Steve Adams, host  00:10
Hello, and welcome to the Back to Business Iowa podcast from Iowa State University Extension and Outreach. This podcast is a collaboration between Iowa State University Extension and Outreach and the programs including Community and Economic Development, Farm, Food and Enterprise Development, and the Iowa Small Business Development Centers. These podcasts cover relevant topics for businesses and individuals related to education, research and technical assistance during and post COVID-19.

Steve Adams, host  00:55
I'm Steve Adams, field specialist three at Iowa State University Extension and Outreach, part of the Community and Economic Development unit, and your host for these podcasts. Today we'll be speaking with Ryan West, deputy director of Iowa Workforce Development, about the current state of unemployment in Iowa, and resources available through Iowa Workforce Development. Thanks for being here today, Ryan, welcome aboard.

Ryan West  01:20
I'm very happy to be here, Steve, always awesome to participate on a podcast that’s coming out of this great state of Iowa. So really looking forward to talking to you guys and excited to kind of tell you where we are and kind of set the backdrop for where we came from and some of the similarities. So excited to be here. Thank you very much.

Steve Adams, host  01:40
You bet. Well, first of all, can you tell us about your role at Iowa Workforce Development and what does the agency do, generally?

Ryan West  01:48
Yeah, so my role with Iowa Workforce Development has kind of changed over the years. I started in 2009, during the recession, real interesting time, as a workforce advisor. So I kind of have done it from the unemployment insurance side of things with Iowa Workforce Development. I'll break down here in a second kind of from the bottom to the top. And, you know, when you—during the recession, that there was such a premium put on finding people to fill positions to help, you know, get unemployment insurance claims filed. And so, it was an interesting time to start and today, you know, 12, 11-12 years later, I'm the deputy director for Iowa, of course, I'm very fortunate to be in the position I'm in.

Ryan West  02:29
I love working for the state of Iowa. And I love working for Iowa Workforce Development. We've come a long way in those years that I've been there. Certainly technology's played a part in that and social
media has really helped us in the last five minutes [laughter] feels like five minutes, five months with communication and we didn't have that ability. It was just starting. We weren't using it at the capacity that we are now during the last kind of, you know, rough spot that we had.

**Ryan West 03:02**
And so Iowa Workforce Development is a really interesting agency because it certainly is familiarized with unemployment insurance, rightfully so. But we also have a huge facet to the agency that helps people find jobs, which is our workforce services site. We also have our labor division, which helps with OSHA and making sure things are safe around the state. And then we have workers compensation, who hears, holds and hears hearings to determine if people are eligible for benefits. We also have a really robust labor market information or as we commonly refer to it, LMI division. And they help put together a great deal of the stats for the state of Iowa and not only for other state agencies, but for employers around the state and that information then rolls up into the Bureau of Labor Statistics at the federal level.

**Ryan West 03:56**
So it's an interesting dichotomy of industries that we kind of work with. There's also this real interesting format that we have with Iowa Workforce Development in that we are, a lot of our funding is federally funded. So unemployment insurance, for instance, is 99.9% federally funded—states administer it, but it's federally funded. So there's always a component that, you know, we're working through a lot of braided streams, there's always a lot of kind of overlap going on. And so it's a very "every day is different" type of agency.

**Ryan West 04:37**
And as we're going through now, obviously, this is kind of where we trained to be at and that is to get through these rough spots. So that was a real arching overview of Iowa Workforce Development, but it's one of those state agencies that serves a purpose to consistently try to strive for really good customer service. It's tough, obviously during certain scenarios, but, you know, we ensure that a lot of money gets paid out, we ensure that a lot of things are safe. And we ensure that the statistics for the state are accurate.

**Steve Adams, host 05:15**
Well, you made a comment there about the LMI information, that labor market information, which I've used consistently over my career here in Iowa. So does that have any effect or is it any way connected with the labor shed analysis?

**Ryan West 05:29**
It is, yeah, absolutely. That's a great point. So yeah, well, those will come out of there and yeah, absolutely, man that group really is a probably podcast in themselves and what they do. You know, that's a group of individuals who are consistently looking at the data for all different types of sets around the state and it's kind of split between the labor shed group and then the group who really reports all of the Bureau of Labor Statistics numbers. So it's a real combination of ensuring that not only are we providing accurate data for the state of Iowa, but then in the Midwest in general as well. So there's a lot of data points, there's a lot of really good information that people can find by going out to the website, which I'll you know, make sure to give a promo on. But you know, the labor market information site just as a wealth of information, it can really help you make some guided and informed decisions as an employer or community leader.

