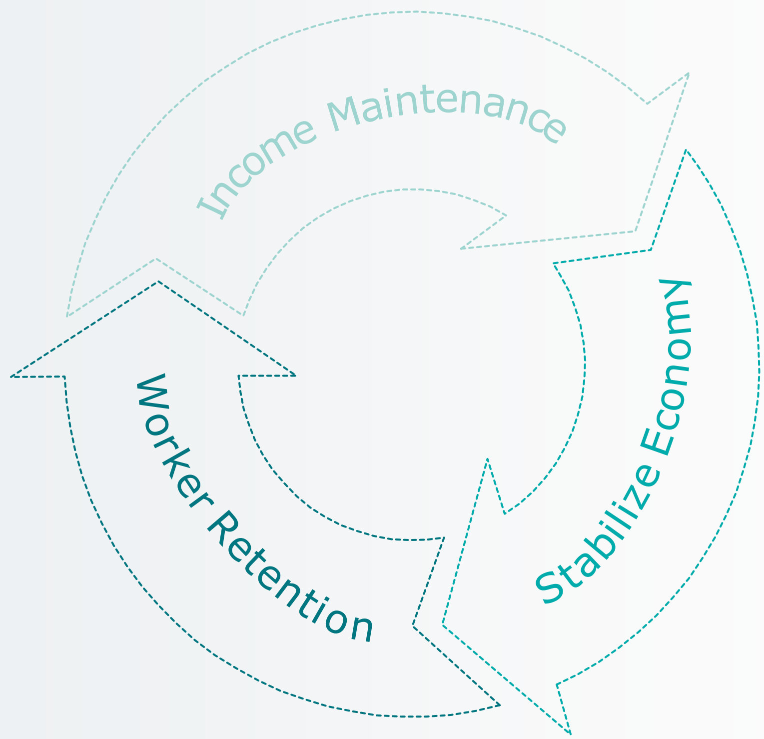
Deloitte.

Unemployment Insurance Modernization:

