Spotlight Brief

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Unemployment Insurance Navigators Addressing Technology Barriers

Findings from New Mexico and Pennsylvania

This spotlight brief is part of a study funded by the U.S. Department of Labor (DOL), Chief Evaluation Office, that explores the implementation of Unemployment Insurance (UI) Navigator grants, which seven states received in 2022. The DOL's Employment and Training Administration funded these three-year competitive grants, which are aimed at supporting efforts to promote equitable access to UI benefits, with American Rescue Plan Act funds. In summer and fall 2023, the study team conducted interviews with UI Navigator grantees and subgrantees during site visits to 5 of the 7 grantee states and with 20 select participants who received UI Navigator services. This brief is based on the interviews conducted in New Mexico and Pennsylvania. Visit the Navigator Evidence-Building Portfolio website for additional information about the study's design and related publications. A full study report will be available in early 2025.

UI technology and modernization

During the COVID-19 pandemic that began in 2020, and the subsequent widespread unemployment, states struggled to adequately respond to an influx of demands on their Unemployment Insurance (UI) systems. This was in large part because outdated information technology (IT) systems exacerbated long-standing UI challenges such as delivering benefits in a timely and equitable manner, upholding systems' integrity, and adapting systems so that they can respond nimbly to changing labor market conditions and technological opportunities (U.S. Government Accountability Office 2020; U.S. Department of Labor 2021).

As a result, the U.S. Department of Labor dedicated more funding specifically for modernizing IT capabilities within UI systems, with a focus on improving customer experience. As of October 2023, 23 states had deployed modernized online UI benefits systems, with the remaining 30 states and jurisdictions[1] in planning or development stages to deploy updated systems (UI Information Technology Support Center 2024). DOL awarded UI information technology grants to 19 states and jurisdictions in September 2023 (U.S. Department of Labor 2023a). DOL has also approved grants for 46 states and jurisdictions to promote equitable access to UI, including through technological improvements (American Institutes for Research 2023; U.S. Department of Labor 2023b).

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[1] This includes Washington, DC, Puerto Rico, and the U.S. Virgin Islands.

Efforts to modernize IT capabilities within UI systems offer several positive benefits for states and UI applicants, such as increased capacity to process claims and modular technology systems that can adapt more quickly and flexibly than legacy UI systems might (U.S. Department of Labor 2021; U.S. Government Accountability Office 2023). However, several of the common UI technology solutions, such as identity verification, multifactor authentication, and automated chatbots, are challenging for UI Navigator participants without technology experience or access—that is, those participants who are more likely to rely on call centers for filing their initial or continued claims for UI benefits.

Modernizing a UI online system is also resource-intensive for states, which could cause staffing constraints that affect call centers. In a recent U.S. Government Accountability Office (2023) report on eight states' modernization processes, nearly all reported that they struggled with limited staff resources to run their existing UI program while also undergoing modernization. Depending on how staff are allocated when they are stretched thin, and on how call center operations vary in each state, this could result in a larger workload for frontline staff in call centers. It usually takes at least six months to train a UI call center agent, and it is often challenging to retain UI call center staff, with turnover rates as high as 50 percent in some states (Coffey et al. 2017; U.S. Government Accountability Office 2020). The additional training to learn a new, modernized system creates a need for additional staff time when UI state programs may already be close to or at capacity. UI state program administrators must therefore make difficult decisions about whether to dedicate limited resources to modernization, which is often expensive, versus staffing.

Yet many UI applicants still regularly use UI call centers for their claims processes, including as a necessary form of follow-up after filing a claim online (Coffey et al. 2017). Filing through call centers remains the second most popular method for filing UI claims, after internet filing, with approximately 10 percent of initial and continued claims in New Mexico and approximately 20 percent in Pennsylvania filed by telephone (U.S. Department of Labor 2024). Although most (88 percent) of UI call centers use automated Interactive Voice Response (IVR) systems (Coffey et al. 2017), individuals who need more support may face longer wait times for assistance if call centers experience staff shortages. Given these potential staffing constraints, individuals who experience technology barriers and subsequently contact a UI call center for assistance may face additional challenges to applying successfully for UI if filing by phone becomes even more difficult.

What are technology barriers to accessing UI, and who is affected by them?

Modernized UI systems may create barriers or exacerbate existing inequities for applicants who do not have adequate technology access or skills to complete a UI application online. UI Navigators in New Mexico and Pennsylvania reported that participants who sought their help for a technology issue tended to be older (typically defined by subgrantees as age 55 or older), had low income, or lived in a rural area.

Internet access

Rural residents are less likely than urban and suburban residents to have broadband internet at home or own several types of technological devices that connect to the internet (Vogels 2021a). Similarly, low-income households are less likely than moderate- and high-income households to have broadband or technological devices (Vogels 2021b). In alignment with these national trends, Navigators in New Mexico and Pennsylvania reported their rural service areas and the low-income participants they serve did not have consistent internet access. One Navigator subgrantee staff person in Pennsylvania identified that as one of two main barriers participants face who are served by her organization, the other being transportation.

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"The internet service is totally different – they [potential UI applicants] can't even get internet... if you want to be out and about with a cell phone, in some areas, you can't get service at all. There are valleys and peaks. You can't get on the internet to actually do an application."

<div align="right">UI Navigator from Pennsylvania</div>

Equipment

According to interviews conducted for this study, several Navigators and other Navigator subgrantee staff in New Mexico and Pennsylvania reported that people in their states who are older (ages 55+), have low income, and live in rural areas may not own a computer, smartphone, or cell phone. Four Navigators and subgrantee staff also reported that people who owned a smartphone but not a computer still struggled to access online state UI portals. Even though both states had designed their UI portals to be compatible with mobile phones, they reported the interfaces were difficult to use and sometimes did not work effectively. One Pennsylvania Navigator described how participants who lacked technology skills had difficulty maneuvering from one page to another on their smartphones, which is usually necessary to complete the mobile-compatible UI application.