**Steve Adams, host 06:30**
Yeah, I know a lot of economic development people around the state use that LMI labor shed information when they're making decisions about you know, what types of businesses they want to
recruit, etc. So, I'm kind of guessing back in January or February this past year, you really probably just like the rest of us had no idea what challenges that would be coming your way this year itself. When did you first know or start to suspect that this is going to be a time like unlike any other and what caused you to raise that awareness?

**Ryan West 07:01**
Yeah, that’s a really good question. I mean, it's been a really fast five months, you know. First and foremost, the staff are starting with director Beth Townsend, and certainly the governor’s office and then all of the staff within our workforce development just really, you know, overachieved for sure, and the amount of time they put in, really given up a lot to ensure that we can work through all this. But it’s really an odd thing, Steve, because, you know, as of February 2020, the unemployment rate was 2.8. And it had been hovering around 2.8, 2.6, 2.4, you know, for the last really 18 to 24 months, just this really odd, even through the winter, which is really odd, the state of Iowa just consistently low.

**Ryan West 07:52**
And then by June we read 8% and of course, because of the pandemic, but to get to your question, you know, early March I remember, you know, obviously there was discussion, I don’t think really, I guess, really was fully aware of how rabid COVID was starting to become until early March, maybe I just wasn't listening. And first second week of March is when it started to become, you know, Iowa Workforce Development—I remember, we were in the war room, if you will, and just had completed the work. We had a news kind of setup that was really helpful at this.

**Ryan West 08:31**
It was perfect timing, where we were in there, and then we kind of became our go-to spot more and more. And then before, you know, we knew it, second, full blown second week of March, we were in there full time all the time. We have some really big screen TVs in there to watch what's going on. So it was really helpful. And that’s when it really started to become a indication that this is gonna be a long few months was what we were thinking, or just month.

**Ryan West 09:01**
The other part of it that we're dealing with, you know, certainly we're watching what's on the news, but we have some agencies that work nationally with the state agencies for unemployment insurance, one of the primary one being NASWA, which is an acronym for the National Association of State Workforce Agencies. And they're designed to help agencies around the US, unemployment agencies and workforce agencies, for that matter, get a grip and understanding on what's going on at a higher level, the national level, and so we’re getting information from them. And so we knew by mid March, really, beginning of the second week of March, that there was going to be some serious changes coming, federal funding coming.

**Ryan West 09:49**
And then of course, that ultimately would be, come out in the CARES Act and several different buckets of money. But it was really that timeframe that really started to heighten our change. We soon thereafter were then starting to work in a position where we were starting to spread people out as well. And, you know, it was one thing to really kind of hear what all the other players are doing. But we had to kind of follow those rules as well. We did a lot of initial customer service calls in the beginning, with employers, with community active groups, with associations to ensure that they had the right information from an unemployment insurance standpoint. And so it was, you know, it was kind of, we literally went from the snap of the fingers zero to 100. And a day is what it really felt like, Steve.
Well, I think we’ve heard frequently on these podcasts and we certainly at Iowa State University Extension have done the same thing. We’ve had to pivot, we’ve had to go into a more virtual environment. We’ve had to do things much differently than we’ve ever done them before. And it sure sounds like you guys have been doing the same thing.

**Ryan West  10:57**
Yeah, absolutely. I mean, you know, I don't want to jump ahead too far. But you know, I never thought we were, we'd have staff working from home. I mean, I just didn't think it was feasible. And, you know, we've been doing it and doing it, you know, at the historical work level. So, yeah, I mean, there was, you know, the first couple months, especially, you know, it did literally seem like every hour, certainly every day something was changing. There was new guidance coming down at the federal level, we would have to flesh it out to make sure it works, you know, then, you know, our information technology team has to put it to work, so it's this big machine that just keeps spinning and we really had to learn how to adjust on the fly.

**Ryan West  11:42**
I think we were lucky in that, first of all, it starts with you know, our director director Beth Townsend, but you know, we had people who had been there for a while and we're kind of used to, had been through, you know, changes before. Certainly this one was historical, but enough to know that, you know, sometimes you're just going to have to go through this when you work for a state agency. So yeah, not unlike, you know, Iowa State or any other state agency. We're all kind of going through this at the same time, which, you know, maybe made it a little easier for everybody to get through, I guess.

**Steve Adams, host  12:15**
Well, you referred just a moment ago to Iowa’s unemployment rate prior to the pandemic being 2.4, 2.8%. So it’s been my understanding that once you hit 3%, you really have functionally full employment. Does that metric still stand true, Ryan?