Recessionary Playbook | First Responder Kit

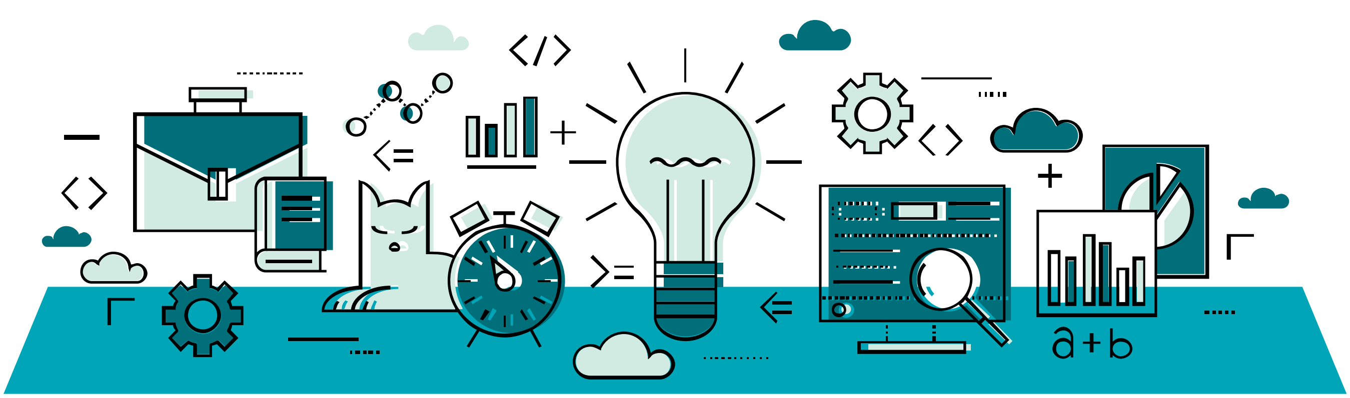
September 2018

Unemployment Insurance




Progress
Growth & Decline
DATA
GLOBAL SHARE
10.8%
7.0%

Table of Contents



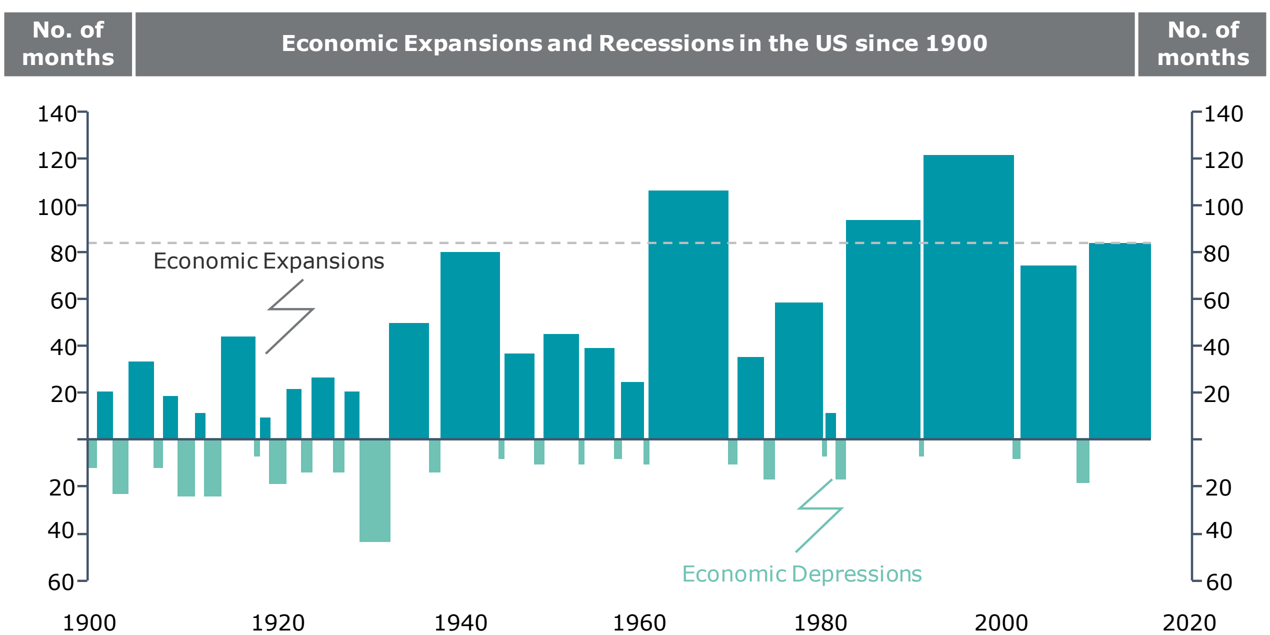
Introduction

For decades, much attention has been focused on modernizing governmental information and technology systems. This was particularly acute relative to the Unemployment Insurance (UI) program's capability to quickly respond during the Great Recession. In fact, the American Recovery and Reinvestment Act of 2009 allocated a total of $7 billion intended to fund states' efforts to modernize their UI programs[i]. Because of a variety of challenges, however, many states still have not been able to fully modernize their UI systems and programs. Deloitte has developed this roadmap to help government leaders and UI officials prepare for the next recession. This document provides a wide range of options including, short and longer-term steps, which states can take to modernize their UI programs and technology, and provide more efficient, effective service to citizens.

When the Next Recession hits, will your UI program be ready?

According to the National Bureau of Economic Research and Henry K. McVey of KKR, currently, we are at month 111 (September 2018) of the latest expansion[ii]. Importantly, there has been only one period since 1900 that saw a longer expansionary time of 120 months, during the 1990s technology or "dot.com" boom.

The media, economists, and financial experts can only speculate when the next recession will hit, how large it may be[iii], and whether the UI program is, in fact, ready. The chart below shows economic expansions and recessions in the U.S. since 1900. While other economic factors certainly had an impact on the frequency and depth/height of expansions and recessions, since the Great Depression and the enactment of the UI program, the U.S. has experienced less frequent and shallower recessionary periods. For the UI program to continue to fulfill its core economic purposes, which it has done well for over 80 years, it's important that UI leaders and stakeholders prepare.



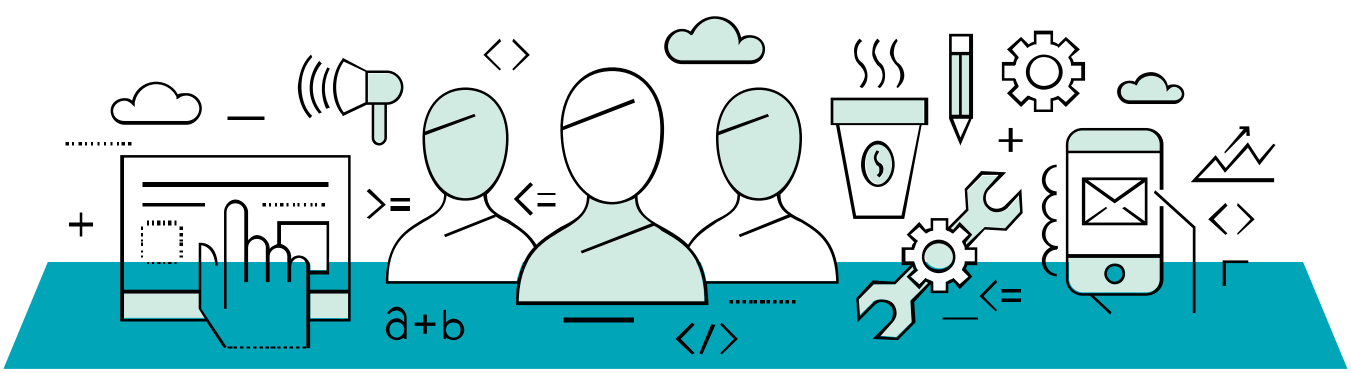
Source: National Bureau of Economic Research (NBER), Bawerk.net

Is your UI program ready for the next recession? Overall, indicators show that the UI program has not truly reconstituted itself since the Great Recession for a variety of reasons including the fact that we have been in an expansionary period for so long, i.e., about a decade, and historical data shows that much work remains on modernizing the UI program. For example:

- Even though it has been a decade, 29 states still have not replenished their UI trust funds to the point of being able to survive a moderate recession without borrowing[iv] and, today, two states continue to borrow funds to make UI benefit payments.[v]
- Because UI funding is counter cyclical, i.e., it decreases during economic expansions and increases during recessions, UI agencies are at historically low staffing levels and technological modernization has not been fully realized.[vi]

This begs the question: how will you prepare for the next recession? UI Leaders still have time to take concrete steps to blunt its impact, including:

- Assess your UI Program's Recession Readiness
- Strategically Update UI IT System Components
- Drive Operations Transformation
- Embrace UI as the First Responder



Right Now: Assess your UI Program's Recession Readiness

Because history indicates a recession could be imminent, a full-blown programmatic and technological UI modernization initiative may not be complete in time to blunt a recession's impact. Moreover, UI Modernization initiatives pose a number of complexities and challenges that can require careful planning and execution over years.

