Bipartisan Policy Center

Modernizing Unemployment Insurance

AUTHORS

Justis Antonioli
Research Analyst, Economic Policy

Ben Gitis
Associate Director, Economic Policy

Jack Malde
Senior Policy Analyst,
Immigration and Workforce Policy

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Executive Summary

The unprecedented volume of unemployment insurance (UI) claims during the COVID-19 pandemic highlighted significant shortcomings in the administration of unemployment benefits. As job losses mounted, overwhelmed state UI programs failed to promptly provide benefits to affected workers. Criminal actors, meanwhile, exploited vulnerabilities in outdated IT systems and ineffective fraud detection and prevention methods within state programs, resulting in an unprecedented rise in fraud that the Government Accountability Office (GAO) estimates amounted to at least $100 billion stolen during the pandemic.[1]

To begin addressing these issues, the U.S. Department of Labor (DOL) used UI modernization funds from the American Rescue Plan Act (ARPA) to deploy "Tiger Teams," composed of operations, technology, and UI experts, to consult with interested states to improve the administration of unemployment insurance. This report presents findings from a review by the Bipartisan Policy Center of DOL's Tiger Teams initiative. To conduct the review, BPC held a series of interviews from February to June 2023 with UI officials from 11 of 36 participating states, DOL officials responsible for overseeing the initiative, and state-level claimant advocacy groups that contributed to the initiative. BPC's primary aim was to assess the state of UI administration today and identify opportunities to boost the integrity, equity, and timeliness of the UI system.

Through this effort, BPC learned that states' views of the Tiger Teams initiative were largely positive. Participants welcomed the expertise of the Tiger Teams, their ability to adapt to each state's circumstances, and the federal funding that came with participating in the initiative. However, some states expressed concern and confusion around the timeline and funding levels for Tiger Team recommendations, guidelines for grant modifications, and state autonomy in determining the prioritization of various reforms.

In addition, BPC compiled 14 key lessons for updating UI benefits administration. A central theme is how closely tied integrity, equity, and timeliness are to improving the administration of UI benefits. In particular, BPC's review found that preventing fraud is crucial for giving states the capacity to create a resilient, equitable, and timely safety net moving forward. Reforms that make state UI programs more user-friendly limit application errors, curtail the volume of suspicious claims states need to investigate, reduce improper payments, and enhance the timeliness of benefits processing.

These lessons include takeaways on the role of technology and resources in state UI programs and insights concerning DOL's three pillars of UI modernization. The lessons also shed light on long-standing inefficiencies in

the UI system and underscore common themes across states. Those engaged in modernizing state UI administration should take note of these lessons to improve the effectiveness of the programs and ensure that they are ready to weather economic crises.

SUMMARY OF LESSONS LEARNED

Technology and Resources

1. States face challenges stemming from a reliance on outdated IT systems.

2. Modernizing IT systems requires considerable resources and effort.

3. The framework used to allocate federal resources to state UI programs does not properly enable states to improve benefits administration.

4. As UI rebounds from the pandemic, the efficient utilization of staff time is a primary focus.

Fraud

5. Enhanced digital identity proofing methods are crucial to combat fraud.

6. Although digital identity proofing methods help combat fraud, they might also restrict access to benefits among eligible claimants.

7. Collecting and sharing data between states is pivotal to enhancing program integrity.

Equitable Access

8. The lack of translation services restricts access for non-English speakers.

9. Complex language used in the claims process impedes claimants' ability to understand requirements.

10. State UI websites are often out of date and difficult to navigate.

11. Providing claimants with multiple pathways to access UI benefits is important to ensuring equitable access.

12. Data collection and community outreach help states identify and eliminate barriers to access.

Timeliness

13. Case management systems effectively aid in processing claims.

14. An increasing number of innovative technology tools are available to re-engineer UI processes.

Introduction

The unprecedented volume of unemployment claims during the COVID-19 pandemic highlighted significant shortcomings in UI benefits administration. During the pandemic, as economic activity cratered, millions of displaced workers applied for UI benefits each week. This overwhelmed state UI programs and led to unanswered phone calls and crashed websites. Affected workers waited weeks for benefits to arrive at a time of historic job loss and severe financial hardship. These challenges disproportionately affected people of color, with evidence showing that Black and Hispanic workers were more likely to be unemployed without UI benefits compared with workers from other racial backgrounds.[2]

Meanwhile, state UI programs struggled with significant levels of fraud during the pandemic, attributed to outdated IT systems and ineffective methods for detecting and preventing fraudulent activity. Coordinated attacks by foreign criminal organizations and other bad actors targeted state UI programs nationwide. The GAO estimates that between $100 billion and $135 billion was stolen from UI programs during the pandemic, accounting for 11–15% of total UI benefits paid in this period.[3]

To help state UI programs address these issues, DOL used ARPA funding to deploy "Tiger Teams" of dedicated operations, technology, and UI experts to provide interested states with consultative services to improve UI administration. Along with expertise and guidance, the Tiger Teams supplied participating states with actionable recommendations and grant funding to implement them. The Tiger Teams initiative—which DOL announced in November 2021, along with the availability of $200 million in grants to support state workforce agencies administering these programs—has three main objectives: reduce fraud and enhance program integrity; improve equitable access to state UI programs; and ensure the timely payment of benefits.[4]

But what went wrong in the first place, and what is needed to get UI operations back on track? To assess the state of UI administration today and identify opportunities to improve the integrity, equity, and timeliness of the program, BPC conducted a review of DOL's Tiger Team initiative. From February to June 2023, BPC staff interviewed UI officials from 11 states that participated in the initiative, DOL officials responsible for its oversight, and state-level claimant advocacy groups that contributed to the initiative. The selected states were diverse in many ways, varying by geographical region, levels of generosity in their benefits (both in duration and amount), degrees of advancement in modernizing their programs, and political landscapes. Additionally, BPC met with claimant advocacy groups from Iowa, Kentucky, Ohio, and Pennsylvania to learn about their contributions to the initiative and to understand their perspective on program challenges.

