

Project Redesign

Pandemic unemployment and the social safety net

Barriers and pain points

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THE PANDEMIC’S EFFECT

The pandemic compounds pain points and brings new barriers when applying for unemployment.

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WAITING DURING A PANDEMIC

Extraordinary delays in paying claims was anxiety-making for participants. Delays pushed some into debt cycles that will be difficult to recover from.

States did a poor job of setting expectations for claimants. Participants said this lack of transparency was a major source of anxiety. They found it extremely frustrating. 19

Participants felt it was unjust not to serve people in the most need, first. Families already relying on safety net programs should be at the front of the queue. People facing homelessness should be a priority. 20

Extraordinary delays put some participants into debt, compounding their stress. 20

Many participants were concerned about their housing security during the wait period. 21

Unknown and long wait periods for financial relief are inherently stressful. Without additional and comprehensive protection from bill collection during a crisis, these wait periods can also create long-term harm. 22

THE PANDEMIC'S EFFECT

The pandemic compounds pain points and brings new barriers when applying for unemployment.

Some participants needed help long before the CARES Act passed.

For Donna, The COVID-19 era started earlier than for most other people. She said that she had the virus in December, and it was terrible. No one knew what it was. Her doctor thought it might be pneumonia. She self-medicated with some antibiotics she had left over and tried to rest. It took 2 months to recover and her. Eventually, she

was denied unemployment because her benefit year had ended and she was unable to return to work because of her medical issues. An unemployment agent she talked to, who was not an adjudicator, told her to apply for Pandemic Unemployment Assistance, adding that the backlog was long enough that it would be 90 days before anyone could look at her application. “You’re kidding me. I’m dying here.” After months without work she is out of money and still waiting.

When the pandemic hit, Mohammad’s wife tried to get him to stay home so they could avoid getting sick. But they couldn’t afford for him to stay home. He needed to make money to pay the rent and buy groceries. He took precautions at work -- wearing a mask and gloves, and cleaning his shoes and changing clothes before coming into the house. After a gallbladder surgery, Mohammad was exposed to COVID-19. He became symptomatic, and then his wife got it, too. They needed help to get by. Mohammad applied for unemployment but was denied because he couldn’t work for health reasons. He endured many weeks without income until Pandemic Unemployment Assistance (PUA) was available.

Severe illness delayed some participants from applying.

Right before her state officially announced a lockdown, her primary physician had suggested Julie take disability for her Common Variable Immune Deficiency (CVID.) As a business owner, Julie initially missed the time window to apply for business assistance. She did not immediately apply for business assistance because she felt she “had to do what is best for [her] health and keep [her] stress low.” Eventually she applied for business relief and unemployment in early June.

Savannah’s work as a server was already slow in February, because people stopped going out to restaurants as word about coronavirus got out. During the lockdown, things went from bad to worse. She and her daughter both got really sick. Savannah isn’t sure if it was COVID-19 or just a bad flu, but for about 2 weeks they were both just in the house really feeling sick. By the end of the March she barely had any food in the house and was just waiting for her food stamps to come. In addition to her illness, she was missing employment information and unable to get a hold of her boss. She did not apply until May 2nd.

Requirements for certifying weren't adjusted with the COVID-19 context where there aren't any jobs, and it is unsafe to return to work.

After your claim is approved, you have to certify each week that you continue to be unemployed to keep getting payments. The federal unemployment law requires that claimants answer questions about whether you returned to work, or got a new job, if you did work, how many days and how much money you earned. You're also asked whether you refused to return to work or refused an offer. Typically, you're asked whether you looked for work. In some states, you're asked if you were too sick or injured to work. Some states send reminders to certify. Some don't.

Some participants felt that the certification process was intentionally designed to kick people off unemployment. George was surprised by the lack of communication from the Texas Workforce Commission. It struck him as particularly "weird" the commission didn't do any simple reminders about the days he needed to certify his unemployment. He wondered if this was by design to kick people off benefits for missing a report, and this made him worry.