That doesn't mean UI Programs should not act now. Deloitte recommends that state UI leaders assess their Recession Readiness across a number of key dimensions[vii].

UI Modernization: Recession Readiness Assessment Dimensions

Program Transformation Considerations	1	2	3	4	5
Performance Across Categories	Maintain				Maximize
Efficiency	Maintain				Optimize
Standardization	Consistent				Uniform
Change Readiness	Status Quo				New Horizon
Process to Organization Alignment	Not Aligned				Aligned
Process Automation Level	Manual				Automated
Customer Accessibility	Worker Directed				Self Service
Information Availability	Periodic				Real Time
Staff Actions	Reactionary				Proactive
Automated Productivity Tools	None				Acquired
Span of Control	Narrow				Broad
Resource Capabilities	Skilled				Training Needed

Once the UI agency assesses its recession readiness across the program transformation dimensions, leaders will have the information necessary to prioritize key areas and efforts. For example, if the recession readiness assessment shows it is more "worker directed" and lags in standardardization, agency leadership may prioritize implementing automated, self-service continued claims processing before initial claims especially if it has a skilled workforce and solid performance as measured against U.S. Department of Labor core performance standards. Conversely, if the recession readiness assessment indicates the UI agency is highly automated with standardized processes across the organization, but leadership seeks to maximize performance and optimize efficiency, then predictive analytics and targeted training may be explored for prioritization.

Right Now: Strategically Update UI IT System Components

Augment Legacy UI IT Systems and Deploy Smart Technology

In 2010, at the height of the Great Recession, over 90 percent of states reported running their UI programs on outdated mainframe systems, of which the average age was 23 years.[viii] As memories of the Great Recession faded, the urgency to properly finance and support UI system replacement efforts may have waned. In fact, according to ITSC, out of the 53 UI programs in the U.S., only 14 have successfully completed full tax and benefit system replacement efforts or 26.4 percent and, conversely, 39 UI programs have failed to successfully complete full tax and benefit system replacement efforts.[ix] With nearly three quarters of state UI programs still operating part of their UI program on outdated technology, now is the time to strategically augment UI IT system components and modules. There are smart technological advances you can leverage and quickly deploy to help with scalability and increased demand.

Increase Call Center Resiliency

For example, augmenting your call center operations and functionality with additional features, such as predictive analytics, chat bots and more efficient scripting may help meet the customer service demands brought on by the next recession. Many states will experience increased call volume[x] from UI applicants who have not filed for UI since the last recession a decade earlier. A recent study commissioned by the U.S. Department of Labor indicated that there are "110 UI call centers being operated in 47 states [that] remain a very strong and frequent point of contact for UI customers. Call center staff are involved in virtually all functions related to establishing claims for benefits and maintaining eligibility."[xi] Common inquiries may include:

- Applicants seeking verification that they correctly filed their claim,
- Applicants wanting confirmation of their first UI benefit payment date, and
- Applicants asking how to reset their personal identification number (PIN) to file their continued claims.

Make Self-Service Smarter

Smart technology, such as predictive analytics, paired with chat bots and avatars, can be deployed to triage easy and predictable customer service inquiries and resolve basic customer questions via your self-service channels, including both IVR/Call Center and Web. It is critical to plan for the increased volume now. Service backlogs during a recession generate high-profile media, executive, federal, and legislative inquiries that can overwhelm UI agencies.

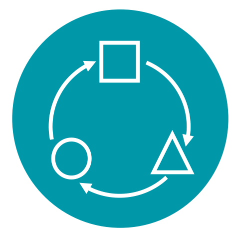
UI Programs should also revisit initial and continued claims filing processes and back office claims processing. Even incremental streamlining and simplifications can produce significant improvements in the ability for UI programs to respond to recession-driven caseload increases.

Scale Up Claims Staff with Artificial Intelligence

In a recession, your UI program will likely experience increased workload backlogs, and other issues affecting claim processing throughput. New technologies can help deal with this increased claims volume. One such example, already in use in the commercial sector, is Robotic Process Automation (RPA). RPA or “bots” can help staff better serve customers by eliminating manual, rote tasks for UI staff, allowing them to focus on helping customers with more complex cases. RPA can be a comparatively quick and cost-effective way to handle easy, repetitive tasks to free up worker time for more deliberative tasks such as complex adjudication. RPA works in the system’s user interface, so it can work long hours without interruption, and can be relatively quickly deployed and redeployed.

