

The logo for 'The Workers Lab' is a dark blue hexagon with a white border. Inside the hexagon, the words 'THE', 'WORKERS', and 'LAB' are stacked vertically in a white, sans-serif font. 'THE' is at the top, 'WORKERS' is in the middle in a larger font size, and 'LAB' is at the bottom.

THE WORKERS LAB

UNEMPLOYMENT BENEFITS FOR GIG WORKERS

Part Two: How States and Workers Shaped a Tech
Solution to Improve Access to Safety Net Benefits

EXECUTIVE SUMMARY

The Workers Lab partnered with Steady, a mission-driven consumer technology company, and two states to develop and test a technology solution to fix the difficult manual process for verifying gig income in unemployment benefits applications. We call this tech solution the “Income Passport”. During the COVID-19 pandemic, as millions of people lost their livelihoods, the federal government made gig workers countrywide eligible for unemployment benefits for the first time. However, these workers struggled to provide the necessary income information and states weren’t equipped to process it effectively. The results were delayed or denied benefits, strained state staff and processes, and increased instances of fraud.

We at The Workers Lab and our partners at Steady set out to help both workers and state staff. Building on a technology solution that we developed in collaboration with workers, we deployed and

tested the solution directly with state departments of labor in Alabama and Louisiana, embedding it into each state’s existing workflow to help process unemployment applications in real-time. The state tests showed how the Income Passport benefited both state staff and gig workers by allowing them to submit and process claims more easily, more quickly, and with fewer instances of fraud than before. Our work demonstrates that this Income Passport can benefit many more workers and government systems if it is applied to the numerous parts of the social safety net that require some form of income verification.

This report follows Part One of our research, **“How Gig Workers Shaped a Income Passport to Improve Access to Safety Net Benefits,”** during which The Workers Lab and Steady partnered with worker organizations to design an Income Passport that helps gig workers verify and document their incomes.

OUR PROCESS

PART ONE

1

Identify the issue of gig income verification for unemployment insurance.

2

Understand the problems behind the issue and develop the Income Passport with workers at the Philadelphia Drivers Union and Gig Workers Rising and with experts Julia Simon-Mishel, Andrew Stettner, and Donald Lowman, Jr.

PART TWO

3

Test the Income Passport with workers and state staff in Alabama and Louisiana, partnering with both states’ departments of labor.

4

Improve the Income Passport and spread its benefits through further engagement with workers, deployments with government agencies, and collaboration with policy leaders.

FOREWORD



By Secretary Fitzgerald Washington
Alabama Department of Labor

In the eight years I have had the honor of serving as secretary of the Alabama Department of Labor (ADOL), I have seen many changes to the Yellowhammer State's labor market. Leading up to 2020, we experienced job growth and record-low unemployment levels as our administration launched initiatives to help Alabamians find good jobs. At the same time the composition of our workforce was changing through the growth of independent or "gig" work through new digital platforms. Then the pandemic hit, causing historic dislocation in Alabama and throughout the country, and we are only now returning to pre-pandemic unemployment levels.

Both the labor market's evolution and unexpected crises demand innovative and collaborative solutions. It is with this spirit that we partnered with Steady and The Workers Lab to test a technology solution, known as the Income Passport, to help process workers' redetermination claims for Pandemic Unemployment Assistance.

Over several months of close collaboration, we have seen promising outcomes from the Income Passport. It has allowed us to partially automate income verification – something that had never been

possible before – and to make it easier for my colleagues to review and validate workers' claims. By bringing disparate income data sources together in one, user-friendly report, it has the potential to empower state government to help more people more quickly and to make data-informed decisions that direct benefits to the right people, reducing the risk of fraud.

This is a win-win for the state and for workers. I know for sure that the national and state job market will continue to change in the future. Equipped with solutions like the Income Passport, states can stay ahead of workers' needs and better manage government resources, both in times of growth and in times of crisis.

I am grateful for this opportunity to collaborate with Steady and The Workers Lab and look forward to continuing to innovate with them and others in Alabama and beyond to create an even more modern and dynamic workforce system.

THE CHALLENGE: VERIFYING INCOME FROM GIG WORK

During the COVID-19 pandemic, gig, independent, and contract workers have needed the government's support more than ever. Early in the pandemic, federal lawmakers responded to that need by passing legislation that enabled these workers to qualify for unemployment benefits, across all states, for the first time. Quickly, though, we saw that states struggled to provide these new benefits, exposing real flaws in the unemployment system's ability to serve all workers. One of the biggest challenges for states was how to make sense of and verify income from gig work, which can often be generated from multiple sources at multiple times, sometimes even within the same day.