Mark was on unemployment benefits for about a month until he received a call back from his boss. He was given a 14-hour notice to come back into work at the coffee factory. He was hoping that he'd be given a different role at the roaster but was offered no change at his job and only a \$.50 hourly increase. He wasn't comfortable returning back to work because social distancing was not possible, people weren't wearing PPE, and a lot of people at work had already gotten sick. He decided that it wasn't worth returning. As he reported his efforts to look for work, he honestly answered he had turned down work that week and was immediately removed from unemployment insurance. Because of this answer, he was instantly kicked off of the unemployment program. He felt depressed about his odds of receiving more relief and said he probably would not appeal or try again.

Anna noted how tedious the reporting requirements are to certify in Massachusetts. She complained that the requirements around looking for work didn't reflect current reality. Rather than looking for work every day, she would spend a long, intensive day looking online for work opportunities. The certification question didn't seem fair. "I do all my searching in one day, then I cry the rest of the week." She continued, "They don't seem to understand that we don't want to be unemployed, we want jobs. They punish you for being unemployed..."

Participants said the one-time check and extra \$600 / week helped. But they wonder what happens when the programs run out but the pandemic continues.

Santiya knows the additional \$600/week will expire in July and fears this will be hard for her and others. “That’s the majority of my payment... so that’s gonna be stressful. Honestly, a lot of people in this time ... need that extra \$600 especially if the economy doesn’t pick up!” Santiya was already in a debt cycle with bills that may be difficult to recover from.

Christina knows she cannot live on her unemployment without the stimulus bump for \$600 per week. She is considered high risk due to her diabetes and expects she’ll have to return to work earlier than she’s comfortable with. She is concerned that the economy will not rebound with enough jobs for everyone. “It’s not that we don’t want to work, we’re so bored. It’s rough... we don’t want to risk our health but if we wait till stimulus is gone, then everyone will be looking for jobs and there won’t be enough jobs.” Christina really enjoys working in the service industry and is sad about the long term implications of the pandemic. If everyone doesn’t follow mask guidelines, her line of work may be too risky for her. “It sucks, feeling I can’t feel safe and healthy doing this work. What really makes me nervous... I don’t think that things will ever really bounce back to how they were. They’re talking about eliminating jobs. Wireless check-ins... no music lounges...”

Shalonda, a paratransit driver, didn’t feel ready to return to work but felt that it was necessary for financial sustainability. She was used to working 10 hours a week but now she is clocking in around 4 hours a week. She is concerned that PPE and social distancing are not enforced in her workplace. She is being asked to give paratransit rides to passengers without them being able to keep a safe distance from one another. COVID-related restrictions are easing in her workplace but there is no communication from the top.

IN CONCLUSION

This pandemic presents multiple complications that call for a more holistic vision of safety nets.

Participants with existing health conditions who quarantined quickly or those who fell ill with COVID-19 early, needed aid earlier and were not covered by unemployment until pandemic relief was passed.

Without proper access to health safety at work, many people cannot return to work without a great deal of stress and putting themselves or their families in danger. For participants in essential roles, they may have no choice since refusing to return

would cut them off from benefits they need for food and shelter. For one applicant, the stimulus money was the first time he was able to pay down some debt and he's depressed that an actual job won't support this after temporary relief ends because the hourly wage is so low.

Additionally parents struggle to balance applying and managing their applications on top of childcare. For single mothers, this precarious situation was happening before. The pandemic made the situation worse, and the problems will continue during and after economic recovery.

Many participants in our study found the relief packages helpful. But ultimately the relief falls short of what appears to be a long pandemic and economic recession.

IMPLEMENTING NEW POLICY

The implementation of Pandemic Unemployment Assistance put extra burden on the newly eligible especially when states required denial from regular unemployment.

Some participants were unaware pandemic unemployment assistance was available.

Santiya -- a young mother of two -- was denied regular unemployment. She was not aware there was additional assistance during the pandemic until she noticed some Facebook posts where posters mentioned being denied for one and approved for the other. She found the link directly in the posts, applied and has been approved. When asked about why she would be approved for one versus the other, she was not clear on how the two differed especially "since the applications were pretty much the same."

Similarly, Mohammad, a recent immigrant who worked in a gas station and went to accounting school before the pandemic, only knew of PUA from a caseworker who helped him settle in the U.S. when he suggested it after Mohammad's regular claim

was denied. He applied for PUA in mid-April and was still waiting for benefits over 6 weeks later. .

Program rules and timing for PUA were confusing and frustrating for study participants.