This report shares the lessons learned from these interviews, which shed light on long-standing inefficiencies in UI and underscore common themes as states work to enhance program administration.

Background

UNEMPLOYMENT INSURANCE AND THE COVID-19 PANDEMIC

Established during the Great Depression as part of the Social Security Act, the UI system serves as a vital safety net for workers displaced from their jobs through no fault of their own by replacing a portion of their wages for a limited time. Designed to alleviate economic hardship, stabilize consumer demand during economic downturns, and facilitate a return to work for the unemployed, the system is jointly administered by the federal and state governments. The federal government sets broad guidelines and provides administrative funding, while individual states administer their individual programs and determine benefit amounts, eligibility criteria, and benefit durations, leading to significant variations among states.[5]

The COVID-19 pandemic put state UI programs under unprecedented strain as businesses shuttered or implemented mass layoffs. These left millions of workers jobless, and a surge in UI claims followed. In April 2020, the U.S. unemployment rate reached 14.8%, the highest since data collection began in 1948.[6] Initial UI applications peaked at about 6.2 million submitted nationwide during the week ending April 4, 2020, more than 30 times the number submitted during the corresponding week in 2019.[7]

While facing that historic surge in claims, state UI programs were tasked by Congress with expanding benefits in unprecedented ways to meet the rapidly developing challenges posed by the pandemic. In particular, the Coronavirus Aid, Relief, and Economic Security (CARES) Act created three temporary UI benefits expansions:

1. **Federal Pandemic Unemployment Compensation (FPUC):** Provided a flat, weekly benefit supplement of $600 (later $300) to all claimants.

2. **Pandemic Emergency Unemployment Compensation (PEUC):** Extended the number of weeks the unemployed could collect benefits by 13 weeks (later 53 weeks).

3. **Pandemic Unemployment Assistance (PUA):** Extended benefits to many Americans not typically eligible for regular UI, such as the self-employed, the furloughed, or those not working due to COVID-related illness or caregiving responsibilities.[8]

This federal expansion of UI played a vital role in providing economic security during the pandemic. State UI programs, however, faced challenges in processing a record volume of claims and implementing major expansions to their programs, resulting in claimants waiting weeks to receive benefits.

While the UI system was under significant strain, underlying—and long-standing—inefficiencies came to light. State officials shared with BPC staff that the inflexible 50-year-old programming language used by most state IT systems, Common Business Oriented Language (COBOL), made benefits administration during the pandemic challenging and contributed to backlogs of claims and delayed payments to individuals (see Lesson 1: "States face challenges stemming from a reliance on outdated IT systems").[9]

States also faced challenges in effectively detecting and preventing increased fraudulent activity. Although some had security checks in place, such as user-specific security pins, the lack of effective fraud prevention methods became apparent. This struggle was more pronounced for states operating on COBOL, because the outdated technology hindered the incorporation of new fraud prevention measures and prevented states from using and sharing data with each other to combat fraud efficiently.

UNEMPLOYMENT INSURANCE AND THE AMERICAN RESCUE PLAN ACT

Even as economic conditions improved following the height of the pandemic, state UI programs continued to face challenges, including significant backlogs in payments to claimants and continuing fraud by sophisticated criminals. When Congress passed ARPA in March 2021, it allocated funding for the most acute administrative challenges faced by state UI programs.[10] The objectives specified were:

1. **Preventing and detecting fraud:** Combating UI fraud and enhancing integrity in the UI system.

2. **Promoting equitable access:** Ensuring that all applicants and participants have fair access to the UI system. This includes equitable access by race and ethnicity, English-language fluency, location, access to the internet, age, and disability status, among others.

3. **Timely delivery of benefits:** Ensuring prompt and efficient delivery of benefits to claimants.

To strengthen these key administrative pillars, DOL created a series of grants for state initiatives related to each, totaling $780 million.[11] As part of this

effort, DOL introduced the Tiger Teams initiative, which provided states and territories with direct technical assistance to enhance their UI administration. These teams consisted of 10–12 experts with specialties in various areas, including UI fraud prevention, UI equity and customer service experience, UI program design, behavioral insights, business intelligence, computer systems engineering and architecture, and project management.[12]

According to BPC's communications with DOL officials, by the March 31, 2023, deadline, 45 states had expressed interest in working with the Tiger Teams—a clear indication that states were actively seeking and welcoming expertise and resources. As of August 2023, the Tiger Teams had met with 36 states, 32 of which have completed their assessment and received recommendations for improvements.[13] The rescission of funds for UI modernization as part of the Fiscal Responsibility Act of 2023 limited DOL's ability to support the remaining states.[14]

