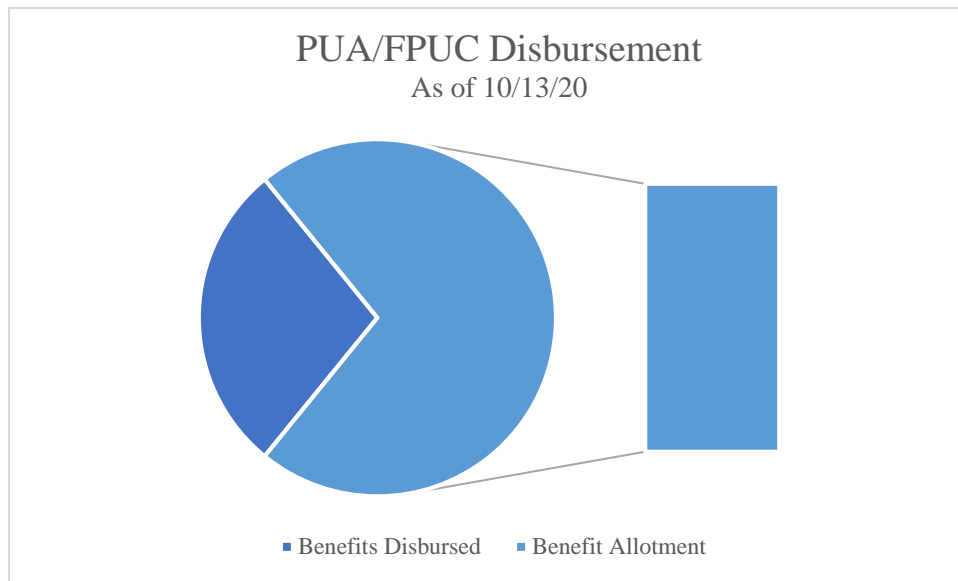


Executive Summary

The Guam Department of Labor's (GDOL) Pandemic Unemployment Assistance (PUA) program received, 25,807 legitimate or unaudited claimants who have received PUA and Federal Pandemic Unemployment Compensation (FPUC) benefits accounting for approximately \$533,458,601.18 over a ten-month period. Of the Guam workforce the GDOL anticipated may become impacted by the COVID-19 pandemic, 67.91% have filed and have received relief. Alternatively, the GDOL has exhausted approximately 56.45% of the 945M requested from the CARES Act's PUA program.



Background

On March 27, 2020, the President signed into law the Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020, which includes the Relief for Workers Affected by Coronavirus Act set out in Title II, Subtitle A. Section 2102 of the CARES Act and creates the new temporary PUA program. The PUA program provides temporary benefits to individuals whose employment or self-employment has been lost or interrupted as a direct result of COVID-19. Direct result means loss of employment or self-employment because of a reason directly related to the COVID-19 Pandemic. The PUA program, in general, provides up to 39 weeks of unemployment benefits. The U.S. Department of Labor (USDOL) oversees the PUA program and funds the GDOL for both the program administration and benefit payment costs. A companion measure which also provides additional benefits to individuals' who receive at least one-dollar (\$1) of PUA benefits for a week will also receive an additional \$600 supplemental payment under the FPUC program which is paid for weeks between April 4, 2020 and July 25, 2020.

On December 27, 2020, the Consolidated Appropriations Act, 2021 (Pub. L. 116-260), was enacted, which includes the Continued Assistance for Unemployed Workers Act of 2020 (Continued Assistance Act) set out in Division N, Title II, Subtitle A. The Continued Assistance Act extends the PUA program to March 13, 2021. Additionally, the FPUC was reinstated for the additional 11 weeks at \$300 each week.

Additionally, the GDOL applied for additional assistance via the Federal Emergency Management Agency’s (FEMA) Lost Wages Assistance (LWA) program allowing for eligible claimants to qualify for supplemental income for the next six-week period. The supplement income equated to an additional \$300 per week.

This report will look at the GDOL’s PUA Program as it relates to claims filed in Guam. Specifically, at the number of filed claims and how many of those are legitimate versus fraudulent. Of legitimate claims, the status of what has been paid out and those that have existing issues that need to be addressed. Of fraudulent claims, how many have no ties to Guam and those that are local cases. Furthermore, this report will consider the totality of claims and what the GDOL has accomplished in terms of providing relief to Guam’s unemployed affected by the COVID-19 Pandemic.