For those who were more versed in the differences between UI and PUA, there was still a huge amount of confusion around qualifications, rules and timeline for PUA. Some participants told us they applied for both during the crisis because any relief was welcome and urgently needed.

We heard many accounts of people applying “too early” for PUA. The systems weren't ready. This meant having to file again after PUA was fully implemented.

Anh was one of those folks who applied too early -- at the beginning of March. She logged in and applied for PUA for her parents, right away. The experience was time consuming and frustrating because the information from California Employment Development Department did not help Anh know that PUA hadn't been implemented yet. So she had to apply again for a second time. When she did, EDD screwed up her mother's claim, which took hours and hours of work to try to get fixed. “If we could have just known what to expect and when the program was going to be implemented, I could have waited.” Instead, she worked hard to get the benefit that wasn't ready.

We also heard several participants express confusion and uncertainty over how long the pandemic relief will be available. This uncertainty appears to be intensified by the uncertain future of the economy and their job prospects.

Some participants said they were told to apply for regular UI first, expect to be denied, and then file a new claim for PUA.

Applicants from Wisconsin expressed anger at being told they had to apply for regular UI before they'd be considered for PUA.

Lorelyn learned that she needed to file a claim and be declined for regular unemployment before she could apply for Pandemic Unemployment Assistance. She also learned from an unemployment Facebook group to expect to wait 45-60 days to get approval.

Participants who had pending or denied claims for regular UI had to make separate claims for PUA. This added weeks or months to their wait time. One California participant, Debbie, was especially frustrated because she wanted to apply for PUA,

but had a problem with her UI application that was unresolved. She couldn't get anywhere with California's EDD call centers which meant no money after 7 weeks, and no way to apply for PUA.

IN CONCLUSION

The urgent implementation of pandemic relief was confusing to navigate and potentially unknown to vulnerable communities. Yet, implementation issues like this are also seen in less urgent times.

Some of our most vulnerable participants seemed to hear of PUA by luck. They might have been in touch with a caseworker or state agent who told them. This crisis could be an opportunity to evaluate and reflect on ways to provide effective outreach to the populations in the most need. Doing so, and then applying best practices from lessons learned, will benefit new programs and policies at any time -- not only in times of crisis.

For example, cross-marketing between benefit programs would be one way to help people know about other programs they might be eligible for. (Of course, if benefits had integrated eligibility, the point would be moot. Applicants would know everything they were eligible for just by going through one eligibility review for all of the benefit programs.)

In addition, there wasn't enough clear information available soon enough for workers to get what they needed. Plain, clear, and consistent information will be crucial to decreasing the burden on those who may already be stressed (as well as on government support centers). It is also imperative to remove or mitigate steps that needlessly create burden on applicants and increase state employee workloads such as requiring denial from an insurance that an individual obviously wouldn't qualify for.

Even though these issues may be attributed to the urgency COVID-19 created, the issues aren't unique to the situation. Using the implementation failures we've seen this time, at this scale, can, with proper reflection, help create strategies for safety net programs going forward.

OLD PROBLEMS, NEW SCALE

Unemployment information and systems are confusing, rigid, and cumbersome.

The rules and application language were confusing.

David -- a seasoned technology professional -- remarked that they “had to learn the language of unemployment to ask for assistance.” The process needed a lot of prep to get through and they felt applying for unemployment was “the single worst experience in the pandemic.” They said they didn’t know what to expect, but definitely did not expect it to be that difficult. David said that they feel the system is structured to make it as difficult as possible.

One participant from North Carolina, Santiya, was surprised at how weird the questions were. When the site repeatedly kicked her out of the system because it was crashing, she used time in between sessions to look up any of the words or questions she found difficult. She also noted some questions were too specific and failed to account for a range of unemployment factors such as mobility and transportation access. “I understand it needs to be thorough, but they can make it easier... understandable.”

Confusing information frustrated participants and led to errors that delayed or derailed claims.

Brandon, who was furloughed for 15 days from his sales support job in Ohio, ran into multiple errors that severely delayed his benefits because of confusing and potentially misleading instructions on the application. Brandon knew that this was critical information when he first submitted the application, but was surprised that the system originally let him submit without the required documentation. He explained, “The wording in the application was very confusing and full of legal terms. I read it over and over again to figure out what it was saying.”