**Ryan West  12:34**
You know, I think so. I mean, I, you know, you can look at the unemployment rates, even a lot of different ways and dissect it a lot of different ways. I mean, we were constantly hovering around 1.6 million people in the workforce, and the labor participation rate was always in the top two or three, which just means that you know, at Iowa, we had as many people working as any other state in fact, more than most. Yeah, I think so. I mean, you know, you’re always gonna have a group of folks who are just made up of people who are looking for a job, maybe aren’t wanting to work right now, you know, it’s hard telling. But yeah, I mean, we, I think we had, probably. We were at a point where, it’s a good place to be, but you know, we were helping, we were constantly trying to find workers. And that was really the theme.

**Ryan West  13:26**
We really went from that mindset to just helping people get unemployment insurance. Literally, it’s probably the best way to describe the transition, but it really feels like it was overnight. Yeah, I mean, I mean, to answer your original question, yeah, that probably holds true. I mean, certainly trying to get down to under 2%, we were in some counties, it's phenomenally low. But you know, employers are always looking for that next skilled worker and so it’s a constant, you know, churn to help find people who are maybe are looking for upskilling or looking for opportunities that maybe they didn’t otherwise know existed. And so even during that time, there's plenty of opportunity to help people find new opportunities to maybe give them a career that they wouldn't otherwise have had.

**Steve Adams, host  14:22**
You also mentioned earlier about that you started with the agency during the recession. That’s correct, right?

**Ryan West** 14:29
That’s correct. I started in June of 2009.

**Steve Adams, host** 14:32
Okay, so having lived through that period of time, which most people said really wasn’t over until 2015. And if you look at that period of time, and where we are today, do you see similarities, differences in comparison to be made there, Ryan?

**Ryan West** 14:49
Yeah, I think there is some comparisons to be made there, yeah. I think the stark difference between the two is this, you just alluded to it, Steve, it kind of lingered til 2015 and really went on six or seven years. And it was a little easier to adjust to, because it was, you were given a little bit of breathing room, it came on a little bit slower. This was just within a few days. And so you really crammed two or three years into a week, it felt like, and I think that’s the biggest difference between the two. Now, hopefully this one, you know, we get to the end of this year, and we’ve talked about this a little, when we get to the end of the year, you know, there’s some things that are extended out, you know, if those will be extended again, then you may go into a scenario where a little bit similar to the recession in that you have some federal funding that is out there for an extended period of time, but you know, we’re certainly not there yet.

**Ryan West** 15:48
So that’s the difference in the two. The similarities are in the extensions of the money, or in the federal pockets of money. There was a federal pocket of money available during the recession. It’s kind of been forgotten. It wasn’t the same amount. But there was a, what we called then an EUC pocket of money that paid when people were getting unemployment as well, and it was extended several times. So the way that we conducted the unemployment insurance then is different than now, for a lot of fronts. One, we have a lot of different employees that are in that day-to-day, processing unemployment claims, doing fact-finders, taking certainly customer service calls. And we’ve improved on our ability to answer the phone calls, to really streamline the efforts over the last seven, eight years.

**Ryan West** 16:48
So I think that we probably had done as much as we could with being prepared for this new opportunity that came along, if you want to call it that, then we were in a position where we were able to just handle call volumes to the best of our ability. I don’t think we would have been able to maybe necessarily do it as well in the recession. But that’s because we’ve got better, we’ve learned as we went, and it’s taking from those experiences during that last round that some of us were here that we were able to apply and that helped us.

**Steve Adams, host** 17:26
Always great learn from experiences, even bad ones. And I like the fact that you use the term opportunity here. A lot of people don’t look at it that way. But we do know, Ryan that certain industries in Iowa, especially the hospitality industry, whether that be hotels, restaurants, bars, etc., tourism attractions, have all been pretty well slammed by this whole pandemic. But are there other industries that you’re seeing a really rapid downturn in, or are there others that are you’re maybe seeing some quicker recovery and improvement?

**Ryan West** 18:01
Yeah, no, I think that's probably always the million dollar question in this, you know, it's always, when it's been my experience when these things happen, you know, you focus on, the focus tends to be on the industries that are certainly, you know, taking the brunt of it, rightfully so. Certainly, you mentioned retail restaurant industries, you know, from very, very day one, we were trying to reach out to help those individuals. I think, you know, keep this in mind—especially in a scenario like this you get a lot of people who file unemployment, file for unemployment insurance, excuse me, for the first time and so you, everybody's kind of at a heightened level. And, you know, I think it's a really testament to the people in the state of Iowa, how well they, you know, a lot of them had to wait in line and on the phones—by "line," I mean on the phone.