Further, cognitive analytics, machine learning, augmented reality (AR), and artificial general intelligence (AI), commonly thought of as “software that learns,” are now commercially viable. For example, “software that learns” is already being used to identify anomalies in data mining, diagnose skin cancer, and improve decision-making in human resources, legal and other corporate functions.[xii] UI programs have employed software that identifies patterns in the area of fraud detection, but it should be applied to new areas, such as assisting workers with adjudication or hearing officers in making quicker, better, and more consistent determinations.

Head off the “Integrity Whipsaw”



When the next recession hits, the pressure will mount to very quickly make UI benefit payments in order to stabilize the economy and lessen the suffering of those impacted. Fraudsters may exploit this altruistic drive and unintentional mistakes by jobless workers and agency personnel may happen. As a result, the volume of UI fraud and non-fraud overpayments will likely rise, leading to a “whipsaw” rise in improper payments. Governmental reporting may identify increased UI fraud and overpayments and the demand for corrective action will likely fall on your UI integrity operations to quickly detect and collect UI dollars improperly paid. The most recent reports indicate that the UI program, by virtue of benefit payment samples, issued about $4.1 billion in improper payments or 12.5 percent in 2017.[xiii] Now is the time to shore up and strengthen your integrity and reemployment operations.

New Mexico’s UI transformation story is particularly innovative. After the UI program was designated a “high priority/high error rate in payments” program and before New Mexico implemented its new fully integrated modernized UI system, New Mexico’s improper payment rate was 22.6 percent, on average, for the time period of July 1, 2009 to June 30, 2012.[xiv] For comparison purposes, the U.S. average improper payment rate for the same period of time was 11.47 percent.[xv] New Mexico’s UI agency employed “intelligent data collection and data validation”[xvi] in the new system and combined predictive analytics with behavioral insights to nudge UI claimants into compliant behavior; thus, reducing the improper payment rate and improving integrity. For the three year period after the launch of the new system, New Mexico cut its improper rate in half to 11.25 percent.[xvii] For FFY 2017, New Mexico logged an impressive 6.3 percent improper payment rate.[xviii] As noted in a recent article in *Government Technology*, “[w]hen it all comes together as it did in New Mexico, the improvements from a well-designed analytics operation can be a game-changer. If all 50 states did what New Mexico is doing, the savings would be in the hundreds of millions of dollars annually.”[xix]

In sum, even though many states’ UI programs have not been able to fully modernize their UI IT systems, there are several incremental and smart technology options, which can be relatively quickly deployed, to help your state handle the increased demands the next recession will place on your UI programs. Now is the time, however, to implement and plan for such targeted efforts to scale up - before the UI program is back in the recessionary spotlight.

Right Now: Drive Operations Transformation

While technology will certainly help alleviate bottlenecks during times of high demand, driving transformational change in UI operations, business processes, and service delivery is a crucial component for ensuring technological modernization efforts are optimized and sustainable.

Forecast | Optimize | Stage Staffing Plans

Since the 1990s, state UI programs have experienced a significant outflow of experienced, tenured UI staff in unprecedented numbers due to retirements and early buy-out incentives. Moreover, automation of rote functions and the transition from in-person claims to telephone and internet filing has also resulted in a smaller UI workforce.[xx] As this transformation of the UI program continues, it is even more important for UI leaders to develop a strategy to forecast, leverage, and pursue innovative ways to scale up and down depending on demand. This will be challenging, indeed, if public sector organizations are entrenched in outdated, traditional human capital structural constraints and rigid thinking.[xxi]

One such option is for UI officials to consider competency banded staffing plans with a transparent career ladder. These plans should acknowledge the need to recruit and retain a core group of true UI professionals through continuous learning initiatives, including certification programs, program-specific training, career counselors/mentors, networking and “stretch” opportunities, and engagement sessions/meetings with leadership. This is the core team of highly-skilled UI professionals who will “keep the lights on” during expansions and lead the scale-up effort during downturns.

There also should be a competency band that recognizes the need to recruit, in a counter-cyclical pattern, a significant number of staff members who will handle the simplest of tasks, quickly and accurately, when demand increases. Staff augmentation through quickly onboarding temporary and intermittent staff, using layoff aversion procedures within state government and through workforce centers, and deploying and leveraging smart technology, are options. It is absolutely critical, however, that this be thoroughly planned and staged before the next recession hits.

Refine Core Operational Processes, Policies, and Procedures

To begin to meet the expectations of the UI program’s recipients and stakeholders in this new digital era, the UI program’s operational processes and procedures must be modernized. The UI program, however, has its own special constraints and guardrails because it is a unique federal-state partnership serving businesses; large and small, third party administrators; professional employer organizations; workers, professional, unionized, non-unionized and across every employment sector; government, military and civilian; and must do so during emotionally-strained situations such as mass layoffs, strikes, lockouts, and even natural disasters.

State UI officials must continuously review, analyze, and revise policies, processes, including forms, and procedures. By failing to regularly do so, in some states, a number of outdated, cumbersome, and even destructive policies, procedures, and processes may have been automated into systems and enforced. This reluctance to update and evolve, ultimately, diminishes the UI program’s effectiveness.