Christina, a first time applicant from New Orleans, struggled to understand the exact pay periods the state was asking for. Additionally, she had worked out of state for half of the pay periods and this information was not in the system so she had to manually enter it all. Christina found the state’s FAQs and tutorials confusing and would have preferred to talk to someone directly. Searching online also didn’t lead to helpful information because the process is different in every state. Christina would email and call the unemployment office at 8am everyday. Eventually though, she felt

discouraged and “gave up” doing this daily. Despite noting how difficult the website and unemployment language was, Christina repeatedly shouldered much of the blame for her initial denial. “It was definitely my fault. I just read it wrong.”

Participants expected that they’d need to give exact dates. This caused needless work and delays in submitting claims.

For George, the application form made him think that he needed exact information (last day, amount of income), and he couldn’t get them from his employer who was dealing with PPP and kids coming home from closed schools. It took a while to find out that he could give estimates on dates and amounts. And then he found out that after all the calculations, he just ended up receiving the set amount.

Similarly, Savannah knew she needed to provide the last day that she had officially worked for her employer. She wasn’t sure though, technically, what that date would be, and she couldn’t get hold of her boss - they weren’t returning any of her calls. She also couldn’t get through on the phone to the unemployment office for advice. She delayed filling out the application because she was afraid to submit it without this information. Finally, her mom told her to look for the last day she was paid in her bank records, and then and try to remember whether that paycheck came through a few days before or a few days after she stopped working.

IN CONCLUSION

Complex language and overlapping benefit programs, plus extraordinary stress make a difficult task even harder and more prone to error.

Language makes a difference in how users perform with complex systems, and confusing language raises the stakes for claimants as they try to guess what the system is really asking them.

As we’ve mentioned, filing a claim for unemployment has never been a great experience. The filer has just lost their job. And most of the unemployment systems in most states are difficult to use on the best of days. In a pandemic, with massive unemployment, claimants come with extra cognitive burden: fearing getting sick,

perhaps taking care of others, being isolated during safe-at-home lockdowns, worry about how long their savings might last (if they have any), wondering when they can safely go back to work.

State unemployment systems failed as more people than ever tried to file claims. This left participants struggling to submit claims and get benefits.

Almost all participants in the study described trying to use buggy, crashing, and slow websites to file claims. Getting their application submitted was a significant and painful hurdle.

Julie, who has a background in IT, was unable to get her partner's application to submit online for the first two weeks. She tried clearing her cache, submitting on multiple browsers and reporting the errors she was getting from the system. "It was grueling. You couldn't get into the system. You'd go through the whole thing ... hit Submit and it would fail... I literally for two weeks like a bazillion times I day hit Submit. It absolutely unequivocally would not go through." Julie feels this would be impossible for most Americans and that "they're just gonna give up."

Another participant said she heard the California system is outdated. "To live in the state of California and get an outdated system -- that's like a slap in the face. We're supposed to be forward thinking ... but we're living in the dark ages."

Many more noted being logged off the system in their state, like Jonathan. "With Wisconsin, we have this antiquated website that will randomly log you out if you don't move your mouse every now and then and it's really weird and then they ask me to verify who I am by asking me who I am and none of the questions have anything to do with me."

And for some, the system would even delete information they had already submitted.

George, who is very good with computers, found the application process in Texas to be frustrating. He kept a tab permanently open for working on the UI application, and it took him a couple of days of entering, submitting and waiting at first, but then

the system deleted his info. The website lost his data 15 times at least. He would hit Next and the browser would freeze for a time, and sometimes it allowed him to continue, but it sometimes returned a 404 or other page showing that something went wrong. Santiya, in North Carolina, had a similar experience. “It took me 2-3 days, it kept kicking me out and making me start all over.”

For many, the excuses or requests to be patient felt unacceptable. Sara had low expectations but was shocked when she couldn’t get onto the website for weeks. “[Governor] Cuomo said, ‘be patient.’ But people’s bills don’t wait.”

Even after the submission hurdles, many applicants ran into critical systems errors that were inexplicable and cost them a great deal to get resolved.