**Ryan West 18:52**
But really, we're very lucky with the people in the state of Iowa, that they're able to just kind of roll with the punches. I got to really stress this, you know, it's, I've really found this with folks in the state of Iowa, when we ask them to do something, mostly we just all do it. You know, there used to be this theory that, how people in the rural communities are not going to be able to do that. They know how to use their mobile phones. They know how to do it faster than anybody. So I mean, I think that's just a misnomer. You know, we really, if you, you know, build it, they'll come, and I hate to use such a stupid cliche. But if we show them, they really will, and we're really fortunate as an agency that have a public that'll do that. I think that has to be stated.

**Ryan West 19:38**
But yeah, I mean, to answer the question, certainly healthcare, I mean, I think they just were taking the brunt of this before and are taking the brunt of it through, for obvious reasons. Certainly, you know, testing is at a premium and just the safety of those health care workers and people, the willingness they put forward to come in and continue to do that manufacturing was another one, certainly the construction and labor stuff. A little bit of a dive on that. I think they've started to recover. One that I think, no pun intended, rolled along was truck driving. You know, truck driving kind of was one of those industries that was, just as this was going on their workloads are increasing for the obvious reason of transportation and the goods that needed to be delivered at an even higher level.

**Ryan West 20:31**
So there are other industries that rise, that's one that sticks out right off the bat, as an opportunity for individuals to really find, you know, if they were out of work, for whatever reason, there was an opportunity for them to look for a different occupation. You mentioned the opportunity thing, and I'm a big believer in adversity can create opportunity, and I think we'll see that, is I think the best way to answer your questions, Steve is as we move forward. Those industries are, you know, have some of them, certainly the restaurant, retail manufacturing, there, I think industries are gonna have to look for different ways to find the talented workers to fill the positions and vice versa.

**Ryan West 21:14**
I think jobseekers may have to do some different things moving forward as well, through social media and how you're presenting themselves, how you're trying to show the talent that you may have, or vice versa, how an employer is able to show, you know, the opportunities they have to video and the environment that they have created. And that manufacturing, for instance, isn't the manufacturing of 25 years ago, and so it's a real interesting thing, but I think there are things, there are plenty of opportunities there. So I think, you know, there's always the big three that kind of get looped in there no matter what, which are manufacturing, healthcare, restaurant/retail. Certainly information technology always seems to be looking for help.

**Ryan West 22:03**
I think what we’re really going to keep an eye on is as more people, or more employers, excuse me, are willing to have their folks work from home, you may have a scenario where a business out, of let’s say, Cedar Rapids, could hire somebody from Colorado, and they may never need to move to the state of Iowa, or vice versa. So that’s something I think we all got to keep in mind. Where we may not necessarily have people that will move out of the state to take another job like they have had before the pandemic. They may not move out, but they may take a job out of state because that employer now is open to what they can do from a standpoint of working virtually. So there’s a lot in that answer, Steve, but that’s because it’s hard to answer it without bringing all this stuff up now.

Steve Adams, host  22:54
Well, you know, we keep hearing the phrase over and over again, the new normal, and it’s anything but. But let’s just say, Ryan, I’m a first-time filer for unemployment. And what would be in your mind the most common mistake people make when they’re filing for unemployment?

Ryan West  23:12
Believe it or not a lot of— [laughter] it’s a little odd, we have a lot of people who just can’t remember who their last employer is. Or, or they put it down wrong on the application. And part of it’s because maybe the employer is listed as under a different name, part of it’s because there may be, kind of, just have the deer in the headlights, they’ve never filed for unemployment and just rightfully, you know, there’s a lot going on in their minds, and how they’re going to make everything work. So those things stick out, believe it or not pretty, on a pretty common basis.

Ryan West  23:47
I think probably the most the biggest thing we see, that we really kind of are always harping on people about, is they don’t file soon enough, if anything, Steve. They wait. They wait and by waiting, then they want their claim backdated. And we’re in a position where we don’t always do that anymore. And so the days of, you know, waiting two weeks to file your claim, you know, you’re gonna miss out. So if somebody’s laid off or something happens, we always stress, file that day or the next day, don’t wait any longer. So that’s the most common thing. Once we get people into the claim, usually we can get them pushed through there. If there are some errors on there, if they transpose some numbers, we can get those cleaned up, but at least they got a claim on the system.