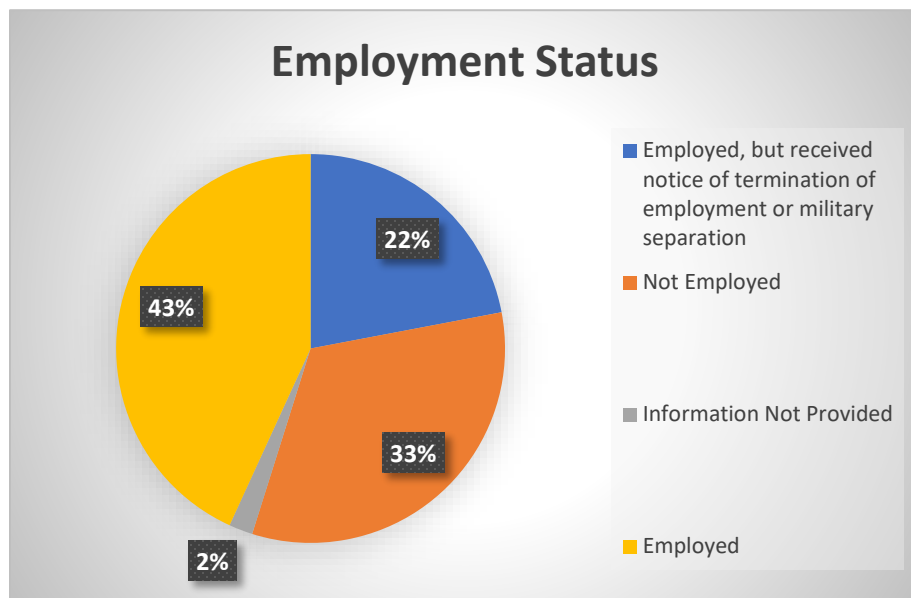
The following data was pulled from reports located on the HireGuam system.

Reports reviewed in this summary include:

Initial Claims Report.....PUA Initial and Continued Claims Summary and Detail
 Payment Register Report Daily Payment Register Detail
 Separation Notices Report Employer Pandemic Separation Notices Guam
 Unresolved Issues ReportPUAUnresolvedIssuesGuam0820

