

## Pandemic Unemployment Benefits and Government Incompetence at Its Worst - Illinois

May 20, 2020 - One of the key features of the CARES Act passed by congress was a provision that provided unemployment benefits to gig workers, independent contractors and business owners. People falling into these categories don't normally qualify for unemployment benefits because they don't pay into state run unemployment insurance programs. Commonly referred to as PUI (pandemic unemployment insurance) or PUA (pandemic unemployment assistance), states around the country have scrambled to incorporate the programs into their other unemployment programs. Unfortunately, these rollouts have been less than smooth.

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PUI programs around the country have created widespread frustration among applicants. That's for a variety of reasons which include less than clear guidance on eligibility, antiquated tech systems that were never designed for the volume of applications currently being received, technical glitches due to rapid rollout without proper quality control, overloaded phone systems that simply play informational messages and then hang up on applicants needing assistance, and a host of other reasons.

As bad as these issues are, and as incompetent as they have shown many government agencies to be, Illinois is apparently vying to become the king of incompetence with their PUI system. The state introduced a new system to handle PUI claims and made a pretty big deal about it. But a technical problem in that system was actually exposing the names, SSNs and other data on applicants. Everything required for enterprising identity thieves to commit fraud, from a group of people already struggling to stay afloat financially.

As if this data breach wasn't bad enough, the way the state found out about it and their actions afterwards are even worse. The problem came to light when an applicant sent a computer screen shot of other applicant's names and SSNs to Terri Bryant, a member of the Illinois State Assembly. Bryant, in turn, notified the office of Governor JB Pritzker. That was last Friday.

Now you might think that the Governor's office would have swung into action immediately to stop a breach like this. At the very least, you might think that they would have made an announcement to try and stop anyone from submitting a new application until the issue was resolved. But none of that happened. Instead, after several days, Rep. Bryant determined that the only option was to send an open letter to the governor. And that letter has since been picked up by the media.

The state is currently saying that they don't know how many people were impacted in this data breach or if there is any indication that the data breach could have been used by identity thieves. But we do know that on the first day that the new system was up and running, more than 44,000 people started applications. By now, that number is likely in the hundreds of thousands.

We are advising anyone who applied for PUI in Illinois to take precautions against identity theft immediately. Start watching your credit card bills very closely. Check your credit report regularly. And if you don't need access to instant credit, you should seriously consider freezing your credit files with the consumer reporting agencies (Experian, Equifax and TransUnion).

The fact that the state government knew about this breach for days but did nothing is absolutely reprehensible. At the very least, they should have taken steps to prevent an already bad breach from becoming worse, but apparently even that was too much trouble for the bureaucrats in charge.

by Jim Malmberg

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