Figure 1: State participation in the Tiger Team initiative as of August 2023

● Completed assessments   ● Active assessments
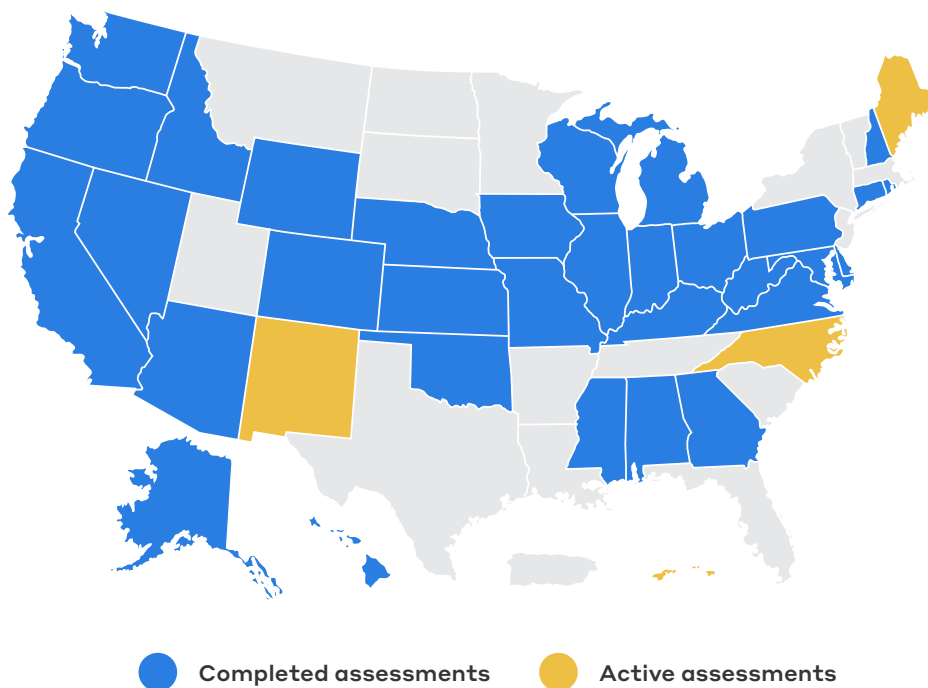
Source: U.S. Department of Labor

The Tiger Teams process had multiple stages. In the preparatory stage, the team reviewed documentation to understand the background of a state's UI program and conducted informal interviews with state UI leadership. The team also met with local claimant advocacy groups to gather their insights. Then team members conducted a series of interviews with state UI officials to comprehend the challenges their program was facing, ongoing modernization efforts, and other goals. In the next phase, the Tiger Team developed recommendations for reform, which it shared with state officials along with suggested prioritization for the proposed initiatives.

After receiving their Tiger Team recommendations, states either agreed to or countered them, often based on prioritization and feasibility. For instance, while the Tiger Teams might have suggested prioritizing a case management system, the state's UI leadership may have instead wanted to prioritize fraud prevention. The parties then worked to reconcile their differences. After each side agreed to the terms of a particular recommendation, the state applied for grant funding to help implement the changes.

OVERVIEW OF BPC'S INTERVIEW PROCESS

BPC conducted interviews with various DOL and state officials and claimant advocacy groups over a five-month span from February to June 2023. The 11 states BPC engaged were at different stages in the Tiger Teams process at the time—some had already decided on their next steps and had begun implementing recommendations; some had recently applied for grant funding; and others were still reviewing initial recommendations. BPC also interviewed representatives from the National Association of State Workforce Agencies (NASWA), which supports states in administering UI benefits. The interview process is detailed in this report's Appendix.

BPC's interviews illuminated the challenges that states faced administering UI before, during, and after the pandemic. Officials also shared their impressions of the Tiger Teams process and what they believe is required to improve UI benefits administration moving forward.

Certain recurring themes and lessons emanated from these engagements. The rest of this paper presents an overview of state impressions of the Tiger Teams and identifies key insights, along with 14 lessons spanning fraud, equity, timeliness, and state program technology and resources.

General Impressions of the Tiger Teams

State UI officials generally had positive impressions of the Tiger Teams. Specifically, states found the following aspects of the initiative valuable:

- **Assistance addressing pandemic-exposed challenges:** States joined the initiative to tackle common challenges highlighted by the pandemic, many of which were weaknesses in existing UI programs.

- **An opportunity for funding:** The opportunity to receive additional funding to improve administrative systems was a major driving factor for participating.

- **Outside expertise and system review:** States appreciated access to external experts who could assess their systems.

- **Maximizing prior grant funds:** ARPA allocated a series of grants to states to enhance their UI programs, aligning with the three key pillars—integrity, equity and accessibility, and timeliness. The Tiger Teams provided guidance to states on how to best use these funds, alongside new grants, for maximum impact.

- **Tailored recommendations:** The Tiger Teams were adaptable, tailoring recommendations to the unique circumstances and needs of each state.

- **Opportunity to negotiate:** States were pleased with the flexibility to negotiate prioritization and determine what initiatives to take on.

Although impressions were largely positive, states highlighted a few areas of concern and confusion within the Tiger Teams process:

- **Project timeline and funding levels:** Some states encountered challenges with Tiger Team recommendations on project timelines and funding amounts, deeming them unrealistic. This initial uncertainty led to hesitance in considering additional initiatives.

- **Autonomy:** States' level of autonomy in the process was initially unclear to some. Although they later discovered that negotiation with the Tiger Teams was permitted—and indeed, valuable—this early confusion led to delays in the review process.

- **Unclear guidelines for grant modifications:** Several states expressed uncertainty regarding the process for adjusting grant terms in response to unforeseen circumstances, such as prolonged timelines or increased project costs once funds were dispersed.

Furthermore, some states decided not to participate in the Tiger Teams initiative because they did not think it would be of sufficient value. These states expressed concerns that the more funding their state received as part of the initiative, the less likely they were to receive funding for other labor initiatives.

Claimant advocacy groups had mixed impressions of the Tiger Teams. Although advocates were generally thrilled about the opportunity to improve UI administration, some wanted to be more involved in the process. Several reported that they had only a single meeting with the Tiger Teams during the preparatory stage of the process and did not have an opportunity to engage further.

Key Insights

Across BPC's interviews, it became evident that while each of the main pillars is distinct, fraud, access, and efficiency are interconnected. Initiatives under one pillar do not exist in isolation from the others; instead, they commonly affect the other pillars of UI benefits administration. Additionally, the technology and resources available to state programs are pivotal to improving benefits administration.