Demographics

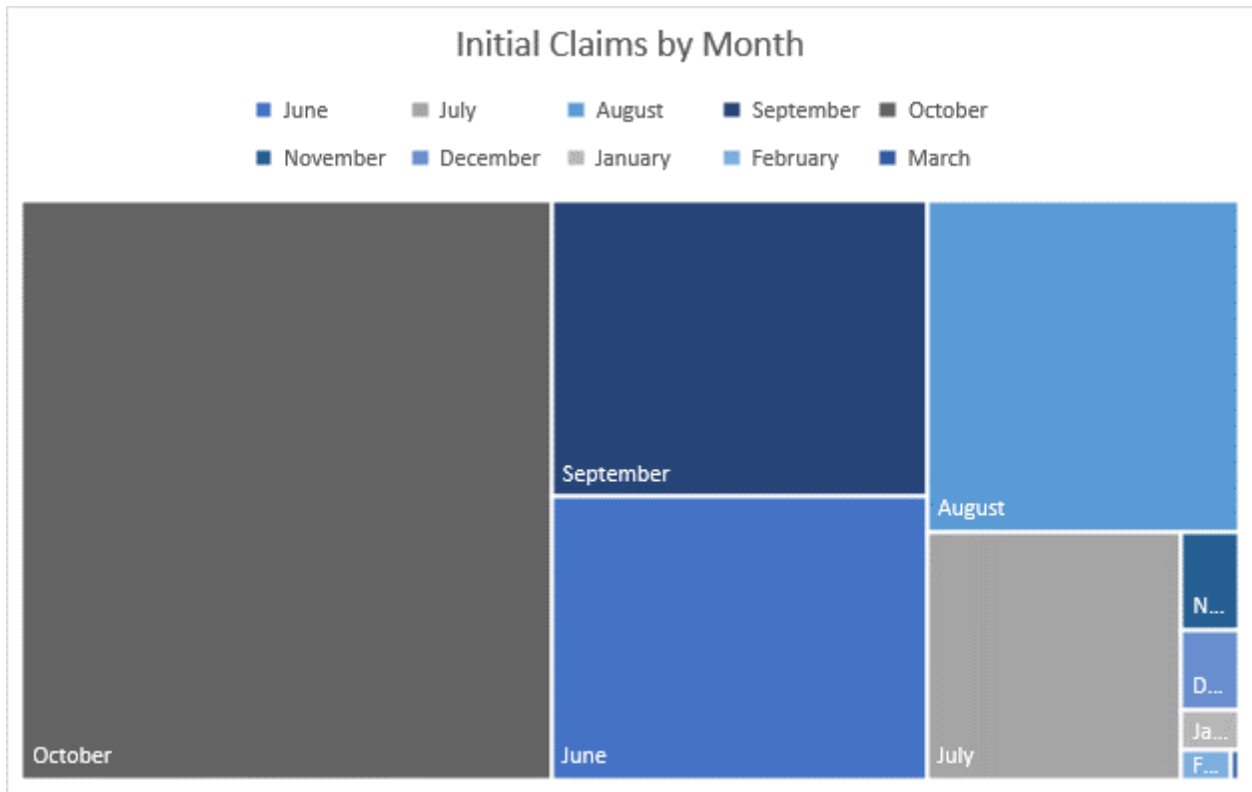
Of those who applied for PUA in Guam, 15,291 were female, 13,345 were male and 136 opted not to disclose their sex. The majority of claimants who applied for PUA in Guam were between the ages of 25-54 years old, accounting for 18,128, 5,273 were between 16-24 years old, 5,373 were over 55 and one did not disclose. 12,418 claimants were employed, 6,334 were



employed and received a notice of termination or separation, 9,450 were not employed or laid off and 570 opted not to disclose. In terms of occupation, of those employed the largest group opted not to disclose their occupational field at 9,911, the second largest group affected were those in the food service industry at 4,334, sales at 3,022 and third and fourth largest areas affected being the administration at 2,532 and home/building industry at 1,268.

Initial and Weekly Claims

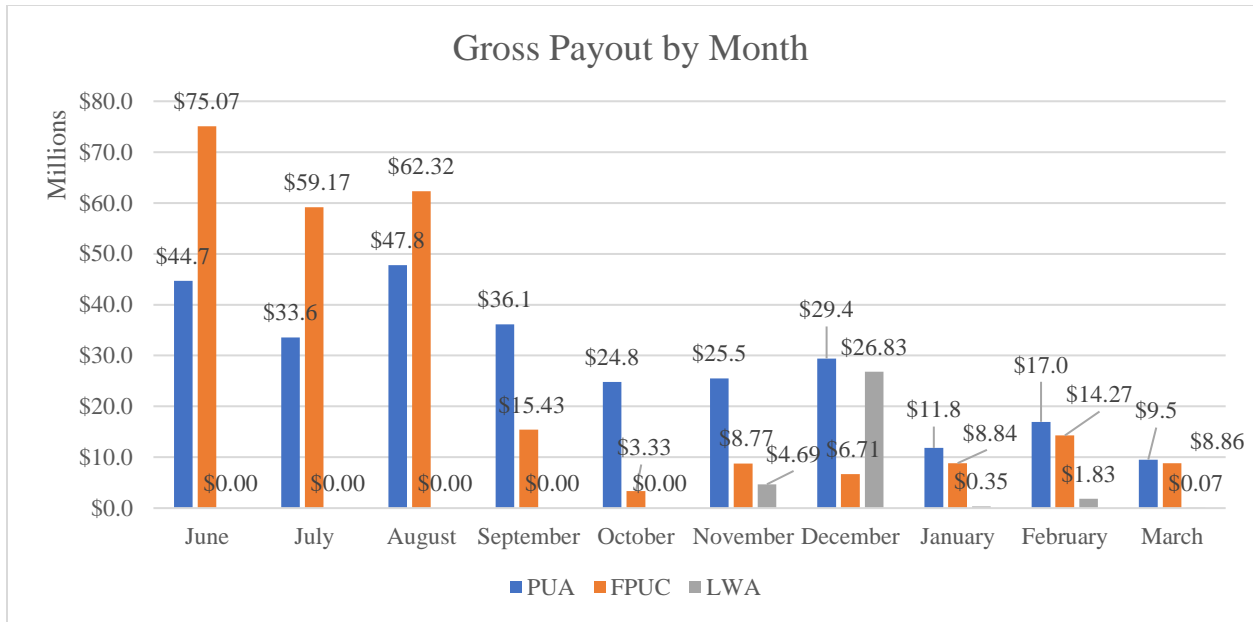
The GDOL anticipated that up to 38,000 workers would be negatively impacted by the COVID-19 Pandemic. Based on the Pandemic Employer Separation Notices Guam report ran on March 15, 2021, henceforth referred to as the Separation Notice report, 33,981 separation notices were generated by employers. Though P.L. 35-86 requires employers register with HireGuam to report pandemic separation notices for their employees affected, not all employers registered and therefore this number does not reflect the total number of potentially eligible claimants in Guam.



