustrating. It is frustrating to see the media highlight a small demographic of our generation. Many of us also envy that small demographic. Seeing them live their lives, going on vacation, living the college life, made Madison feel like she was missing out. “But then I remind myself, those things aren't important. What is important is that I keep my

health, my aunt's health, my grandmother's health, and my mothers health at top priority. Many young people like myself sacrificed so much over the last year to help protect ourselves, families, and to flatten the curve.” Younger caregivers are more likely to say they've sacrificed more of their personal lives — 82% of 18 to 34-year-olds. We feel angry that young people like Madison had to sacrifice so much to care for so many people, while a few were still out living their lives, carefree. For Madison, she knows that this sacrifice has made an impact.

“After my aunt passed in February 2021, I realized my sacrifice made a difference in her last months on this earth. The way I felt, and continue to feel after my aunt's death is painful; especially watching her health worsen over a short amount of time makes it more difficult to heal. The weekend prior to her death, we experienced the fifty-fifth superbowl where over 20,000 people were in attendance, but my family could not visit my aunt in the ICU because of COVID. This made healing even more painful. But having such a close relationship with her and being able to spend the last year with her makes it easier. My aunt was my first boss, we shared the love of cooking, shopping, and politics. Even though my aunt and I had completely different political views, we still bonded over our shared vision of a more equitable nation, especially for future generations. I will continue to be politically active in my community to create a future that youth in our country deserve — for my livelihood, for every other young person's livelihood, and in memory of my aunt.”

As of March 25, 2021, the Pennsylvania Department of Health reported a total of 24,917 COVID-related deaths since the start of the pandemic. This large death toll includes some of our parents, grandparents, siblings, friends, and neighbors. Back in 2014 Professor and Huffington Post Contributor, Kenneth J. Doka, released a study showing that young people handle grief differently than older adults. Doka found that young people tend to isolate more, turn to social media to cope, are more eager to return to a sense of normalcy, and more. Throughout this pandemic, families that experienced loss were not able to have funeral services, repasses, and other homegoing services as they normally would have to properly celebrate the lives of those they loved. They were not able to embrace and be embraced by their family and community, or to share collective grief and heal through unity and support. Families were not allowed to visit their loved ones dying from the coronavirus in the hospital. They had to experience their final moments through FaceTime or some other video sharing device. Experiencing grief during a pandemic, where young people are already in isolation and have been stripped of any feeling of normalcy and control, has worsened their ability to cope and process their grief.

Being a caregiver is already difficult enough, but legislators can create policies to make the life of a caregiver, like Madison, a lot easier. It is already difficult to navigate applications for social security, disability, and medicaid, but it is a lot more difficult when you are assisting someone you are caring for to navigate through these applications. YAB member Madison is currently working towards getting her grandmother Medicaid, but is not allowed to apply until she has less than two-thousand dollars in the bank, even though that money would run out by the time her grandmother is approved. Legislators need to

remember that the majority of new caregivers are generation Z and millennials, and we don't have experience caring for another person. It is imperative that legislators eliminate the asset limit in order to qualify for these social services. Our current government forces people to stay in poverty, and does not allow those on medicaid and other social services to build a safety net. This leads to a never ending cycle of forced austerity to access means tested benefits.

While YAB member Madison became worried that unemployment would not extend, she began looking into becoming a paid caregiver for her mother to help support herself and her mother. The process was tiring, long, and anxiety provoking. Madison's mother already suffers from post traumatic stress disorder, and this long process triggered her anxiety, leading them to stop the application. Legislators need to create policy to ease the process for medicaid recipients to receive home health care.

Education

Adding being a student on top of Madison's other duties as a caregiver, and dealing with the loss of someone she cared for, makes matters a lot more stressful. It is important that professors, teachers, and older adults in general give more grace to young people. Whether they are in college, high school, or grade school, students all across the nation are struggling.