Reducing fraud is essential to improving UI timeliness and equity. Pandemic fraud added an extra layer of complexity for states already facing increased demand for their programs. Even in 2024, the effects of fraud continue to affect program administration. Several state UI officials said reducing fraud must be a top priority in efforts to improve timeliness and equity. Without such measures, states have no choice but to divert significant resources and staff time to detecting and preventing fraud, leaving limited capacity to process claims in a timely and equitable manner.

Enhancing equity also prevents fraud and improves timeliness. By reducing the burden of filing a claim and improving manageability for claimants, states can reduce errors and minimize the need for staff involvement. This approach, in turn, lowers the number of claims that require additional review for potentially fraudulent activity, freeing up staff time to process claims more efficiently.

New technology and processes used to improve timeliness also strengthen equity and fraud prevention. Initiatives under the timeliness pillar often involve implementing new technology and streamlining processes to remove unnecessary steps. The expanding use of new technology, however, contains underlying implications for fraud and equity. Officials and advocates also emphasize the importance of maintaining an element of human judgment when administering UI benefits, as well as providing multiple options for claimants to submit claims and verify information.

States need to modernize their IT systems to strengthen the integrity, equity, and timeliness of their UI programs. Many states are operating on outdated programming language developed in the late 1950s.[15] These "legacy systems" do not enable states to effectively handle the demands placed on their UI programs. In particular, they are not easily adaptable, which hinders initiatives under each of the three pillars, and they often lack modern security features, rendering them more susceptible to fraud.

Technology and Resources Lessons

Through its interviews, BPC identified several lessons related to the technology and resources available to UI programs across the country. Modernizing an IT system is a challenging task for states to take on, but it is vital to promoting the integrity, equity, and timeliness of a state UI program. Meanwhile, the state funding model that DOL uses limits the ability of states to continually improve their administrative processes and IT systems.

## Lesson 1: States face challenges stemming from a reliance on outdated IT systems.

Many state UI systems rely on COBOL, the programming language developed in the late 1950s and widely adopted by government agencies in the 1970s.[16] Fifty years later, COBOL is considered a reliable but significantly outdated coding language, the use of which requires states to rely on loosely integrated technology, paper-based processes, and manual data entry and transfers.

Analysts and observers have long recognized the need for IT modernization within UI benefits administration, but the pandemic heightened COBOL's limitations and intensified the urgency to transition to modern programming languages. As the quantity of UI claims jumped during the pandemic, COBOL's inefficiencies contributed to deep backlogs and errors in processing claims. In addition, antiquated systems were susceptible to attack by fraudsters.

State officials said that using COBOL limited their ability to adapt software systems to rapidly changing demands. One contributing factor is that many COBOL programmers are aging out of the workforce, leaving younger programmers who specialize in modern programming languages. Consequently, states struggle to find COBOL programmers to make changes to their systems, leading to delays in implementing changes and to increased costs due to the high demand and limited supply of this specialized expertise.

Another limitation is that IT systems built using COBOL are of a monolithic rather than modular design. This means they are constructed as a single, interconnected code base, rather than as numerous separate and independently managed parts (see **Figure 2**),[17] so state officials must consider the impact of each adjustment on the entire system. This can dissuade states from making changes that require programming, such as updating informational mailings, which results in outdated and confusing documents sent to claimants.

Figure 2: Illustration of a monolithic versus modular design

Monolithic

Modular
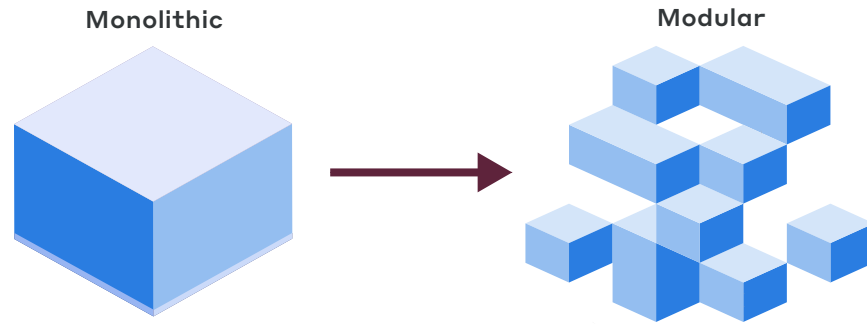
Source: U.S. Department of Labor

State officials also reported that COBOL systems struggle with software interoperability—the ability to seamlessly communicate with external systems or technologies.[18] As a result, state UI programs that use COBOL are less able to handle data coming from different sources. This limitation is significant because data-sharing is a critical tool in combating fraud. Modernized systems that better communicate with external systems or technologies are more effective in combating fraud. Notably, one report found that in government systems, a 1-percentage-point increase in the proportion of IT budgets spent on modernization was associated with a 5.6% decrease in the number of security incidents.[19]

Lesson 2: Modernizing IT systems requires considerable resources and effort.

State officials noted that modernization is a lengthy and resource-intensive journey. For example, Connecticut UI officials successfully implemented new IT systems in the summer of 2022 after nearly *four decades* of failed attempts to update their program's technology. Prior modernization efforts were repeatedly set back by inadequate funding and recessionary periods that required officials to redirect resources to processing claims.

Furthermore, state officials warned that modernization is not a one-and-done project. Instead, states should prioritize continuous improvements to their IT systems, an often-unattainable goal due to the demands placed on state programs. For instance, New Hampshire officials disclosed that although they stopped using COBOL when the state modernized its system in 2009, certain aspects of their system have since become outdated. This is particularly striking, as New Hampshire's system is new relative to many other states.

Typically, states must go through the process of issuing requests for proposals (RFPs), selecting and contracting with a vendor, and working with that vendor over several years to update their system. States need adequate time, a dedicated workforce, collaborative external partners, and consistent funding to successfully modernize UI systems.