When Brandon initially applied, he didn’t receive the necessary PIN to access his application. So he called for three days in a row until he reached someone at the unemployment department who explained that there was a glitch in the system and that many people were experiencing the same problem. The system only began accepting applications on May 11th, and it was a mistake that he was able to submit his application the day prior.

Because of a system error, Anh’s mother’s birth date was incorrect, which had a cascading effect on her claim by generating a need to verify her identity. When Anh’s mother’s birth date was corrected in the system, somehow her name was changed. Although Anh had worked hard on addressing this issue -- which was not a problem in the original claim -- by calling, emailing, and trying to use other communication tools with the California unemployment department, the problem had not been resolved weeks later. Anh first applied for UI for her parents in mid-March. As of our interview on June 10, Anh’s mother’s claim was still unresolved.

Additionally, participants struggled with benefit payment options that didn’t account for mobility and being underbanked.

Santiya requested direct deposit on her claim and can still see this payment setting when she logs in to view her account. However, she received her first payment on a debit card and another payment via physical check. Because her bank is online only, she had difficulty getting the check cashed and after going to multiple locations

(Walmart, Ace Cash Express) she was finally able to cash it at payday loan service with a \$110 fee.

Anna is immunocompromised and strictly quarantining during the pandemic. She signed up for food stamps, which are delivered through Electronic Benefits Transfer (EBT) -- a debit card. She was disappointed to find out that she couldn't use her EBT to order groceries online. She wanted to have groceries delivered to her house because she was worried about risks to her health by going to the store. Eventually, Amazon was added as a vendor and she used their grocery delivery services.

IN CONCLUSION

Unemployment systems used subpar, outdated technology that frustrates users, generally, and failed to handle the scale of the pandemic surge in claims.

Complaints about the state of unemployment technology are not novel to the pandemic. However, during a crisis of this scale, the burden on users is greater than normal and caused an even larger crisis in our safety net structure. While some participants were sympathetic to the sheer numbers of applicants who needed help, they told us the frustration and confusion with systems and service heightened the anxiety and urgency they already felt because of the pandemic.

Regardless of crisis, these technology disasters were rampant and avoidable with properly designed and tested systems. States clearly need support to modernize systems even if they never encounter another crisis of this size and urgency. Not only did technology like websites not handle the surge in users, customer service and call centers also failed to scale.

Getting customer service from state agencies demands extreme persistence to get through.

Basic information and guidance is very difficult to come by. Self-service for correcting small errors is impossible.

One participant started receiving paper letters about her claim, saying there is something being checked about her application. But the letters used generic language and did not provide any actionable information. She tried calling and

emailing her state agency. When she called, she received a busy signal. There was no recorded information and no answer.

Many of our participants specifically noted their state's unemployment website, tutorials, and other information were not helpful. Most had to resort to informal information sources and relied on others' experience to demystify the process and their status. For example, Savannah got most of her information about benefits and processes from an unemployment Facebook group. She said it was nearly impossible to get any information from the unemployment office in Wisconsin. When she called, the phone system allowed you to be on hold for up to 180 minutes then would hang up.

Some state employees who knew the systems have many failure points suggested participants call often. For a participant in Maryland, a state agent shared a tip with him to call back everyday to, "make sure something weird doesn't pop up that could delay you even more." The agent shared that it seems to be a common occurrence for application issues to occur and applicants not know about them and how to resolve them. At the same time, this state worker was surprised that Kevin hadn't received any email notifications about his delays.

Kevin shared, "I was hoping I was just being paranoid [when I called in], but it seems like my paranoia was on point." He continues, "It's very frustrating, I had multiple, concurrent issues logged in the system and they could have been resolved together."

Instead, Kevin had to wait for weeks, with multiple phone calls and long waits to resolve his application issues individually. One time, he waited on hold for two hours and forty-seven minutes before someone clarified one of his questions.

Trying to speak directly to a customer service representative is close to impossible and for many "a full time job."

Jasmine waited a week to apply in NY because she knew the pandemic's suddenness would create a surge of people applying at the same time. Her application took 3 days to submit because the system kept crashing. Then, it took another week to get through on the phone lines to talk to someone.

She described this as the most frustrating part, “you couldn’t be put on hold, so you had to keep calling back constantly.” She called for hours at a time. She said she “spammed them” with something like 400 calls a day. “I probably didn’t help with the crashing system, but there was no other way to do it.” When she finally got through, she just had to verify, by phone, the exact same questions she had answered in the online form.