Based on the PUA Initial and Continued Claims Summary and Detail report, henceforth referred to as the initial claims Report, 131,973 initial claims were filed between May 30, 2020 and March 6, 2021. Within the same period 2,719,876 continued weekly claims were filed as depicted in the chart below.

Week Ending	Initial Claims Received	Initial Claims Eligible	Initial Claims Disqualified	Initial Claims Pending	Weekly Claims Claimed	Weekly Claims Paid	PUA Paid	Total Stimulus FPUC	Total Stimulus LWA
6/6/2020	9,975	8,343	1,624	8	65,536	0	\$0.00	\$0.00	\$0.00
6/13/2020	3,792	3,168	621	3	41,643	0	\$0.00	\$0.00	\$0.00
6/20/2020	2,442	1,918	520	4	40,267	702	\$237,243.15	\$377,400.00	\$0.00
6/27/2020	3,676	2,465	1,208	3	66,874	93,828	\$29,328,454.78	\$48,387,000.00	\$0.00
7/4/2020	3,020	1,777	1,236	7	57,785	49,830	\$15,143,236.92	\$26,330,400.00	\$0.00
7/11/2020	3,096	1,171	1,905	20	59,857	24,530	\$7,402,243.77	\$13,487,400.00	\$0.00
7/18/2020	2,799	772	2,014	13	58,215	64,940	\$19,814,205.91	\$34,965,600.00	\$0.00
7/25/2020	2,925	665	2,257	3	57,692	21,075	\$6,346,135.12	\$10,696,800.00	\$0.00
8/1/2020	2,433	601	1,828	4	52,318	0	\$0.00	\$0.00	\$0.00
8/8/2020	2,356	252	2,065	39	49,384	75,593	\$22,583,209.46	\$38,613,600.00	\$0.00
8/15/2020	2,860	216	2,637	7	55,699	0	\$0.00	\$0.00	\$0.00
8/22/2020	5,592	252	5,323	17	91,997	64,630	\$19,216,557.63	\$17,464,800.00	\$0.00
8/29/2020	6,128	306	5,820	2	102,645	19,772	\$5,963,553.74	\$3,721,200.00	\$0.00
9/5/2020	4,543	320	4,217	6	84,903	2	\$690.00	\$0.00	\$0.00
9/12/2020	4,670	279	4,384	7	84,494	51,437	\$15,994,369.56	\$8,193,600.00	\$0.00
9/19/2020	6,374	300	6,074	0	114,710	24,332	\$7,670,649.21	\$3,181,800.00	\$0.00
9/26/2020	5,200	249	4,950	1	101,577	0	\$0.00	\$0.00	\$0.00
10/3/2020	5,387	237	5,147	3	112,435	39,076	\$12,439,793.04	\$2,275,680.00	\$0.00
10/10/2020	13,109	164	12,930	15	270,390	3	\$1,035.00	\$0.00	\$0.00
10/17/2020	16,150	158	15,977	15	366,354	38,923	\$12,168,338.70	\$1,712,400.00	\$0.00
10/24/2020	12,213	149	12,052	12	266,261	2	\$690.00	\$0.00	\$0.00
10/31/2020	10,605	100	10,491	14	231,210	40,572	\$12,659,569.85	\$1,616,340.00	\$0.00
11/7/2020	313	91	216	6	21,631	18,652	\$5,813,062.79	\$720,660.00	\$0.00
11/14/2020	264	111	149	4	21,544	24,470	\$7,747,701.71	\$1,802,340.00	\$0.00
11/21/2020	219	136	78	5	20,875	19,835	\$6,143,857.37	\$758,220.00	\$0.00
11/28/2020	237	130	105	2	18,940	18,665	\$5,789,063.31	\$514,200.00	\$4,688,700.00
12/5/2020	344	148	189	7	21,528	24,126	\$7,615,272.41	\$2,110,800.00	\$0.00
12/12/2020	238	117	50	71	19,510	20,038	\$6,131,549.99	\$489,000.00	\$25,452,900.00