During interviews, officials cited staffing challenges and inadequate funding as notable obstacles. GAO's July 2023 report affirmed this finding, with officials from seven out of eight states citing limited staff resources as a key barrier to modernizing their IT systems.[20] Inconsistent federal administrative funding has impeded IT modernization as well, as has state legislatures' reluctance to appropriate supplemental funds for technology upgrades.

Lesson 3: The framework used to allocate federal resources to state UI programs does not properly enable states to improve benefits administration.

The Resource Justification Model (RJM) is a comprehensive data organization and analysis tool used by DOL to inform the president's annual budget request to Congress for UI administration, as well as DOL's apportionment of the funds to states.[21] The RJM is workload-based, collecting data from states every year on their UI administrative expenditures and staffing hours for the most recently completed fiscal year. This data is then automatically extrapolated, based on a 3% annual inflation rate, to project administrative expenses for the current and upcoming years. As a state's UI workload increases, the RJM adjusts to provide more funding to accommodate the growing number of claims to process.

Several state officials expressed dissatisfaction with the RJM, however, highlighting two primary concerns. First, because the RJM uses the previous year's workload to project future administrative expenses, funding levels fluctuate from year to year, which presents challenges to funding multiyear initiatives to improve program administration, including modernizing IT systems.

Second, a single year with a reduced workload does not mean that the following year will see similar results, because the economy's performance, including downturns, can be highly unpredictable. And since the RJM provides states with little funding during periods of low unemployment, administrators lack the money to make system changes to increase resilience. State UI programs are then stuck with antiquated systems when an economic downturn, such as the recession caused by the COVID-19 pandemic, arrives.

Lesson 4: As UI rebounds from the pandemic, the efficient utilization of staff time is a primary focus.

Many of the recommendations from the Tiger Teams and state initiatives are aimed at revitalizing processes to enhance the capacity of program staff—streamlining inefficient steps, reimagining current procedures, integrating new technologies, and ensuring staff have current and easily accessible information. When staff members are empowered, UI becomes a more resilient and dependable safety net.

State UI officials universally cited the immense strain their staff endured throughout the pandemic, as they were overwhelmed by the surge in claims. This strain was compounded by the rapid introduction of new federal programs,

which required time for staff to grasp and implement, leading to a slower than ideal rollout of emergency pandemic programs. GAO reported that 33 states did not start paying out PUA benefits until at least five weeks after Congress passed the program as part of the CARES Act.[22] State officials also reported to BPC staff many difficulties administering PUA, largely due to the program's expanded eligibility criteria.

States also faced challenges due to staff turnover. West Virginia officials, highlighting the substantial presence of pandemic burnout, noted the departure of numerous staff members and its impact on their program. They emphasized the significant challenge of coping with the loss of valuable experience. Their experience underscores the need to train new staff members to gain subject-matter expertise and understand the program's complexities as the UI system recovers from the pandemic.

As states grapple with staff turnover, they are concurrently working on implementing new processes and technologies to amplify staff capacity. These initiatives, which will be discussed in the following lessons, hold significant promise in alleviating staffing challenges. However, given the loss of subject-matter expertise and the introduction of new technologies, staff must receive adequate training and adapt to these additions to their programs to prepare for the next crisis. For example, Connecticut, a state with a recently modernized IT system, said that it could take up to three years for staff to fully develop expertise in its new system, and it highlighted the importance of ongoing training, mentoring, and other succession planning initiatives.

Fraud Lessons

Fraud detection and prevention is a critical area of concern in the UI system, requiring attention from staff at all levels. Combating UI fraud increases the administrative burden placed on staff, diverting their time from other important program functions. Moreover, UI fraud erodes public trust in government programs, delays payments to eligible claimants, and affects vulnerable populations whom fraudsters might target.

Responding to the increase in fraudulent payments during the pandemic, states began exploring enhancements to their fraud detection and prevention strategies. The Tiger Teams provided an opportunity to enhance state efforts by strengthening existing infrastructure and providing officials with new methods and resources to prevent fraud. This section highlights the various lessons learned in attempts to safeguard the integrity of the UI programs.

AN INTERNATIONAL PERSPECTIVE: THE UNITED KINGDOM'S MODERNIZATION EFFORT AND MISSION TO ROOT OUT FRAUD

The United States is not the only country facing challenges with the delivery of unemployment benefits. BPC met with officials from the United Kingdom's Department for Work and Pensions (DWP) to learn more about the challenges facing that nation's unemployment system and its best practices.

The objectives of the U.S. and U.K. systems are largely aligned: Both aim to support those who leave work through no fault of their own by ensuring that they do not fall below a certain standard of living. Eligibility depends on the individual actively seeking work, and support is intended to be temporary.

Despite those similarities, there are some key differences between the two systems. While the United States has a separate unemployment insurance program for each state, the U.K.'s system is largely centralized through DWP. In addition, while U.S. unemployment insurance is delivered in isolation, the U.K. aims to harmonize various forms of public support by delivering a suite of benefits through a single system called Universal Credit.

A focus on streamlining and automation to improve the customer journey

Like the United States, the United Kingdom has outdated technologies. DWP relayed that despite the centralized nature of its welfare administration, roughly 200 core IT applications do not consistently speak to each other. For example, updating bank account details for one public benefit will not necessarily mean these details are updated across other benefit payments. Ultimately, the abundance of disconnected benefits complicates the customer experience and increases the required administrative resources.

The U.K. is prioritizing automation, digitization, and streamlining to make its system more efficient and effective. Consolidating different welfare payments into the Universal Credit system and enabling a self-service portal in which recipients can update details themselves will streamline the customer journey and take a significant burden off administrators. In addition, real-time information held by His Majesty's Revenue and Customs is already automatically linked to payment systems operated by DWP, removing the need for humans to update that information manually.