Young students experienced significant hardships in accessing adequate primary and secondary education during this pandemic. Students had to adjust to a virtual learning environment while experiencing internet and connectivity issues, distractions in their home, learning at a pace that did not meet their needs, and more. Students who were dependent on an in-person school environment for meals, additional educational support, access to extracurricular activities, counseling, and more, were deprived of the support that help them maintain attendance and performance in school. Students who would typically take on caregiving roles in their home after school had to take on those roles during school hours due to being home with an increased demand to help support their family.

The School District of Philadelphia released data showing that while middle and high school students were able to maintain their academic performance, K-5 students suffered the most academically, due to an inability to establish proper foundational development for young students in the virtual world. These outcomes were further exacerbated for students with disabilities. Without proper intervention, this impact will follow K-5 students from adolescence into adulthood.

Some students with disabilities require different support to stay on track in school, including assistance from teaching aides or paraprofessionals, additional time to complete work, along with other measures. Just as they require additional support to stay on track in the classroom, they require specific and targeted support to stay on track in the virtual world. Students with disabilities have suffered as their Individualized Education Programs (IEPs) were not being honored or properly utilized in the virtual learning environment. Parents of students with disabilities stated that their children were not just falling behind, they were losing fundamental skills. We cannot continue to fail our children, especially when transitioning from middle school into high school or high school into college or the workforce.

The impact of the pandemic is not only felt by elementary students and high-schoolers, but has significantly altered the college experience, causing students to not enroll in post-secondary education or to drop out entirely after enrolling. After campuses closed down across the country, college students struggled with digital access issues, struggled to secure off campus housing, and struggled to stay motivated and maintain their academic performance in the virtual world. Students who had on-campus jobs or nearby service industry jobs to help meet their basic needs became unemployed. College is the first time many students join the workforce, but once the pandemic hit, many of us lost our jobs. Young people without significant enough W2 wages and work history were not financially

eligible for regular Unemployment Compensation. Young people who were not self-employed, independent contractors, or gig workers who lost work due to the pandemic could not access Pandemic Unemployment Assistance. College students whose parents or guardians claimed them as dependents on their taxes were not eligible for the \$1200 stimulus checks, and while the new American Rescue Plan allows for college students to receive a stimulus check, the money goes to their parents, not the students themselves.

When students struggle to make ends meet, they are more likely to experience extreme burnout, an already common occurrence for college students. In 2018, 62% of college students reported feeling overwhelming anxiety in the last 12 months. In the same survey, 41% reported feeling so depressed that it was difficult to function. In 2020, that number increased significantly: 89% of college students reported actively experiencing stress or anxiety because of COVID-19. One in four students said their existing depression significantly increased. As a third year college student, YAB member Madison reports, “burnout over the last year has been real. The main source of my burnout is the fact that professors are assigning more work than usual. Being laid off has been a curse and a blessing because if I wasn’t, I am almost positive I would fail most of my courses since the start of virtual school.”

In order to tackle the inequities in the education and higher education system that the pandemic has brought to light, our lawmakers need to create policies with our young people as a priority. This includes making virtual schooling more accessible to students by providing high quality internet access, workable laptops, and more funding to under-resourced schools. Particular attention must be paid to creating tools to help students with disabilities succeed, expanding unemployment to people who have inconsistent work history, and providing stimulus payments directly to college students. But it does not stop there. We need educators, higher educators included, to give leniency to our students and to check in when needed. This has not been an easy time for any of us, and the first step we need to make is to be in community with each other and care for each other, especially our young people.

Student Debt

Philadelphians, like many other Americans, have been cornered into taking on large amounts of student debt with no path towards debt relief. In 2018, the Federal Reserve Bank of Philadelphia reported that over 25% of Philadelphians held student debt. This growing amount of student debt is pushing communities of color and low-income communities in Philadelphia towards further financial precarity. The same report found that borrowers living in low-income zip codes along with borrowers of color experience higher rates of severe loan delinquency. The pandemic has only exacerbated the harm inflicted on borrowers yoked by student debt.