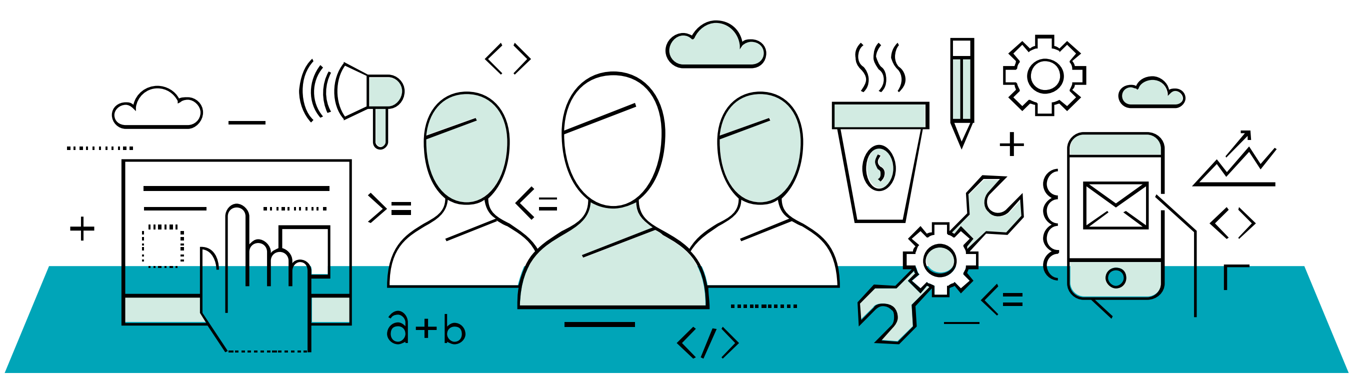
For example, during the Great Recession, with federal encouragement, many states decided to implement “Short-Time Compensation” (STC) or shared work programs as a layoff aversion strategy. According to US DOL, “STC cushions the adverse effect of the reduction in business activity on workers by averting layoffs and ensures that these workers will be available to resume prior employment levels when business demand increases. Those employees experiencing a reduction in hours are allowed to collect a percentage of their unemployment compensation (UC) benefits to replace a portion of their lost wages."[xxii] Currently, twenty-seven states have established STC programs in their state law.[xxiii] Expanding or modifying the UI program during a recession, however, is quite challenging across the spectrum in terms of quickly complying with legal and policy requirements, drafting and coordinating communication, properly rolling out new service delivery components and updating technology; accordingly, state UI officials may wish to consider any expansions, carve outs, or modifications to their UI programs now.

Integrate Programs

In recent years, leaders across all levels of government have been grappling with the apparent overlap in some areas, gaps in others, and overall perception of ineffectiveness of social safety net programs in getting qualified candidates quickly into self-sustaining jobs. Since the beginning of the UI program, the public job service was meant to be the symbiotic "yang" to the UI "yin" because the UI law required, and still does, work registration with the public job service as a condition of eligibility. Over the years, however, the food stamp program, now Supplemental Nutritional Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF) and Medicaid have become key parts of the secondary safety net providing assistance to those for whom UI, as the primary safety net, could not adequately transition back to self-sustaining employment.

The goal of all of these social safety net programs, UI included, is to help individuals and families during times of temporary need, while the purpose of the public job service is to assist all workers in their efforts to find self-sustaining employment. From these overarching goals, the push has been on for more focused integration of the UI program, secondary safety net programs, and the public job service.

UI and workforce leaders may want to explore more aggressive integration of reemployment services and job search programs across the social safety net, now, while businesses are driving creative efforts to address their workforce-related challenges.[xxiv] Real opportunities exist to integrate reemployment services and job search into the customer experience of all social safety net programs, but analysis of overlapping SNAP employment and training, Medicaid, UI, Trade, Workforce Investment and Opportunity Act (WIOA) and TANF eligibility requirements is essential. By doing this now, UI and workforce leaders may drive more efficient and effective deployment of constrained workforce resources while also optimizing funding streams. Finally and importantly, now is the time for UI and workforce leaders to consider implementing new methods and tools, such as the power of "nudge" through predictive analytics, into reemployment services, so that during recessionary times, improved work search results, duration and exhaustion performance may be realized.

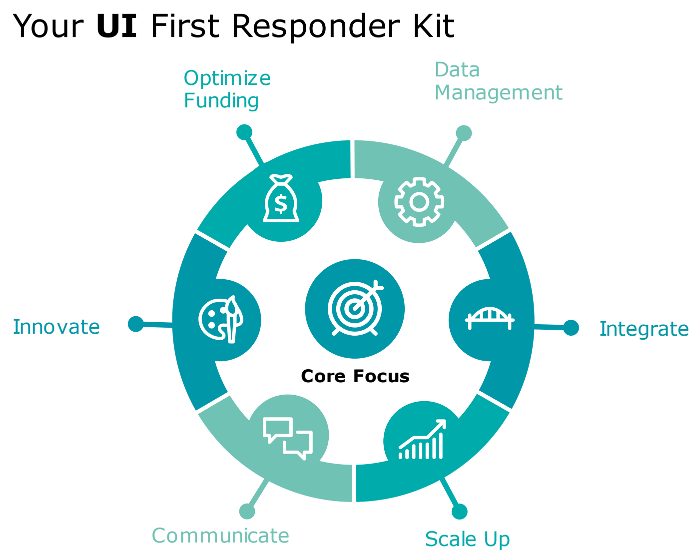


Right Now: Embrace UI as the First Responder

Evoke UI's Core Fundamentals

In 1955, when the UI program celebrated its 20th Anniversary, the U.S. Secretary of Labor published a list of the three primary objectives of the UI program as follows:

1. It is intended to offer workers income maintenance during periods of unemployment due to lack of work, providing partial wage replacement as a matter of right;
2. It is to help maintain purchasing power and stabilize the economy; and
3. It is to help prevent dispersal of the employer's trained labor force, the sacrifice of skills, and the breakdown of labor standards during temporary unemployment.[xxv]



UI is, indeed, the "first responder" of the American social safety net. In fact, as the primary economic stabilizer, a recent study found that from 2008 to 2012, during the Great Recession, when the federal government extended UI benefits to a maximum of 99 weeks, the UI program kept approximately 11 million jobless workers out of poverty and closed the associated gap in real GDP by about 18.3 percent.[xxvi] These same jobless workers returned to employment in their chosen fields after the Great Recession to fuel the current economic expansion.

Supplement Administrative and UI Trust Fund Shortfalls

According to the National Association of State Workforce Agencies, "[i]nvestment in UI administration is at a 30-year low, and serious disruption in the delivery of UI benefits is at risk in the next economic downturn."[xxvii] Moreover, as stated above, UI trust fund financing, in spite of federal efforts and changes, continues to be a nagging issue across the states. In fact, in 1989, the U.S. General Accounting Office discussed federal allocations to states for unemployment insurance program administration as follows:

(1) although employer-paid federal taxes initially completely funded states' administration of unemployment insurance, budgetary and appropriation cutbacks have decreased federal funding of states' administrative costs; (2) states have increasingly used their own funds to help cover administrative costs and have made managerial adjustments involving increased automation and reduced staffing to contain costs and maintain service; (3) most state unemployment insurance trust funds have inadequate reserves; (4) the Department of Labor's allocation system used outdated information that did not accurately reflect states' administrative costs; and (5) serious disruptions in services and increases in claims processing errors could occur if unemployment rates rise suddenly.[xxviii]

Many would argue these GAO-identified issues from 1989 persist today; clearly, UI administrative and trust fund financing present long-standing systemic challenges. Nevertheless, state UI officials should consistently make the case for increased funding to their business partners, legislatures, executive officials, and other stakeholders. This will require a rational and balanced approach and dogged persistence.

While political obstacles will always present challenges to public officials, in general, and UI officials, in particular, progress can be made on this front. For example, some states have established UI administrative funds, financed by collections of UI penalties and interest monies,[xxix] and other states have successfully established separate funds to be used to upgrade technology.[xxx] It is imperative, too, for UI officials to optimize federal funding by closely monitoring administrative allocations, Resource Justification Model submissions, contingency payments, Supplemental Budget Requests, and more by working closely with state agency fiscal, management and budget, and US Department of Labor officials.

Engage Stakeholders and Fortify Data Management

Recessions cast a wide and bright spotlight on UI agencies across the board: everyone from the media, federal government, local government, business groups, think tanks, labor organizations, and internal agency leaders and staff will seek your data and reports. As such, it's important to review your data management laws, rules, and policies and determine whether you are following existing retention schedules for purging and archiving, system and paper files.

It is just as important to compile a strategy, now, when that spotlight is not so bright, for how you will promptly and accurately respond to information requests. This includes creating an inventory of all federal and state reports, response templates, an inquiry-tracking mechanism, and trusted point persons. It is critically important that requests are addressed in a way that is prompt, responsive, clear, consistent, and in accordance with applicable laws and policy. Also, just as important, a review of processes and procedures should be undertaken to ensure there is 24/7 vigilance against system and security breaches and how to handle incidents in the event of such a breach. Failure to plan for increases in information requests and inconsistent methods to address them could result in request backlogs, additional U.S. Department of Labor oversight, and inconsistent responses, which could lead to litigation and fines or penalties.

UI agency officials should also be working, right now, on a plan that includes appropriate dissemination points for materials to be provided in layoff avoidance efforts and in response to mass layoff events, e.g., Short-Time Compensation/Work Share, onsite Rapid Response assistance, National Emergency Grant applications, Trade Act packets, etc.

UI agency leadership should further begin compiling informational packets regarding UI's core components for use in briefing and testifying before state legislators and legislative committees. These packets should include key federal and state provisions, reports, and other basic public-facing documentation such as UI claimant and employer reference documents and be available on your agency's internet site.

It is particularly important for UI agency leadership to be ready to respond to employer requests, also, on demand, because of the urgency as to how to provide the best advice regarding potential layoffs with professionalism and compassion. This requires experienced and adept representatives who are available to quickly provide accurate advice and options upon which employers will rely when making decisions regarding worker layoffs or layoff avoidance plans.

Finally, it is imperative UI officials develop a plan, including materials, legal references, and staff preparation, to respond to media requests. Media across the spectrum, e.g., newspapers, television, radio, and more, will disseminate your organization's information regardless of permission. They will request in-person interviews, statements, and more in order to respond to the increased demand for recessionary information. This will be particularly helpful when predictable recession-related challenges occur such as: system outages (planned and unplanned); longer-than-usual call wait times or online system performance issues; data management issues; announcements of new federal/state programs; monthly pressers on the current Total Unemployment Rate; new customer service initiatives; and job fairs and hiring efforts.