A concerted mission to root out fraud

Like the United States, the United Kingdom faced a sharp increase in fraudulent activity during the pandemic. The level of self-employment earnings fraud and error in Universal Credit increased from 1% of total payments between 2019 and 2020 to 3.8% between 2020 and 2021. The monetary value of fraud overpayments rose from £2.8 billion to £6.3 billion.

In May 2022, the U.K. government responded with a plan to root out fraud called "Fighting Fraud in the Welfare System." The plan provides new legal powers to investigate and punish fraud and offers an extra £613 million over three years for fraud prevention. In addition, a new £30 million Fraud Prevention Fund will research, invest in, and experiment with creative ways to tackle new and emerging threats.

Lesson 5: Enhanced digital identity proofing methods are crucial to combat fraud.

In line with evolving technology, state UI programs are incorporating into existing infrastructure the use of biometric data for digital identity. Many states are contracting with external vendors, such as ID.me, LexisNexis Risk Solutions, and TransUnion. These methods require claimants to submit a photo of themselves along with a government-issued form of identification to confirm their identity.

Identity proofing is the process of ensuring that the identity claimed by an individual applying for UI benefits truly belongs to them. States traditionally used security questions or authentication codes sent to claimants, or both, to verify their identity. These methods alone proved to be insufficient, however, and throughout the pandemic, fraudsters commonly accessed UI benefits using stolen identities. As a result, implementing digital identity proofing using biometric data—such as a picture of a claimant's face—is crucial to prevent fraud. Each state that BPC interviewed listed this tool as among their top priorities and partnered with the Tiger Teams to enhance their identity-proofing methods.

Although these methods alone are not enough to prevent fraud, states have seen notable improvements in program integrity after implementing digital identity proofing. One Kentucky official shared that upon implementing their digital method in 2020, fraud rates dropped significantly, from upwards of 30% to approximately 2% of benefits paid. Pennsylvania officials, meanwhile, reported that when their digital identity-proofing method was not initially incorporated into their newly modernized IT system, fraudsters were able to exploit vulnerabilities and improper payment rates rose. When they did implement digital identity proofing, fraud rates immediately decreased. These successes demonstrate that states should implement digital identity proofing to combat fraud.

Lesson 6: Although digital identity proofing methods help combat fraud, they might also restrict access to benefits among eligible claimants.

Advocates cited numerous cases of eligible claimants flagged for fraud, highlighting both the vulnerability of underserved populations to identity theft and the difficulties they face in defending themselves against fraud accusations. Advocates illustrated instances where genuine claimants encountered complications during the digital identity-proofing process, potentially hindering their ability to start a claim and receive needed benefits.

Given this concern, there is currently no agreement as to when states should implement digital identity proofing. It can be placed at various stages—before beginning a claim as an initial checkpoint, mid-application, or even after submission. Many of the states BPC interviewed position it at the beginning,

to prevent fraud from entering the system. The uncertainty regarding when to conduct digital identity proofing raises access and legal concerns. While many states prefer to conduct this at the beginning of a claim to prevent fraudsters from entering the system, doing so potentially puts third-party vendors in a position to deny genuine claimants their right to apply for a government benefit.

State officials recognize that difficulties can arise with digital identity proofing due to poor internet access, standard technological errors, or claimants' confusion about how to use the state's preferred method. Speaking to this concern, Oklahoma officials have emphasized the importance of offering multiple options for claimants to verify their identity, along with the need for extensively tested identity-proofing methods to reduce error, such as their customized solution, VerifyOK.

DOL has taken steps to address this issue by providing states with both digital and non-digital ways to verify identities. This effort includes a partnership with the U.S. Postal Service that enables claimants to verify their identities in-person at post offices.[23] Additionally, DOL is expanding the use of Login.gov, a federal government-provided digital identity-proofing method used by more than 40 federal and state agencies as an alternative to private-sector methods.[24] Using Login.gov could help address the legal concerns associated with third-party vendors denying claims by providing digital identity proofing.

Lesson 7: Collecting and sharing data between states is pivotal to enhancing program integrity.

State officials emphasized the importance of collecting and sharing data to combat fraud. Once an applicant has submitted information for a claim—such as a Social Security number, bank account information, or email address—sharing this data between states can help prevent and identify fraud.

Tools, such as NASWA's Integrity Data Hub (IDH), allow states to share claims information with each other to identify suspicious activity. IDH aids UI administration by allowing states to compare claims against interstate databases to identify fraud risks. Additionally, it verifies critical personal information in a claim and enables states to share emerging fraud schemes.[25] All states and territories adopted IDH during the pandemic, and as of December 2023, the tool has prevented $3.8 billion in improper payments, according to NASWA.[26]

Beyond IDH, the number of vendors providing states with efficient, automated risk-assessment tools is growing. The Tiger Teams referred to this process as "claims risk scoring," which operates similarly to IDH. It utilizes technology to collect and analyze a large body of data, enabling the evaluation of the likelihood of fraud. These risk-scoring solutions aim to help states prioritize which claims to investigate by distinguishing suspicious claims from legitimate ones that were likely flagged due to an error in the application.

The effectiveness of data-reliant tools, however, hinges on the quality and accessibility of the data obtained. It is important for all states to collect, analyze, and share data actively and effectively. With this in mind, an Oregon official suggested training UI staff in all states on how to use IDH to enhance the exchange of data between states and improve program integrity.

Equitable Access Lessons

This pillar is concerned with making the UI system more user-friendly and inclusive. Many states are working to improve equitable access by removing barriers that stem from program administration and can unfairly impact certain populations, such as racial and ethnic minorities, immigrants, individuals with disabilities, the elderly, and those without reliable internet. The goal is to ensure that state UI programs are accessible to all who need to access them.

Each state that BPC interviewed recognized the need to enhance the overall claimant experience to achieve equitable access within its program. Their efforts are similar to a company seeking to improve customer experience through user-friendly website navigation, detailed product descriptions, and tailored marketing strategies based on a nuanced understanding of its customers.