Ryan West  24:35
But that initial claim, which is good for one year, it’s really imperative that you get it on as quickly as you can. Because if you’re eligible for unemployment in the last five months, most cases everybody has been, you know, you want to make sure that you’re getting everything that you’re eligible for. The other thing is not so much when they file that initial claim, it’s that weekly claim, Steve. And that’s where every Sunday, they’re going online to claim their previous week that they were on. So that’s sometimes called a weekly claim or continued claimants, this means the same thing. A lot of times people aren’t doing that timely, they’re waiting too long, and then they don’t get paid on time. And that can be frustrating, but we need you to do that timely. So those are the two things, it really just comes down to the urgency of getting your claims filed and getting them on the record.

Steve Adams, host  25:30
I think that’s another false assumption, Ryan, that people make, is that when they file, even though they may have waited two or three weeks, they assume that that’s all going to be retroactive. That’s not the case.

Ryan West  25:42
It’s not the case because, you know, um, yeah, I mean, we can’t backdate. I mean, we’ve changed some of our policies and some of our, actually some of our administrative rules where you know, we need
you to file when you’re eligible to file, it just helps the process all the way around. It helps the claimer, the claimant, it helps the employer, it helps Iowa Workforce Development. It’s just kind of a win win win. And it gets you going faster along in the process. And you’re right. I mean, three or four days, waiting three or four days along with some weekend time there can delay by a week, week and a half. And we don’t want that. So you’re absolutely right when you make that statement, Steve.

**Steve Adams, host  26:30**
Well, now that the additional $600 per week of federal unemployment has expired, which that happened on July 25. The President now as of last weekend, has signed an executive order extending some of those benefits. I think we’re all a little unclear whether he has the power to actually do that or not. But where does federal unemployment stand today?

**Ryan West  26:54**
Yeah, so there’s a couple different buckets. So let’s start about the two that are still in place. So there’s two current buckets of money that are paying out until the end of the year, I believe the actual date is December 26. It’s the last week of December. And that is for the PUA. That’s the pandemic unemployment assistance. We’re very heavy on acronyms, in case everybody hasn’t found out yet. [laughter] And that’s the bucket of money that was essentially set up for individuals who were small business owner. So people who wouldn’t have normally, who wouldn’t have qualified under normal circumstances. And that money goes until the end of the year and we’ll probably still have people on there up until that point.

**Ryan West  27:44**
The other bucket of money is the PEUC money and that’s the extended unemployment compensation, money and that money, group of money, goes until a bucket of money, excuse me, goes until the same time same timeframe, so the end of the year. So those two are still into place. The F pot money is the $600. That’s the federal pandemic, that money was—expired, was gonna say set to expire, but it did expire—at the end of July, as you said, and there’s been talk about how it will be extended, where that’s at, you know, nothing has come down. That’s a federal process.

**Ryan West  28:25**
So Iowa and Missouri and California and the other states, you know, we’re all just kind of waiting for that guidance. Once that guidance comes out, then we will kind of all as a state go back to, you know, figure out how to get it implemented. And what I mean by that, if it doesn’t come back where they’re extending it as $600 and they change it to a different amount, then we will have to, you know, make some adjustments. Most likely it will be retroactive. I’m assuming that, meaning let’s say they would approve something in September, just hypothetically, then most likely, I think, just based on the history I’ve had in doing this, they would butt that up to the July 25 date, July 26 date--don’t remember if it’s the 25th or 26th now, but to make it butt up to that date.

**Ryan West  29:17**
And what we don’t know, though, Steve, is what that’s going to entail, if anything. I mean, it’s possible that it wouldn’t be extended as well. But certainly the discussions that have been going on and on about it leads you to believe that there will be something. It’s just as we’re sitting here talking today, you know, we just don’t know. And, you know, it could be a few more weeks, probably August, you know, August is usually a month where there’s more breaks and national legislation, so hard telling. We just know as a state, we’ll be ready to administer it. And very similar to when the original CARES bill came out in, you know, late March, you know, we’ll just wait to let it come out and then we’ll get guidance from other kind of regional Department of Labor regional offices. Ours is in Chicago, they’ll help us, help states in their area figure that out. But we just unfortunately don’t know at this point.
Steve Adams, host  30:18
Yeah, so I also recall as the original CARES Act funding came down that the Iowa Coronavirus Relief Fund was set in place, and if I'm not mistaken, Governor Reynolds set aside $500 million to kind of backfill unemployment. And where is that money now Ryan, and where's it sitting?

