

Spotlight Brief

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Addressing Barriers to Unemployment Insurance Program Access Through Community-Based Navigation

Findings from New Mexico, Oklahoma, 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, Oklahoma, 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.

Background

Research finds that historically marginalized workers are less likely to receive Unemployment Insurance (UI) benefits when unemployed and that these disparities are primarily driven by differences in applications for benefits (Forsythe and Yang 2022). Workers often do not know that they are eligible for benefits or face barriers when trying to file a claim (Shaefer 2010). One potential roadblock to accessing UI benefits among historically marginalized populations is the limited presence of the UI program within communities.

Over the last 40 years, UI has shifted from a program that accepts in-person applications for benefits at local offices to a program where most states process online applications and questions

are addressed through call centers (Coffey et al. 2017). Nationwide, in 2023, an estimated 76 percent of initial UI claims were filed online, 20 percent of claims were filed by phone, and only 1 percent were filed in-person (DOL 2024).

Some states offer a few locations, mainly American Job Centers (AJCs), where potential claimants can apply in person with the support of state staff, but those AJCs are not always located conveniently for underserved populations and the number of AJCs has slowly declined over the years (Dunham et al., 2005). This situation creates barriers to access for those who lack an understanding of UI and could benefit from in-person services, who distrust government, who prefer in-person services, who lack transportation to existing AJCs and other locations where they can get in-person support,

and who struggle with technology access and use. In this spotlight brief, we highlight approaches used by three of the UI Navigator grantees, New Mexico, Oklahoma, and Pennsylvania, to fill gaps in face-to-face services for historically underserved populations, including older adults, rural residents, and potential claimants from Black, Indigenous, and People of Color (BIPOC) communities.

What barriers do UI Navigators address by having an in-person presence in historically underserved communities?

UI Navigators and study participants receiving Navigator services identified multiple barriers to receiving UI that can be addressed by offering face-to-face services for historically underserved populations.

Understanding of or knowledge about UI eligibility criteria

UI Navigators in New Mexico, Oklahoma, and Pennsylvania all reported that historically underserved populations may not know they are eligible for UI benefits because they are unaware of, or misunderstand, the criteria for eligibility. At least one in four interviewed participants shared that they had never heard of UI benefits before meeting with a UI Navigator at an in-person outreach event such as a vaccine clinic or school supply drive.

Given this population's lack of knowledge about UI benefits, Navigators aid potential claimants, in a face-to-face setting, by clarifying UI eligibility criteria and translating written UI materials and requirements into plain language. As a UI Navigator in New Mexico explained, online and phone filing and assistance has grown because states have made in-person support less available. While this may be a sound financial decision for states, older populations and others, nonetheless, rely on "a friendly face" to understand complicated

eligibility requirements and benefit from step-by-step instructions.

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"I never heard of unemployment [benefits] before my navigator told me about it when I went to pay my water bill and said I could use it."

Potential UI claimant in New Mexico

Lack of trust

According to UI Navigators, some members of historically underserved populations have had experiences that lead them to have general distrust, including distrust of government intervention and involvement. A career counselor from an Oklahoma AJC noted that "many people we see here want to be able to talk to a live person. They need to trust us." Given the sensitive nature of the information required to apply for UI benefits and maintain eligibility, Oklahoma staff reported those populations who require additional assistance with their forms feel more confident getting assistance face-to-face, where they can verify the legitimacy of the UI Navigator's identity and affiliation.

Transportation

UI Navigators reported that public transportation in some areas is deficient or absent, meaning that potential claimants cannot get in-person assistance in some UI Navigator service areas. For example, in Tulsa, Oklahoma, the UI Navigator reported public transportation routes are cumbersome, and it can take up to two hours to reach an AJC where in-person UI assistance is available. In New Mexico and in some areas of Pennsylvania, UI Navigators shared that potential claimants are dispersed across rural areas without access to public transportation and may have limited personal transportation. A Navigator staff member from Pennsylvania reported that the cost of gas or the lack of a vehicle can also be a barrier to receiving in-person assistance.

Technology

Potential claimants may also face technology barriers that prevent them from accessing UI benefits independently. According to UI Navigators in Pennsylvania and New Mexico, some struggle to obtain reliable and consistent computer and internet access. In rural areas, broadband access and cell service can be spotty and cost prohibitive. Other potential claimants have limited technology proficiency. Some UI Navigators in New Mexico, Oklahoma, and Pennsylvania noted that even those residents with computers or internet access in their homes may struggle to use technology and therefore need someone to guide them through the online UI filing systems to apply for benefits and maintain eligibility via recertifications.

What strategies do UI Navigators use to meet potential UI claimants in the community?

To mitigate these barriers to learning about and receiving UI benefits, New Mexico, Oklahoma, and Pennsylvania have leveraged their community connections and used innovative approaches to provide in-person UI Navigator services to underserved populations.