Lesson 8: The lack of translation services restricts access for non-English speakers.

States often struggle to meet the needs of claimants whose primary language is not English. State UI programs frequently lack effective language translation in public materials and communications to claimants. As a result, claimants who are not proficient in English struggle to navigate their state's program and properly file their claims; this problem disproportionately prevents non-English speakers from receiving UI benefits.

Recognizing this challenge, many states have prioritized enhancing language translation services, identifying the most frequently spoken languages among their constituents beyond English and Spanish, and working actively to integrate these additional translations into their materials. Solutions range from offering a menu of translations on their website to providing important documents sent to claimants in multiple languages, as well as offering interpreters over the phone.

Lesson 9: Complex language used in the claims process impedes claimants' ability to understand requirements.

Public-facing materials issued by states are often confusing, regardless of the claimant's preferred language, due in large part to the use of complex language and legal terminology.

Claimants often misunderstand what is being asked of them, which affects their ability to accurately submit a claim, file an appeal, or respond to notices. As a result, complex terminology leads to errors and can also discourage eligible claimants from completing applications, as they may find the process too difficult and confusing early on. In addition, eligible claimants have been flagged for potential fraud simply because they misunderstood what the UI application was requesting, leading them to unintentionally submit incorrect information. According to claimant advocacy groups, once eligible claimants are flagged for fraud due to honest mistakes, they are unlikely to try to claim the benefits they are owed.

States are responding to these issues by simplifying language in an effort to provide clear instructions and straightforward terminology. Strategies include using language for a lower reading comprehension level, reducing the volume of information in a specific notice, and offering detail only when necessary. In one example highlighted by DOL, a phrase like, "Please select the reason for separation from your employer," can be simplified to the more direct and clearer, "Why did your job end?"[27]

Lesson 10: State UI websites are out-of-date and difficult for claimants to navigate.

Given that much of claimants' interactions with their state's UI program occur online, states must regularly update their websites. This empowers claimants to navigate the process independently and reduces the need for interaction with UI staff. Online accessibility benefits claimants and saves staff time, enabling them to concentrate on other aspects of their work.

The Tiger Teams recommended that states improve the accessibility of their websites—a recommendation welcomed by many states after the pandemic. Website updates aim to enhance the claimant's experience by creating a streamlined, user-friendly process and ensure compatibility with various devices, such as cellphones and tablets. Improvements to websites include adding translations, simplifying language, updating FAQs, enhancing claimant handbooks and resources, and incorporating up-to-date UI information from the state.

Several states took additional measures to enhance their UI websites, tailored to their capacity and needs. One notable example was the introduction of a claimant status tracker, such as the tracking systems often seen in online shopping. This feature allows claimants to monitor the progress of their claims, reducing the need for extensive phone inquiries.

Moreover, website updates include enhancing accessibility for individuals with disabilities. The specific needs of people with disabilities are often overlooked in UI modernization efforts, with accessibility not prioritized due to the competing demands placed on state programs. These individuals face additional challenges due to their circumstances, further complicating an already intricate government benefit program.[28] To this end, Wisconsin officials collaborated with the Tiger Teams to address accessibility issues for individuals with disabilities. They ensured that their website complied with the Web Content Accessibility Guidelines, which establish standards to make web content more accessible for people with disabilities.[29]

Notably, because websites are outward-facing, states can redesign them independently of efforts to modernize internal IT systems.

Lesson 11: Providing claimants with multiple pathways to access UI benefits is important for equitable access.

Although most UI benefit processing occurs online, the Tiger Teams emphasized the importance of providing alternative pathways for claimants to receive benefits, as many claimants have limited internet access, lack technological skills, or prefer traditional paper or in-person processes over online methods. Achieving equitable UI access requires offering a variety of pathways to cater to the diverse needs and preferences of claimants.

States are enhancing alternative pathways to access benefits. In Kentucky, officials are establishing mobile units to serve rural communities. Officials in Oklahoma are considering this too, as well as establishing a staff presence in local libraries. Pennsylvania is deploying UI staff to career centers across the state several times a week. Due to the positive impact of this initiative, Pennsylvania officials decided to continue it despite exhausting the federal funds used to launch it. Claimant advocacy groups noted that this initiative was especially helpful for individuals facing challenges with digital identity-proofing.

Lesson 12: Data collection and community outreach help states identify and eliminate barriers to access.

Effective data collection and analysis are crucial for states to understand their constituents and identify individuals most underserved by the program. Without this insight, states may struggle to implement measures intended to expand access to underserved populations, such as identifying commonly spoken languages beyond English or pinpointing the most problematic steps in the claims process.

States are seeking to improve data collection to better understand how experience with their programs differs by demographic indicators. For instance, Ohio officials reported collaborating with Ohio State University to analyze data to measure equity within the state's UI program. This data might then be a valuable resource for in-depth analyses and comparisons across certain aspects of a claim, including but not limited to wait times, payment disparities, fraud alerts, adjudication required, or the identification of common errors associated with specific demographic groups.

Although some states have improved data collection, many are uncertain about how to analyze and leverage the information for decision-making. This issue adds an extra burden to already stretched staff. In response, the Tiger Teams recommended that states establish dedicated teams for data collection and analysis and offered grant funding to initiate these efforts. The Tiger Teams recommended that these "Equity Data and Essential Impacts Teams" collect and analyze data that would enable leadership to identify ways to enhance program equity and accessibility.

Additionally, the Tiger Teams urged state UI programs to conduct community outreach to better inform and understand their constituents. Claimant advocates in Kentucky reported that their engagement with the state's UI program led state officials to create a video to help applicants better understand UI eligibility and requirements.