Technology literacy

In both New Mexico and Pennsylvania, Navigators and other Navigator subgrantee staff noted that older participants commonly lacked the knowledge, skills, or confidence to use a computer independently. Navigators also reported that participants with technology barriers were also often unfamiliar with modern technology solutions in the UI system such as identity verification, multifactor authentication, and assistance chatbots powered by artificial intelligence. Navigators described how people who were not tech-savvy struggled to keep track of their UI account username and password, lacked the devices

needed to complete multifactor authentication or identity verification, and faced issues navigating and understanding the chatbot tool available in some UI claimant portals. One Navigator reported some potential claimants, while using the chatbot, assumed they were talking to a live agent who could respond directly to them instead of an automated system.

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"We have people who come in and literally don't want to touch a [computer] mouse. They don't have a computer at home or at work.... Some people want to but haven't used a computer before and aren't comfortable."

<div align="right">UI Navigator subgrantee staff person from
Pennsylvania</div>

Language access

For those whose primary language is not English, language access can also compound technology barriers. For example, although Pennsylvania has translated its online UI application into Spanish, one Navigator reported that the Spanish-language portal is incomplete, with some sections still missing or in English only. This made it difficult for Spanish speakers to use the portal.

How do Navigators help participants with technology barriers?

Navigators in New Mexico and Pennsylvania assisted participants who faced technology barriers by providing in-person assistance, often meeting them in their local communities. They also brought equipment with them to appointments so participants could reliably access their state's workforce system website and UI portal online directly.

Provide direct, in-person assistance

Through in-person meetings, Navigators in both New Mexico and Pennsylvania provided hands-on

assistance with the UI claims process. When Navigators met with participants, they could walk them through the requirement to create a profile in the state's workforce system online, file an initial claim application, or file a weekly recertification for UI benefits. The Navigators sometimes directed participants where to click on the computer screen to properly answer a question or entered responses on behalf of the participants.

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"I have a hard time looking at screens and words and all that. So, she [the Navigator] actually helped me by doing it for me… with my consent, she asked me for my information and walk[ed] me step-by-step [through] what she was doing to help me."

<div align="right">UI Navigator participant from New Mexico</div>

In Pennsylvania, Navigators also walked participants through identity verification, multifactor authentication, and chatbot communication, or took control of the computer to record the individual's responses in order for the required actions to be completed. One Navigator, who works regularly with Spanish speakers, translated text from the English UI portal into Spanish during in-person appointments. Similarly, a participant who sought another Pennsylvania Navigator's help because of a language barrier reported that during her appointment, the Navigator translated information in the UI application into her preferred language, translated her responses from her preferred language back into English, and then typed those responses into the UI application online.

Provide equipment and facilitate internet access

During in-person meetings, Navigators provided the equipment and facilitated the internet access participants needed to complete a UI application online.

When meeting participants in local areas that may lack consistent internet, New Mexico Navigators brought a state-issued laptop that came pre-loaded with software to create a Department of Workforce Solutions participant profile, which is a necessary first step to help a participant submit an initial UI application. The software allowed Navigators to enter participants' information into the profile and a UI application while offline. Then, once Navigators had an internet connection again, they uploaded the information.

Similarly, Navigators at one subgrantee in rural Central Pennsylvania drove to a participant's county for a scheduled one-on-one appointment, met them in a public location nearby, and either used the organization's laptop to connect to available Wi-Fi or used their smartphone to create an internet hotspot for the laptop. The subgrantee is also a community action agency for the nine rural counties it serves and partners with Pennsylvania CareerLink, an American Job Center. Its Navigators travel to local counties onboard a mobile CareerLink center, called The Link, which is fully equipped with internet and computers. Before Pennsylvania implemented its UI Navigator program, area residents already used The Link to update their resumes and conduct job searches. With the Navigator program, they were also able to meet with Navigators onboard and apply for UI.

Another subgrantee in Philadelphia, PA met in person with participants at a CareerLink center known in its neighborhood as a resource for employment assistance. One Navigator from this subgrantee reported that many of the participants who sought his help were older (ages 55+), had low income, and lacked at-home devices to access the internet or adequate digital literacy to complete an application independently. He brought a laptop with him to the CareerLink center and met with participants in the center's computer lab to help them navigate the UI system online.

Practice implications

Navigators in New Mexico and Pennsylvania reported providing essential in-person assistance, equipment, and internet access to resolve technology barriers for UI applicants who were older (ages 55+), had low incomes, and lived in rural areas. Navigators and subgrantee staff observed that these potential claimants faced unique difficulties accessing UI due to a gap in their knowledge of and access to technology and the skills, internet access, and devices needed to file for UI independently.

Other states may consider implementing strategies similar to those in New Mexico and Pennsylvania to help reduce technology-related barriers to UI access. This could include dedicating more UI staff resources and equipment to in-person assistance. The enhanced in-person support could include walking participants through creating an account and subsequent UI application, as well as providing a computer and reliable internet connection applicants can use. States could also hire and send Navigators, or UI staff, to meet with participants in their local areas with laptops, or station them in places with computers and internet access such as local American Job Centers, libraries, or other easily accessible public locations. For more details on strategies to provide in-person services, see the companion brief from this series, titled "Addressing Barriers to Unemployment Insurance Program Access Through Community-Based Navigation."

Citations

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Suggested Citation and Study Overview