Steve Adams, host  30:41
So that money's in the unclaimed insurance trust fund and you know, employment insurance trust fund is made up of employer taxes, so employers in the state of Iowa—we have 80,000, now not all 80,000 you know, some of them are just sole proprietors but give or take 80,000 employers in the state just for context for everybody if they weren't familiar. And there's a system set up, in every state, there's essentially three or four different ways that a state can set up their unemployment insurance, employer taxes, and we use a cost-benefit ratio system. And it's a formula that, you know, is required. You have to have a degree from MIT to figure it out now, Steve [laughter]. It does seem like that, though.

Steve Adams, host  31:29
But it's all in the code, and you know, as all of the things are, that we follow. But to get to your point, yeah, yeah. The Governor was, that was awesome that she put that money in there because what that does is it's a win-win. It helps not only protect the trust fund to keep it solvent. Iowa had a very solid trust fund before this started. In fact, we were in the top 10, usually hovering around 9,10, 11, which is a great place to be because that helps keep the employer taxes low, and it also ensures that we have enough money in there if we go through a pandemic.

Steve Adams, host  32:05
You know, remember, in early March, people weren't thinking still, you know, for the most part that we would be sitting where we are today, which is just paying out huge amounts of money nationally for unemployment insurances. And so that money goes into the trust fund and it helps establish a threshold amount, essentially, in layman's terms, which for our calculations that are done, you can see the calculations in the Iowa code, essentially will help establish that we will be able to stay in tax table seven for 2021. And what that basically means is that there’s eight tables. Eight’s the highest level, I believe we’ve only triggered eight twice in the last 35 years. But staying at seven is fantastic, especially all things considered.

Steve Adams, host  32:56
I mean, think about it this way. During the recession, we triggered Table Two. So, you know, we got really low there during that timeframe. So it's a really great thing and the calculations won’t come out for a few more weeks, but we anticipate everything will be in seven, which will keep those tax rates lower for another year. And that also just ensures that we have enough money in the trust fund. I mean, you know, hopefully the Coronavirus—I'm in no way pretending to be a Coronavirus, expert, you know—but hopefully it starts to subside. I don't know as we're talking today, Steve, if it is. And so we need to make sure that we have enough money in there to be able to pay unemployment insurance. And that’s really what it’s for.

Steve Adams, host  33:39
Well, I know that's got to give you all some peace of mind. Now you may have touched on this Ryan, and maybe I just missed it. But after how many weeks do state unemployment benefits expire?

Ryan West  33:49
Yeah, no, no, it’s a great question. So I don’t think we did touch on that one. So under normal circumstances, the max is 26 weeks. So most states are 26 weeks, some states, actually some states after the recession dropped to 13 weeks, believe it or not. So if you got laid off from your job, but say they closed, they closed down, whatever the scenario would be, they would only be eligible for 13
weeks. In Iowa it's still 26 weeks. And the average weekly benefit amount for a regular unemployment insurance claim, I believe, is right around over 400 bucks. $400, $405. So yeah, 26 weeks is the max.

**Ryan West** 34:26
So when you file that initial claim, it’s good for one year. So let’s say you file a claim today, you don’t have to draw, you may not draw out all your benefits 26 weeks in a row. Maybe you’ll get laid off for eight weeks, you go back to work, some happens, you get laid off again. So you’d have you know, 14 or I’m sorry, you’d have 16 more weeks or 18 more weeks, excuse me, left that you could draw on unemployment for the rest of the year. So there’s formulas are used, it’s calculated based off of your wages, and how it determines what you get if you get those 26 weeks is simply based off the amount of wages that you’ve earned in the last 18 months, and that’s what we call the base period. But yeah, it’s 26 weeks in the state of Iowa.

**Steve Adams, host** 35:09
So at week 27, do I have any options at that point? I’m still looking for employment, but I don’t have a job yet.

**Ryan West** 35:16
Well, so under normal circumstances, yeah, there’s programs called TEB, which is a training extended benefit program. There are trade programs that perhaps you may have qualified for if the business closed and moved out of state. So there are some scenarios. There’s some business closing credits, where if the business closed, you can get an additional 13 weeks of unemployment insurance. So certainly options and then of course, where we are today, you know, the scenarios may play out where you would be eligible for something else as well. So for the most part, especially after the recession, as you said, you know, 2015, 14-15, the 26 weeks really started to become the max. There were cases certainly. But as the economy started to thrive again, those needs of businesses closing, they just kind of ceased. And so that became the norm.

**Steve Adams, host** 36:20
Those comments are a great segue into my next question. I was up visiting your website and I noticed that you have partnered with Coursera to offer online training to Iowa’s unemployed. Can you tell us more about that partnership and what types of courses are being offered there?