Timeliness Lessons

Timeliness is the core of UI: To be an effective safety net, state UI programs need to be able to provide relief quickly. Although several preceding lessons indirectly contribute to improving timeliness, those emphasized in this pillar would directly make the claims process more efficient.

Lesson 13: Case management systems effectively aid in processing claims.

States need more robust tools to effectively track an entire claim's lifecycle. The pandemic demonstrated that as the number of claims increases, processing them becomes highly challenging, especially without a case management system in place. Officials in Delaware reported that they processed nearly 500 claims per week prior to the onset of the pandemic and that, within the next four weeks after COVID-19 was declared a national emergency, that number climbed to more than 60,000 claims. These state officials noted that before implementing their case management system, they had backlogs of up to 20 weeks because the adjudication process became a bottleneck for the system.

Case management systems ensure that all information related to a claim and its history is in one place for staff to access, increasing the state's ability to manage, track, and prioritize claims. Additionally, these systems enable a seamless transfer of claims from one staff member to another, while minimizing the risk of critical information being lost in the process.

Case management systems also help enhance integrity by streamlining the fraud detection and investigation process. These systems help staff gather and organize evidence in one location and to keep track of the timeline of a claim under investigation, as well as facilitate collaboration with law enforcement or legal counsel.[30] In addition, case management can keep track of records, aiding in data collection efforts to combat fraud.

Although case management systems can play a crucial role in enhancing program efficiency, particularly when claims surge in a recession, many of the states BPC interviewed did not name case management as a top priority. Outdated technology was a key reason for that, because older technology does not allow states to easily incorporate case management.

Lesson 14: An increasing number of innovative technology tools are available to re-engineer UI processes.

While collaborating with states, Tiger Teams encouraged UI leaders to identify areas within their program that could benefit from automation. Common targets for improvement through automation include application reviews and weekly certifications. Additionally, the Tiger Teams identified opportunities to enhance fact-finding efforts in adjudication and fraud investigations, as well as improve the appeals process.

To enhance the program's timeliness, the Tiger Teams recommended that states automate more processes and leverage technology to free up staff time for other purposes. Common tools that the Tiger Teams recommended include:

1. **Robotic Process Automation (RPA):** Software that allows states to manage virtual bots, RPA can complete tedious tasks that do not require human judgment. DOL highlights some use cases for RPA, such as pulling data from one place and entering it into another, creating and sending notifications to claimants, and assembling documents needed for appeals.[31] In interviews with DOL officials, they estimated that RPA cut a task that took humans 15 minutes to three minutes.

2. **Dynamic Fact Finding (DFF):** To prompt the system to ask appropriate follow-up questions, DFF involves internal IT systems identifying patterns in claimant responses to questions. Machine learning can also enhance this process. The Tiger Teams urged states to develop innovative "question trees" in their systems that use a claimant's response to guide them to the correct next steps, streamlining the process and eliminating unnecessary steps.

3. **Document Management Systems:** Using technology to streamline document handling and address challenges reported by state officials, document management systems (often referred to as intelligent documenting) improve efficiency in processing claims. The implementation of intelligent documenting technology enables staff to manage documents more effectively, eliminating the need for extensive sorting, filing, and manual distribution. West Virginia administrators highlighted the benefits of intelligent documenting on their workflow, emphasizing its ability to consolidate information based on identity, responses, employer-related details, and eligibility determinations.

4. **State Information Data Exchange System (SIDES):** State UI programs commonly need diverse information from employers for claims processing, adjudication, or fraud investigations. Employers frequently face challenges in providing the necessary information to state UI programs, causing delays. NASWA's SIDES addresses this issue by expediting and simplifying the information-exchange process, offering employers an interface to quickly respond to state requests, including wage verifications. According to DOL, the Tiger Teams provided 23 specific recommendations across the country on how state UI programs can better incorporate SIDES into their systems.[32]

Conclusion

The COVID-19 pandemic posed unprecedented challenges to economies worldwide, pushing government programs to their limits and unveiling persistent weaknesses in efforts to provide timely assistance. Among these, America's UI system faced considerable strain, and its limitations were exposed. This situation, however, has created an opportunity for policymakers and administrators to assess the constraints and to work to modernize state UI programs.

This report highlighted key lessons for Congress and others to consider when modernizing the UI system. Officials should make targeted improvements to state UI programs under the essential pillars of fraud, equity, and timeliness, all of which are closely interconnected. UI administrators should take a balanced approach to reform that considers trade-offs, such as the need to address fraud to improve equity and timeliness without impeding access. Meanwhile, the technology and resource challenges of state UI programs significantly constrain state officials' ability to make meaningful improvements to their administrative systems.

The lessons highlighted in this report serve as guiding principles for understanding the UI system's current status and potential future. Policymakers and administrators should keep these findings in mind as they continue their work to modernize UI programs.

Appendix

STAKEHOLDER INTERVIEWS FOR REPORT INSIGHTS

In gathering information for this report, BPC conducted a series of interviews with stakeholders. The process began with discussions with the U.S. Department of Labor, followed by interviews with state UI program officials. We then conducted an additional interview with DOL to address any gaps in information identified during state interviews, thereby enhancing the overall depth of our insights.

We held interviews with UI officials from 11 states, listed alphabetically: Connecticut, Delaware, Iowa, Kentucky, New Hampshire, Ohio, Oklahoma, Oregon, Pennsylvania, West Virginia, and Wisconsin.[a]

To gain a comprehensive understanding of the Tiger Teams' initiatives, we interviewed representatives from the National Association of State Workforce Agencies, which supports state UI program administration and provided staff to serve as subject matter experts on the Tiger Teams.

For a perspective on state UI administration from claimants, we conducted interviews with claimant advocacy groups in Iowa, Kentucky, New Hampshire, Ohio, and Pennsylvania.

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[a]   Officials from Wisconsin provided written responses to questions sent via email.

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