12/19/2020	152	66	16	70	18,672	28,802	\$8,847,686.96	\$2,635,800.00	\$74,100.00
12/26/2020	115	57	14	44	12,444	10,396	\$3,172,035.50	\$607,800.00	\$1,299,600.00
1/2/2021	15	4	2	9	9,348	12,067	\$3,660,481.07	\$640,200.00	\$327,600.00
1/9/2021	126	24	22	80	7,171	0	\$0.00	\$0.00	\$0.00
1/16/2021	98	51	21	26	16,790	4	\$902.77	\$0.00	\$0.00
1/23/2021	102	76	16	10	18,692	37,767	\$11,840,273.37	\$8,779,140.00	\$27,330.00
1/30/2021	91	60	1	30	13,582	1	\$172.00	\$0.00	\$0.00
2/6/2021	93	44	6	43	12,262	28,369	\$9,344,651.92	\$7,811,340.00	\$1,767,330.00
2/13/2021	71	41	0	30	11,371	0	\$0.00	\$0.00	\$0.00
2/20/2021	49	28	1	20	11,985	29,406	\$7,627,086.16	\$6,452,400.00	\$58,500.00
2/27/2021	56	30	0	26	14,590	28	\$828.47	\$8,400.00	\$0.00
3/6/2021	45	33	0	12	16,695	32,704	\$9,544,060.04	\$8,855,619.50	\$68,100.00
	131,973	25,109	106,166	698	2,719,876	914,577	\$280,248,661.68	\$253,209,939.50	\$33,764,160.00



The chart above shows the gross monthly dollar amount paid for PUA, FPUC and LWA with the earliest payout date occurring in the month of June. It is important to note that these values do not account for payment batches that were cancelled afterwards or subsequent benefit payouts.

Non-Monetary Issues

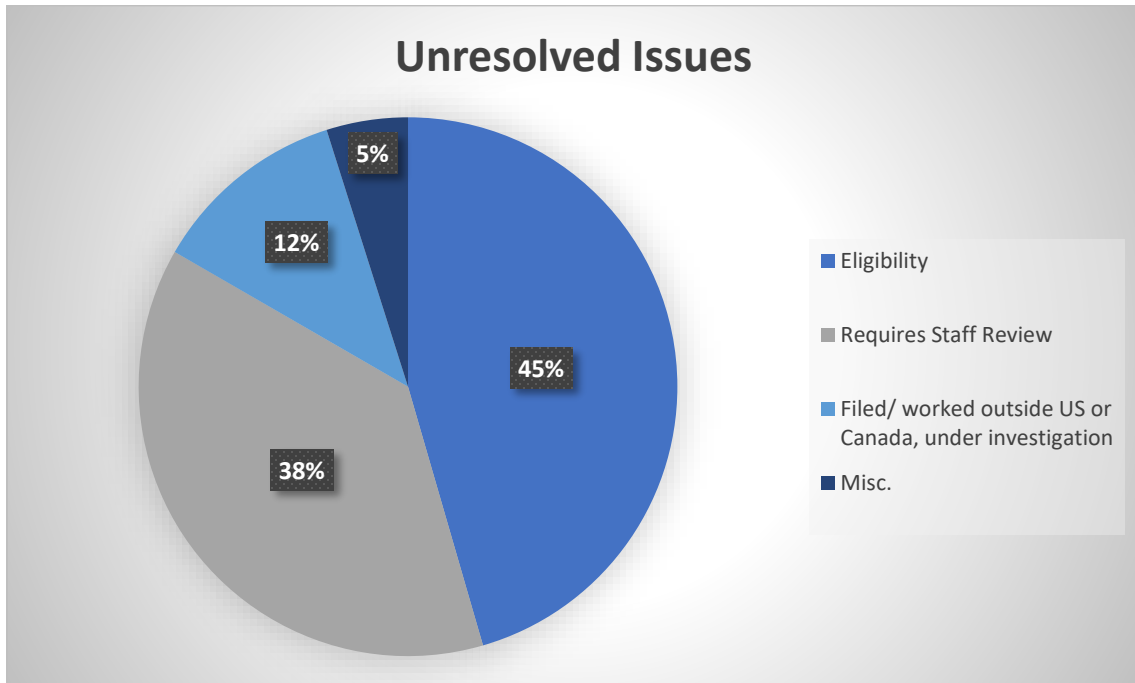
The system will detect claim eligibility problems and non-monetary issues based on claimant answers at the Initial Claim phase or during the weekly claim certifications. These issues must be adjudicated if true eligibility issues exist. A pending issue will hold all payments on a claim until resolved by a PUA adjudicator.