**Ryan West** 36:37
Yeah, so I’m glad you brought that up. Very excited to be able to offer that. You know, one of the things that comes out of, you know, we’ve kind of, it’s kind of been the theme here, as corny as it may sound, this is just my personal belief, but you know, adversity does create opportunity. And perhaps part of that’s just some from my personal background, but you really gotta just look on the positive side of things, and one of those is the opportunity that comes out of different learning opportunities, different career opportunities.

**Ryan West** 37:12
You know, if you’re, if one door closes through the pandemic, another one will open up. Maybe it's not overnight, but it’s, something more will come up. And Coursera approached us, and this was before even the pandemic, like we were talking to Coursera and it’s just another opportunity in a nutshell for people to get training, upskilling to, you know, get into a career field or an opportunity to take on a new adventure in their life, and maybe they can do it for the next 25-30 years, who knows?

**Ryan West** 37:49
What we really want everybody to do is to go to lowaworkforcedevelopment.gov, there’s an option on there, and basically just scroll down. We have some banners up there, a lot of banners up there just
with breaking news or information, but there’s one down there towards the middle and it's specifically about Coursera. And it basically just tells you about the free online earning opportunities, courses, certificate programs, everything under the sun is on there to basically answer your questions. We really just want everybody to check it out. Enrollments are through September 30, 2020. And, you know, if you get enrolled now you’ll be able to complete courses at no cost through the end of this year. So it’s just a fantastic opportunity. Who knows how it will go after that.

**Ryan West  38:36**
But it’s really one of those things you really need to take advantage of. So you can fill out a form, submit it, and then we will contact you. I don’t have the numbers off the top of my head right now. But we've got a lot of traction on it. We've actually also put out some really cool videos on it. Really what I would love everybody to do is to just check out some of the videos we put together that gives a backdrop of the opportunity that Coursera can offer you. Certainly there's other educational opportunities in the state as well. You know, no doubt that the four-year institutions, certainly, we have phenomenal two-year degree programs, you know, at all of the 16 community colleges. So there's just, this is just another facet to allow you some really awesome opportunities to learn a program at a really reduced rate, in fact, free until the end of this year. So why not take advantage of it?

**Steve Adams, host  39:34**
Oh, absolutely. I have also taking some Coursera training myself and ...

**Steve Adams, host  39:39**
Very cool.

**Steve Adams, host  39:40**
Yeah, I found it to be very fascinating as you put it, and a way cool approach to new training. Well, I also noticed doing a little background information on you, Ryan, I hope you don't think I was, uh, was trolling you necessarily. But I noticed that you’re a veteran of the Navy and you specifically worked on the flight deck. That sounds not only fascinating and dangerous, but I’m sure that came with just a little bit more than a little pressure to perform well. So you find any similarities between your naval experience and your work today with Iowa Workforce Development?

**Steve Adams, host  40:14**
Actually, I do actually. Yeah. You know, working on flight deck, you know, I was in the Navy from ’94 to ’98. I was on the USS Abraham—first of all, thank you for asking. I was on the USS Abraham Lincoln aircraft carrier. And I was stationed in Alameda, California, and then that closed and then we went up to Everett, Washington, which is just north of Seattle. And now I think the carrier is actually back in San Diego or Virginia. But, you know, I was so young, I went in when I was just two days before my 19th birthday, and I got out just, you know, a couple of weeks before my 23rd birthday. And so the responsibility you have is immense and, you know, working on the flight deck.

**Steve Adams, host  40:51**
So I was a flight deck director and you know, we launched and recovered the aircraft and you really can’t, it’s hard to explain. You’ve kind of got to see it. It’s orchestrated chaos, essentially is how it’s been done before and there is a never a dull moment. It’s, you constantly have somebody in your ear, you’re constantly watching for hand signals, you’re constantly watching people’s safety, all of that stuff, you know, it’s way too hot. You have way too many clothing, pieces of clothing on just in case there’s an explosion and da da da da. But the stress of it, it becomes addictive in a weird way. And I really admire people who can stay in and do that career for 20-25 years. It's just, it's very tough on your body. Just the physical, from a physical standpoint, you know, you're not in combat, but the abuse that you take just from the long days is pretty, pretty miraculous.
Steve Adams, host  41:24
And yeah, there is similarities, especially in that, you know, you’ve constantly got to be on guard to what’s going on or what’s changing. And for the longest time it was hard for me to really find a occupation that kind of matched that—in fact, I thought I wouldn’t—a fish out of water. I really commend people who are coming out, who have come out of combat the last, you know, it’s been 20 years now, it’s hard to say that, or 19 years. And, you know, as I’ve seen some horrific things, obviously, and I’ve tried to move on. And I gotta imagine, for a lot of them, it’s been tough to find a job comparable, if that’s even possible.