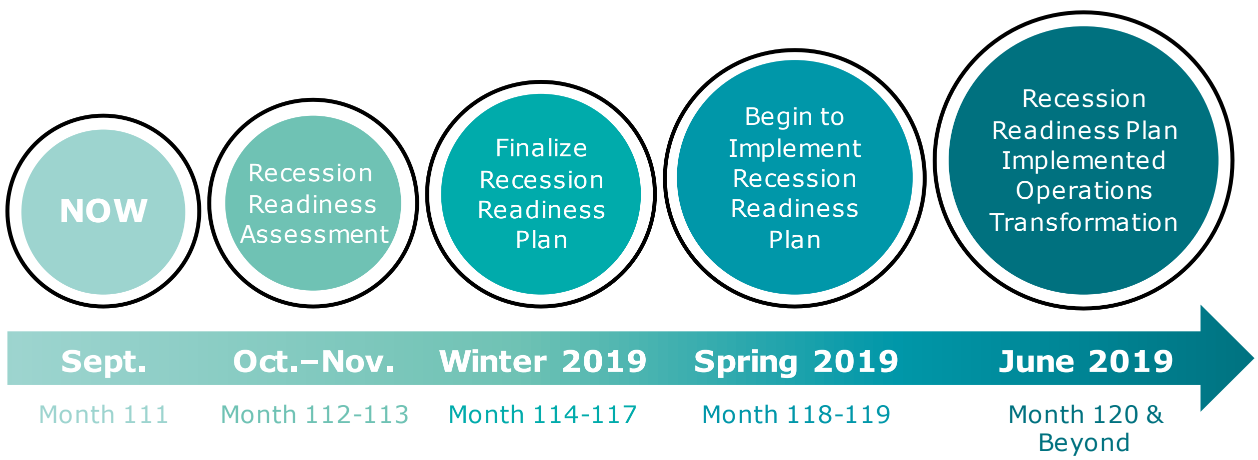
As the Clock Ticks

A decade after the start of the Great Recession, most state UI programs haven't had the opportunity or support to holistically "modernize" their UI programs and systems. Regardless, the UI program's fundamental purpose and mission as the American economic first responder remains. Now is the time, therefore, to ask and consider:

- What action steps can I take, right now, to prepare for the next recession?
- What can I "plan and stage," right now, that can be quickly executed when the recession hits?

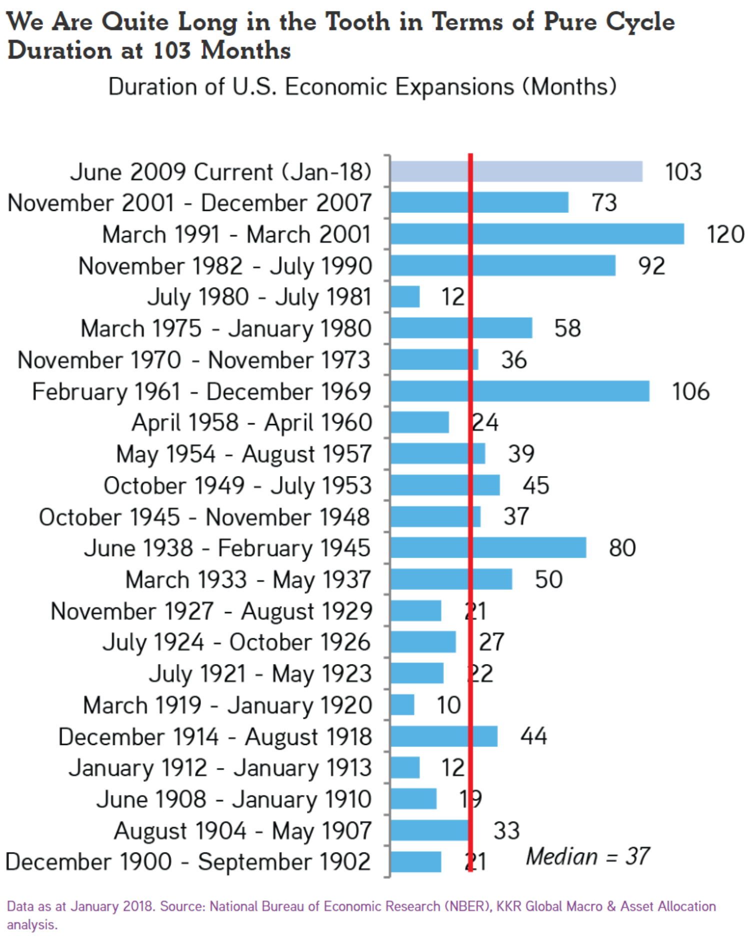
At Deloitte, we have the experience, tools, and people to help ensure your UI program is recession ready. We will work with you to develop a UI modernization plan that is right for your state: *a la carte*, incremental, or comprehensive, yet phased, and that incorporates near-term solutions and longer-range efforts. Below is a high-level timeline that illustrates just how critical the time is for states to get recession ready. To be ready for the next recession, with history as our guide and 120 months the longest expansion on record, the time is now.