Once an issue is adjudicated, claimants have due process rights should they disagree with the adjudicator’s findings by filing an appeal.

Based on the .PUAUnresolvedIssuesGuam report, henceforth referred to as the unresolved issues report, 5,689 unresolved issues were listed. Of these unresolved issues:

- 2,589.....Result of the claimant possibly not being eligible to receive PUA benefits based on a cursory review awaiting adjudication. In this category, unemployment was not a result of the pandemic, claimant was employed, claim requires further review, claimant stated they quit employment, claimant was receiving paid time off, or claimant refused to return to work;
- 2,152.....Result generated by a PUA staff member requiring further review to determine program eligibility;
- 670.....Result of the claimant filing from or having worked outside the United States or Canada address or cases wherein a claimant’s IP is cause for further investigation;
- 278.....account for the remaining miscellaneous issues, collectively. It is important to note that separate instances of various unresolved issues may appear on one claim.

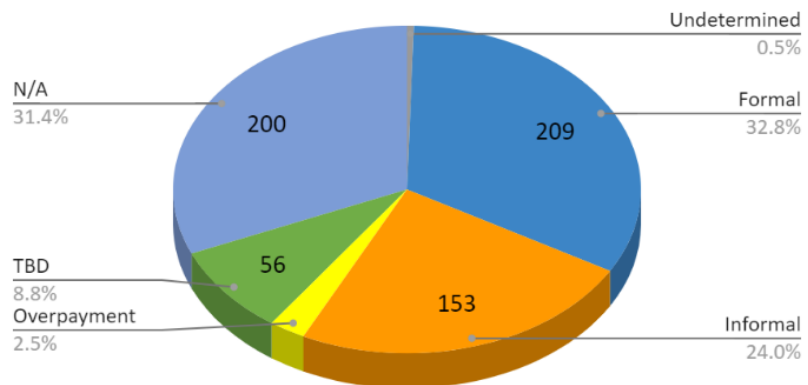
*Note: These numbers also change on a daily basis depending on resolution by staff or new issues generated by claim filing.



Appeals

Claimants who are denied PUA or FPUC benefits have the right to appeal the “Notice of Decision on Pandemic Unemployment Assistance Claim” and request a reconsideration or file an appeal to the GDOL within 10 calendar days after the determination is made. This period may be extended to 30 days with good cause.

Approximately 636 claimants have submitted appeals to the GDOL as of March 15, 2021. The pie chart here identifies areas of responsibility between formal hearings, informal hearings, overpayment, no assignment as a result of redetermination prior to a hearing and those pending assignment. Of the appeals submitted, 467 decisions have been rendered. Below is a snapshot of appeal decisions.



- 185.....Withdrawn
- 119.....Redetermined
- 118.....Dismissed
- 43.....Affirmed
- 2.....Remanded/Overturned

The remaining appeals not counted above await determination, being placed on schedule, formal or informal hearing, or are currently undergoing review or redetermination.