Steve Adams, host  42:22
But I think working for the state, you know, you’re always, you know, you could always use more resources, you could always have this, you can always use that. And I just kind of learned, you know, figured out ways to do things with what you have. And that’s how it is in the military, you just make do with what you’ve got sometimes and, you know, you’re protecting the United States and you’re working for the public and so the two are the same, and you gotta have a real premium on customer service. And I think the Navy really allowed me the benefit of working with people from obviously all over the United States. That was a really great experience. I’d never been on a plane until I left to go to boot camp. That’s a whole story within itself [laughter].

Steve Adams, host  43:02
And, you know, you come back and you’ve been around the world twice, and, you know, you listen to people call shoes sneakers and pop soda, and it drove me nuts for four years and you just deal with it. But I really highly encourage—I know I’m not in the position where I should suggest people join the military, I guess. But if you have the opportunity, there’s some fantastic programs out there. It’s a great way to go see the world. And you don’t have to make it a career, you can at least make it a time in your life where you get to go do different things. And for that, I highly encourage it and I encourage people when they get back to look for state opportunities.

Steve Adams, host  43:47
Well, Ryan, first of all, thank you for your service to our country, and second, thanks for your service to the state of Iowa. I appreciate you spending so much time with us. It was really, really informative and I hope our listeners will get a lot out of this. But if I wanted more information about Iowa Workforce Development or had a question about my unemployment benefits, what’s the best way to contact you or the agency? I think you gave us the website a little earlier, perhaps repeating that address would be appropriate, right?

Ryan West  44:17
No, that's great. I appreciate it, Steve. So first and foremost, we want you to go to iowaworkforcedevelopment.gov. We have a ton of information out there. When you go out there and get on our email list, you'll get a pop-up screen. We're not going to send you spam, we're actually improving our email system where we're going to be able to send out a lot better information on a weekly basis to keep people updated. The second thing is we want you to follow us on social media, on Facebook, you can just search iowaworkforcedevelopment.gov and then depending on where you are in the state we have iowa Works offices. We have 15 of those and those Iowa Works offices have their own Facebook page as well and that helps to keep us informed in the community. So follow us on that stuff. If you mind, we're on Twitter and LinkedIn, but Facebook has been the most beneficial to us.

Ryan West  45:05
The other thing we want you to do is check out—I didn't talk about this, but if you don't mind real quick, Steve—is Future Ready Iowa. So go out to futurereadyiowa.gov, you can get there from the
Iowaworkforcedevelopment.gov website as well. They're all connected. But Future Ready Iowa will have its next rollout coming here soon. We're very excited about the opportunities that hopefully will be available and even more opportunities to get education or educational opportunities, I guess is a better way to say it, so we're very excited about that. That website is awesome because it allows you to really pinpoint stuff that's going on in your area. What is the average wage somebody's earning, how many people are doing the job, what jobs are available. So whether you're a parent, whether you're a teacher, certainly educators probably know about most of this by now anyway. Or you're just somebody looking to maybe change career fields. Maybe you're a veteran, coming home. Check out futurereadyiowa.gov, there's a ton of great information on there—bookmark it, so you have it.

Ryan West 46:05
And then if you're a veteran, listen to this. You know, I know you guys have people—I know the goal is you want people all over the world to listen to this. If we have some veterans who are listening to this, check out homebaseiowa.gov. That is our platform where we allow to, where are we trying to get people from all over the United States, all over the world who are returning out of the service to come to Iowa, there's Home Base Iowa communities all over the state. There's benefits to moving into some of these areas that are really favorable to veterans. So those are our main ones. There's a lot there. Customer service is 866-239-0843. And that number will get you into anything you need for unemployment insurance.

Steve Adams, host 46:46
Well, most excellent, Ryan. Hey, thanks again for being our guest today. If you have any questions about this Back to Business Iowa podcast, please feel free to contact me, Steve Adams, at stadams@iastate.edu. And of course, thanks for listening. This podcast is a collaboration between Iowa State Extension and Outreach and the Iowa Small Business Development Centers. We're always serving Iowans, hashtag strong Iowa. Let's get back to business, Iowa. Our justice statement is as follows. This institution is an equal opportunity provider. For the full non-discrimination statement or accommodation inquiries, please go to www.extension.state.edu/diversity/ext. Thanks again, folks. See y'all next time.

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