Oklahoma Employment Security Commission partners with Oasis Fresh Market

Oklahoma is implementing a Navigator model where one career counselor at Oklahoma Employment Security Commission (OESC) serves as a UI Navigator off-site at the [Oasis Fresh Market](#) in North Tulsa which is both a grocery store and a nonprofit organization. The nonprofit organization that operates as part of the market serves as a liaison to connect local community members to resources, including utility and rent assistance and free legal clinics. The market also hosts many community events and activities, such as vaccine clinics and food and clothing drives. The UI

Navigator sets up and staffs a table at community events and during predetermined days at the market to serve residents of North Tulsa who live far from the nearest AJC. The OESC career counselor who serves as the Navigator can access the OESC database and UI systems to assist potential and current claimants with filing for UI benefits and resolving issues with UI claims. According to the UI Navigator, by having a consistent in-person presence, the UI Navigator has garnered trust from the local community, reduced transportation and technology barriers, and leveraged in-person interactions to demystify UI eligibility criteria.

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“The reason they [state UI employees] applied for the grant and targeted North Tulsa is because the statewide unemployment rate was 2 to 3 percent, and the North Tulsa area was 19 to 35 percent at any given time. The majority of individuals in that area have no access to any kind of vehicle to get to their offices [the AJC], and the bus route to get to the AJC was something like three or four bus changes.”

UI Navigator staff in Oklahoma

Pennsylvania Department of Labor & Industry partners with Central Susquehanna Opportunities in central Pennsylvania

As one of eight subgrantees to the state UI agency grantee, [Central Susquehanna Opportunities](#) (CSO), a multi-service community action agency, serves nine rural counties in central Pennsylvania. CSO aims to improve economic opportunity by connecting families to the resources they need, such as food and housing assistance, and by providing employment services in partnership with an AJC. The CSO UI Navigators offer mobile UI claims filing and weekly recertification support to rural residents in three ways: (1) they travel to participants for scheduled one-on-one

appointments held in community locations, like public parks or libraries; (2) they hold office hours in a centralized county and location so participants can come to them for services closer to their homes; and (3) through “The Link”, a mobile AJC run by Central Pennsylvania’s Workforce Development Corporation, they provide services such as meeting recently laid-off workers at their job site. By offering mobile services, these UI Navigators have helped eliminate transportation and technology barriers to accessing UI for rural residents.



“He [UI Navigator] put me on the computer for unemployment to send me letters.... We'd meet like in the library, in a park by my house, somewhere where we could be safe and talk.”

UI claimant in Pennsylvania

New Mexico Department of Workforce Solutions partners with Department of Health Community Health Workers

All UI Navigators in New Mexico are current or former community health workers (CHWs). These CHWs are professionals who promote public health and well-being in the communities they serve. As trusted members of their communities, CHWs serving as UI Navigators can help mitigate the cultural barriers and mistrust of government that may arise in filing UI claims. They conduct outreach to rural communities through flyers and tables at community events. One potential claimant who received Navigator services and was interviewed for this study reported that the UI Navigators were “genuinely kind and want[ed] to be helpful” and another potential claimant said that it “feels like I’m talking to a tia [aunt] or something.” To reduce transportation and technology barriers, these UI Navigators bring a state-issued laptop (which can input data in the absence of immediate internet access) to various locations to meet potential claimants in their homes, at farms facing seasonal closures, or in the community.

Practice Implications

Other state UI agencies that want to support underserved populations who may need in-person services or face transportation or technology challenges could consider implementing similar community-based Navigation strategies. Respondents in New Mexico, Oklahoma, and Pennsylvania reported that offering services in an accessible community location, such as a public library, park, or community center, helped overcome participants’ barriers to access to in-person services. Respondents also indicated that leveraging community connections can help potential claimants where the need for UI benefits is higher—at job-site closures, for example, or agricultural workplaces facing seasonal closures—and thus facilitate access for affected groups.

Citations

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Suggested Citation and Study Overview

Suggested citation: Starks, B. “Addressing Barriers to Unemployment Insurance Program Access Through Community-Based Navigation: Findings from New Mexico, Oklahoma, and Pennsylvania.” *Mathematica*, February 2024.

Navigators Evidence-Building Portfolio: The UI Navigator study is part of the larger Navigators Evidence-Building Portfolio, a study funded by DOL to explore the potential of Navigators to improve outcomes and equity in workforce programs. Visit the [Navigator Evidence-Building Portfolio website](#) for additional information about the project and related publications.

Disclaimer: This report was prepared for the U.S. Department of Labor (DOL), Chief Evaluation Office (CEO) by Mathematica, under contract number 1605DC-18-A-0020. The views expressed are those of the authors and should not be attributed to DOL, nor does mention of trade names, commercial products, or organizations imply endorsement of same by the U.S. Government.