What these statistics do not address is the personal shame that is often tied to incurring debt. When Alexi decided to pursue a graduate degree in social policy evaluation, he was left with no option but to rely on his savings and take out student loans to fund his one-year program. “At the time, I remember feeling a little dumb for taking out the debt. I had read so much about how many had to undergo a lifetime of financial instability just to make the minimum payment on a growing mountain of student debt,” reflects Alexi.

That same shame reemerged when the pandemic hit, his job start date got pushed by six months, and he had few leads on temporary employment. He had spent most of his savings on living expenses during his graduate program and now faced the daunting reality that this debt would soon have to slowly start getting paid: “I felt like I had cornered myself into this dilemma and that I had to solve this issue on my own.”

It turns out that this is exactly how debtors want us to feel. David Graber wrote in his book *Debt* that money has the ability to “to turn morality into a matter of impersonal arithmetic — and by doing so, to justify things that would otherwise seem outrageous or obscene.” In fact, Astra Taylor notes that Graber was fond of pointing out that the German word for debt, “Schuld,” also means guilt. This fact has stuck with us as we think about the temporary relief we have from paying off our debts, and the shame that is barely kept at bay as we think about the payments many of us will have to make for the coming years, if not decades.

This pandemic has proven that we need dramatic debt reform and forgiveness, as well as free opportunities for college moving forward, to liberate youth from current exploitation by debtors and systemic change that prevents youth from future exploitation. The Debt Collective, which has a chapter here in Philadelphia, has organized around debt abolition. Earlier this year, the organization protested outside of President Biden’s Philadelphia HQ, demanding debt abolition and announced their debt strike, where 100 individuals in debt would not make their monthly payments on their debt. Although debt cancellation can be achieved immediately by executive order from President Biden, it is believed that he is leaning towards a more moderate solution that cancels up to \$10,000 of federally backed student loans. This is where cities can step in.

City governments can provide debt relief in the form of student loan repayment assistance or tax credits that reimburse borrowers for paying off their student loans. For example, in St. Clair County, Michigan residents who have graduated in the previous decade with a STEAM degree and are employed/living in the county qualify for up to \$15,000 in student loan repayment assistance. The Opportunity Maine Tax Credit makes student loan payments a fully reimbursable tax credit. Similar programs should be implemented in Philadelphia without qualifications based on employment status or type of degree completed.

Conclusion

Youth are at an increased risk for unemployment during the pandemic, which has had disastrous impacts on housing security. The impact of this cycle, unemployment to housing insecurity, housing insecurity to prolonged unemployment, has left youth in a constant state of survival and created a new pandemic, widespread negative mental health outcomes. This mental health crisis is worsened by ageism that paints youth as impervious to the economic impact of the pandemic and a lack of youth centric policy response, especially for youth who are caregivers, students, and debt holders.

We stand in solidarity with the comprehensive demands of national youth change makers in their policy proposal for a New Deal for Youth. Our hearts are aligned with their framework championing reparations, liberation, the decriminalization of identities and existence, and an abolishment of all systems that harm the safety, wellbeing, and prosperity of our communities.

To our city's legislators, the policy solutions in this report are a starting point to continue working toward an equitable world for all youth. It is critical that these policies are considered within the context of our city and that community voices are centered during the policy formation process. The lived experiences shared throughout this report clearly demonstrate the unique insights that youth can bring to help address social injustices across many different spaces. We have bold ideas that reimagine how social services are delivered and how we care for those most vulnerable in our society. It is time to listen to us.

When we think about the world we want ourselves and other youth to live in, we dream about our basic needs being met without question. We dream about waking up and doing what our bodies tell us, not what a system demands from us. We envision everyone having the security of a home, food, and healthcare. We dream of us having easy access to things that keep us alive and not having to grind or beg for things that are our right as human beings.