Current Expansion & Recession Readiness Timeline



[i] *Unemployment Insurance Program Letter* (UIPL) 14-09 (Feb. 26, 2009)

[ii]



[iii] See, e.g., "*Daily Shot: When Should We Expect the Next Recession?* Wall Street Journal, L. Borodovsky, (May 14, 2018), "*When Is the Next Recession?*" Forbes, T. Ghilarducci, (Apr. *30, 2018), "7 Smartest Market Thinkers Predict When the Next Recession Starts," Newsmax, J.* Mauldin, (May 14, 2018), "*75% of Ultra-Rich Forecast a US Recession in the Next Two Years Survey Finds,*" N. Turak, (Apr. 19, 2018), and "*The Next Recession is Really Gonna Suck,*" HuffPost, A. Delaney, (Feb. 10, 2018).

[iv] "State Unemployment Trust Fund Solvency Report," U.S. Dept. of Labor, Office of Unemployment Insurance, Division of Fiscal and Actuarial Services, (March 2018) and "*Closing the Doors on the Unemployed: Why Most Jobless Workers are not receiving Unemployment Insurance and What States Can do About it,*" National Employment Law Project, G. Wentworth, (Dec. 2017).

[v] Treasury Direct.gov, Title XII Advance Activities Schedule, (May 30, 2018).

[vi] "*Unemployment Insurance Administrative Funding,*" (June 2017), NASWA, Jim Van Erden PhD, Julie Squire, Hillary Hewko.

[vii] Created by China Widener, Principal, Deloitte Consulting, LLC.

[viii] "*A National View of UI IT Systems,*" (July 2010), NASWA, CESAR and ITSC.

[ix] "*Status of State UI IT Modernization Projects*," ITSC, (June 2017).

[x] "*Unemployment Insurance Call Center Study and Final Report,*"prepared by Coffey Consulting for the U.S. Dept. of Labor, ETA, OUI, Jan. 27, 2017.

[xi] *Id.* at p. 4.

[xii] Tech Trends 2018, "*Exponential Technology Watch List: Innovation Opportunities on the Horizon*," Deloitte Insights, (Dec. 5, 2017).

[xiii] Payment Accuracy.gov, Unemployment Insurance, total payments, improper payments, improper payment percentage, (Current as of Oct. 27, 2017).

[xiv] U.S. Dept. of Labor website, Unemployment Insurance Improper Payments.

[xv] *Id.*

[xvi] "*New Mexico Successfully Launches New Unemployment Insurance Tax and Claims System,*" New Mexico Dept. of Workforce Solutions Press Release, (Jan. 9, 2013).

[xvii] U.S. Dept. of Labor website, Unemployment Insurance Improper Payments.

[xviii] *Id.*

[xix] "*Aiming Analytics at our $3.5 Billion Unemployment Insurance Problem: Analytics is putting a dent in one of the highest error rates of any government program,*" Government Technology, Tod Newcombe, (March 2017).

[xx] "*Unemployment Insurance Administrative Funding,*" (June 2017), NASWA, Jim Van Erden PhD, Julie Squire, Hillary Hewko.

[xxi] *See*, Deloitte Insights: *Ten Bold Plays: Help Drive Action with these Ambitious Goals,* (Feb. 7, 2018), M. Price, W. Eggers.

[xxii] STC Fact Sheet, US Dept. of Labor, Employment and Training Adminstration, Office of Unemployment Insurance, website.

[xxiii] *Id.*

[xxiv] *See*, Kentucky Chamber of Commerce, Bottom Line, "*Thirty local leaders selected for academy to address workforce needs across Kentucky*," August 17, 2018.

[xxv] "*Unemployment Insurance: Then and Now: 1935-85,*" Daniel N. Price, Social Security Bulletin, Vol. 48, No. 10, (October 1985).

[xxvi] "*The Role of Unemployment Insurance as an Automatic Stabilizer During a Recession,"* (July 2010), Impaq International, Dr. Wayne Vroman, the Urban Institute.

[xxvii] *Id.*

[xxviii] "*Unemployment Insurance: Administrative Funding Likely a Growing Problem,*" (May 24, 1989), U.S. General Accountability Office, Testimony, William J. Gainer, Director, Education and Employment Issues, HR Division.

[xxix] See, Ohio Rev. Code 4141.11, and Mass. General Laws Chapter 151A, Sections 14N, 14O.

[xxx] Kentucky's Service Capacity Upgrade Fund, established in KRS 341,243, signed Apr. 10, 2018, Colorado's Employment Technology Support Fund, C.R.S. 8-77-109, Oklahoma's UI technology fund's purpose is to "modernize business processes and technology that will not impose hardship on employers in the state," *see*, Oklahoma Security Commission law, Title 40 Article 3-109.3 (2017), and Pennsylvania's UI "service and infrastructure fund," established Nov. 14, 2017.

Authors

For questions regarding *Unemployment Insurance Modernization: Recessionary Playbook | First Responder Kit* Sept. 2018, please contact

Judi Cicatiello
Manager
Deloitte Consulting LLP
✉ jcicatiello@deloitte.com

Scott Malm
Principal
Deloitte Consulting LLP
✉ smalm@deloitte.com

Acknowledgments

The authors of *Unemployment Insurance Modernization: Recessionary Playbook | First Responder Kit* would like to recognize the exceptional work of the following individuals as contributors and editors: Lynnette Stern, Aaron Hinds, and Jeremy Jackson.

Deloitte.