For some, finding the time to wait on hold was hard especially with young children at home. Brandon, who was furloughed for 15 days, and experienced system errors with his PIN had to work most of the week. He would visit the website every other day to see if there are any updates on his claim. On his furlough days he called the unemployment office to ask about the status of his application and typically waited an hour and 45 minutes before speaking with someone.

Jonathan in Wisconsin started calling the unemployment department upwards of 10 times a day. It seems like a lot but the calls would last 45 seconds because the Wisconsin call centered system was overloaded. They would just tell him please call back later and immediately hang up. He knows the customer service issues are not new and expressed the unfairness of these unresolved and known issues: “If this is how people had to live with unemployment for decades, I’m surprised it hasn’t been changed already. It’s pretty ridiculous. They ask citizens to bend over backwards for them but they can’t even push a button.”

Some applicants had to find support from local representatives to make headway on clarifying their pending status. Three weeks of waiting went by as Misha’s disability claim status was pending. Growing impatient, Misha reached out to her Senator’s office for support. A staff member was able to get through to the state unemployment office on her behalf and gain more clarity on the delays. They needed her ID verified, but she had no way of knowing that this information was missing otherwise. Brian (New York), also contacted his state assembly member to get help learning the status of his claim. So many applicants in California called their legislators, that 6 members of the legislature wrote a letter to the Secretary of Labor and the head of the Employment Development Department.

For those who reach customer service reps, they may receive inconsistent information from prior calls or from the experiences of fellow applicants.

Savannah says the unemployment office hasn't given her a straight answer about whether or not an adjudicator has been assigned to her application. At first, she was told that one had been. When she didn't hear anything for several days, she kept calling and was told that no one had been assigned. Eventually, she got through to a supervisor who told her that no one had been assigned yet. She figured that is probably true because that information came from a more senior person and the others just didn't want to disappoint her. "They won't tell you the truth because they don't want you to lose hope." She'd prefer if they could just be direct.

Ross relies heavily on information from Facebook. He was shocked at how many applicants were being told different information about what appeared to be the same issues or steps.

"What's hard is that in this group there are so many people that are being told different things," Ross said. "The dates people are given are all over the board. People are being told that even though you were told on the [state's] website that you're not supposed to apply for regular unemployment... I'm 100% sure of that... some people are being told on the phone when they finally get through that they really should be denied for regular unemployment first. What's the deal?! I followed what the instructions said! People are getting contradictory information."

Some participants experienced disrespectful and discouraging interactions with state representatives.

Since early April, Yvonne has spent countless hours calling the unemployment offices multiple times a day, in hopes of hearing updates about her application. She was concerned about missing a call from the unemployment office and vigilantly checked her phone throughout the day. When she did get through to somebody at her local unemployment office, she experienced rude customer service and did not get useful information, such as why her application is delayed or when she might expect to hear back.

Debbie experienced an involuntary game of “round robin” with her unemployment office that ended with terrible news and harsh treatment. After never getting through on the regular line, she tried the tech support number. When the rep was confused by what the system said about her application, they told Debbie that a specialist would call her in 3-10 days. But the specialist called within 5 minutes and Debbie missed this call. Without the name or a direct number to call back, she was unable to reach the specialist. A different rep on the general helpline told her there were no notes in the record about a past call, and no such thing as a specialist. This rep clarified one of Debbie’s responses on her application had “tossed her out.” Panicking, Debbie asked what the question was, but the rep wouldn’t tell her. She asked if she could correct it, and he said no. She said, “what am I supposed to do?” He said, “I’m not going to debate” and hung up on her.

Misha, on the other hand, hoped to avoid rude phone calls after reading on Facebook that in-person service was much better. She woke up at 7:30am to drive to her local unemployment office. She was the first one in line by 8am and was seen immediately.

The staff interrogated Misha about a disability claim that was on file from earlier in the year. She felt berated about her intentions to apply for unemployment and promptly burst into tears. Misha explains, “When I tell you it was one of the worst experiences of my life, I pray that nobody depending on these benefits has to experience something like this. I had never been so verbally abused.”

Some participants told us that they’d delayed filing unemployment claims because of experiences they’d had in the past when trying to get unemployment assistance. One participant was kicked off unemployment during this pandemic and denied worker’s compensation previously. He said he was too depressed to seek other benefits like food stamps and Medicaid. “I feel like I might get declined again and [would have to] go to the mat with the state again. Can I really handle a 3rd strike right now?”

IN CONCLUSION

Participants resorted to customer service because self-service options were frustrating. Also, information available was not clear.

Similar to the major technology failures, the customer service issues many participants experienced were present in unemployment programs well before this pandemic crisis. The addition of new unemployment programs made the process more difficult to navigate. Unclear and difficult language and instructions eroded participants' confidence in government and the safety net as they desperately waited for financial relief. With few or no other options, a flood of people tried to get reassurance and clarification on a service they have helped fund and immediately needed. Unfortunately, the customer service for unemployment cannot handle their *normal* traffic and were immediately overloaded by the surge of people in need.

WAITING DURING A PANDEMIC

Extraordinary delays in paying claims was anxiety-making for participants. Delays pushed some into debt cycles that will be difficult to recover from.

States did a poor job of setting expectations for claimants. Participants said this lack of transparency was a major source of anxiety. They found it extremely frustrating.

Ross, who describes himself as patient, was not expecting to get an immediate response but was also barely scooting by, financially, after his first jobless month. At the beginning, he felt sensitive to the level of difficulty state departments and workers faced in getting a new program set up so quickly. However as time went on, Ross got very frustrated at the wait time. "I was trusting of the timeline. I haven't really gone into a meltdown mode until recently." He said that any expectations set were a "moving goal post" as he watched the state changing their posted 30-day

wait expectation to 30 business days and then completely removing any written expectation.

Even for those who are partially furloughed and not jobless, there is an expectation for timing transparency. Brandon says, “I wish that this process was the equivalent of having a tracking number on a package.” More clarity, transparency, and communication about where a claim is in a queue, what issues need to be resolved and how to resolve them would be extremely helpful.

For Georgia who regularly checks the unemployment website for updates and used to call the state for clarity on her status before giving up, hearing information about wait times from third party sources is insulting. She explains, “It was always a busy line or they would abruptly hang up... it’s defeating. Why couldn’t they update their website? Why do I have to read the local news to know what’s going on?”

For Santiya, a young mother of two, the waiting time was so taxing she did not appeal her initial denied status. She knew she could try but “figured it would take just as long... I’m not about to keep waiting. In my opinion, I waited long enough.”

Participants felt it was unjust not to serve people in the most need, first. Families already relying on safety net programs should be at the front of the queue. People facing homelessness should be a priority.

Anthony, who works in a grocery warehouse, is father of a 19-month old child. He wishes that the unemployment process prioritized families. He expected the process to be difficult and tedious but didn’t think it’d take a month. He said, when “you are desperate and you want it, then you want it *right now*.” He said unemployment relief overall should be speedier, but it should especially provide a fast response for families because they need to provide for many people. Anthony’s experience with SNAP was markedly better and he was approved within 3 days. “That’s extra money, extra food. I have a family of three and have to make sure we are eating and surviving.”

Before the pandemic lockdown, Savannah was already relying on food stamps to supplement her income and had experienced homelessness in the year prior. Her impression is that the service has been inconsistent and that the office is not prioritizing those who are in the most need. It bothers her a lot. She said that she and others who are near homelessness should be seen first.

Amahd, who has had experience with the cycle of poverty, expressed how “mentally taxing it is to be poor because I just always need help, and it just feels so bad.” Initially Amahd was reluctant to apply for unemployment because he didn’t think

he'd be approved based on previous denials. But the application process was fairly straightforward and he was approved quickly compared to most. However, the systemic issues of inequity really weigh on him. Even though Amahd needed benefits himself, he wanted the government to concentrate on people with families who are probably having a tougher time than he is. "Budget should be spent with the people that are being hit the worst. Make sure that people can have a good life, and not have to overwork them."

Extraordinary delays put some participants into debt, compounding their stress.

Yvonne was struggling to make ends meet and fell behind on bill payments such as her car insurance. She doesn't know what to tell her bill collectors and hopes that any day she will receive her 6 weeks worth of unemployment assistance. She has been living off of savings in the meantime. Yvonne is scared to miss a call from the unemployment department and vigilantly checks her phone throughout the day. Recently, she felt a sliver of hope, because a state agent shared with her that the offices are "6 weeks backlogged" so she thinks she is "next in line" to finally receive benefits based on how long she's been waiting.

Mohammad said he was worried about his debt building. "I have to pay my bills. I have to live, and I need money. Why does the unemployment department take so much time to review the case? They could review the case and decide that I'm eligible and give me something, and then go through the rest and give me more, later." He had been out of work because of gallbladder surgery, and then waited another month without unemployment assistance. He said he was a half month behind on his rent at the time of the interview. Mohammad seemed to want so much to go back to work, to support his family, to make things work. He just needed a little help, not a lot, and it was frustrating that it was taking so long to get just a little bit of help. Everything happening at the same time was overwhelming.

Many participants were concerned about their housing security during the wait period.

Ross cobbled together a small grant from his university and odd jobs to make rent each month. He also applied for rental assistance funded by the CARES Act that he learned about on the Governor's website. He applied the morning the application was open in Milwaukee County. However, Ross is now dismayed with this potential aid. "Now if you call the number it says 'We're swamped at this time. We're not taking

any more applications... You're just added to another queue.”

Christina's shared household in New Orleans was 1 month behind on rent and she initially feared telling her landlord they were unable to pay. “We definitely got behind as a household for a little bit. The energy bill... The internet... When we heard they couldn't evict you or shut these things off. We were like ‘let's wait till next month so we can make sure we have food, or if one of us got sick we have a little money that could be better used.’” She had friends who were threatened with eviction where the tenants had to inform their landlords about current statutes banning eviction. She had never spoken to her landlord who lives out of state and has lots of cheap rentals. However when she called, he said “I get it. We'll get back on schedule. Don't worry about it.” Christina was relieved. It's hard to know if her household would have experienced the same outcome without government protection.

Other participants did not have state laws prohibiting eviction or were uncertain what would happen after these protections were lifted. Savannah, who is a food server in Milwaukee, was already well behind on payments before her city went into lockdown, as people stopped going out to eat and drink. With only \$2.33/hr and very few tips, she was barely able to make rent in February. Even though she had been waiting for over 6 weeks for unemployment assistance by the time of our interview, she was not hopeful that she would get unemployment or a paycheck in time to pay her landlord and avoid eviction. As a single mother, it has also been hard to find supplemental work without daycare options that can fit her work schedule.

COVID-19 related policies temporarily kept V from homelessness. She had already struggled with employment. She lived off her savings as best she could before the pandemic. The moratorium on evictions and the no-fault order on not paying rent kept her in her home at the time of our interview. She's also immunocompromised so it's extra scary for her. “I've been freaking out since March.” She was worried about affording her medication, and wondered what would happen when the eviction moratorium expires. She hoped the governor would extend the moratorium, because she had no way to pay any of what she owed on June 19th. She was 2 months behind and didn't know how she would ever catch up on back rent.

IN CONCLUSION

Unknown and long wait periods for financial relief are inherently stressful. Without additional and comprehensive protection from bill collection during a crisis, these wait periods can also create long-term harm.

Almost all of the applicants we spoke with experienced unnecessary anxiety while waiting for their application determination. Many were willing to patiently wait for their turn but without any understanding of their spot in the queue, their trust in waiting declined and they were forced to seek clarification on what was an acceptable wait period. We also heard of many difficult situations - such as potential homelessness, compounding debt or larger burdens due to family size - where a system of prioritization is warranted to ensure the most vulnerable are getting help in time to avoid long term harm or impact. Additionally we heard how critical it is to ensure residents who are waiting or experiencing hardship have protection for basic needs such as housing or from unfair retaliation on late payments. These protections should also account for the uncertain state of the economy and provide more than a short term waiver. Without acknowledgement of the enduring effects of this financial hardship, those who are most vulnerable fear they will be hit with massive fees while they are still figuring out how to safely and viably work in an unrecovered economy offering unhealthy jobs.

About the project

This project was an experiment in human centered policy design, in a partnership between Project Redesign at NCoC and New America's New Practice Lab. Our methods and approaches echo the framing of Equity Community Centered Design, originated by [Creative Reaction Labs](#).