We saw a need to test new solutions that could deliver help quickly. So we brought gig workers together with Steady - a mission-oriented company that built a platform that helps gig workers track, understand, and optimize their income - to develop an Income Passport to help fix the income verification problem.

States were eager for help. The immense demand for these assistance programs strained both workers and state employees. Both had to process claims manually, creating processes that were often marked by confusion, inefficiency, and risks of fraud. States had to process an unprecedented volume of claims for both traditional and completely new programs, resulting in an extraordinary strain on state capacity. The result was millions of gig workers waiting months without the assistance necessary to provide for their families. Some received far less than they deserved and some were outright denied because the government couldn't make sense of what they were owed. By law, pandemic unemployment programs ended on September 6, 2021, but at that time, thousands of workers' claims were still stuck in state backlogs, waiting to be processed.

A HISTORIC MOMENT

Gig, independent, and contract workers are anyone from Uber drivers and farm workers to freelance workers and domestic workers. The U.S. unemployment benefits system was designed largely to serve workers in traditional nine-to-five jobs, and it has historically excluded people in non-traditional work such as "gig work," in which workers of color are overrepresented compared to the national workforce. In traditional jobs, employers serve as the trusted providers to report what workers earn to the government so that officials can verify an unemployment application. That doesn't happen with gig workers since companies classify them as independent contractors. This means that the vast majority of these workers don't qualify for unemployment benefits, their employers aren't paying in on their behalf, and the burden to organize and report income data falls on workers. The reporting is uniquely burdensome since they are often paid by multiple sources and potentially multiple times a day.

Pandemic unemployment benefits that covered gig workers - formally, the Pandemic Unemployment Assistance (PUA) and Mixed Earners Unemployment Compensation (MEUC) programs - were established in March 2020 as part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act and in January 2021, respectively. Suddenly, millions of workers who were not previously eligible for jobless benefits were able to apply. From the start demand was immense. Between just March and December 2020, the National Association of State Workforce Agencies reported that state governments made approximately 419 million individual payments for pandemic unemployment benefits to more than 28 million workers. According to the U.S. Department of Labor, as of late August 2021, just before the programs expired, 5.1 million workers were still filing weekly claims for pandemic unemployment benefits, nearly twice the number of those claiming traditional state unemployment benefits.

OUR INCOME PASSPORT

Our unemployment system was not designed to verify income from gig work. At The Workers Lab we believe deeply in user-centered design and that any innovation for workers should be done in partnership with workers. So, with Steady and gig workers, we developed and tested a technology solution to fix the difficult manual process for verifying gig income in unemployment benefits applications. Rather than relying on the often complex and sprawling paper and digital trail that documents income generated from gig work, our technology solution instead pulls that income data directly from a worker's gig platforms (like Uber or Instacart) and trusted financial accounts, including banks, credit unions, payroll and prepaid debit cards, and digital wallets (like PayPal).

Our Design Sprint tested the technology with hundreds of workers and with state departments of labor in Alabama and Louisiana to demonstrate that automating income verification could make the process of administering unemployment benefits easier and more efficient for government staff and gig workers. We used an adapted design sprint methodology, which is an intensive, time-bound approach that engages users in every aspect of identifying, testing, and piloting solutions to address the challenges they face. Our focus was on unemployment insurance, but improving income verification would also help workers access other social safety net programs.

Our team conducted the Design Sprint in two parts. This report is focused on Part Two, in which we tested the Income Passport with two state departments of labor and helped process workers' applications in real-time.

WHAT WE LEARNED IN PART ONE

Part One of the Design Sprint focused on gig workers testing and improving the Income Passport. We partnered with a group of gig workers to make sure that the technology reflected both the realities of gig work and precisely what workers need to apply for unemployment assistance. Worker experiences and feedback then directly influenced the technology's development. We learned that:

- Gig income comes in many forms, so the Income Passport's ability to connect to both financial institutions and gig accounts is necessary to get the full picture of a gig worker's earnings.
- Gig platforms limit what data workers can see, but with the Income Passport, workers could access an unprecedented view of their past income.
- Accounting for expenses is confusing and intimidating, so the Income Passport walks workers through the process.

GOALS OF THE STATE TESTS

Our team formed partnerships with departments of labor in both Alabama and Louisiana, enabling us to test the ability of the Income Passport to process assistance claims in real-time.



Alabama

Helped the Alabama Department of Labor (ADOL) process its backlog of pandemic unemployment benefit claims by inviting workers stuck in the backlog - some for nearly a year - to use the Income Passport.



Louisiana

Helped the Louisiana Workforce Commission (LWC) process its backlog of pandemic unemployment claims as well as incoming claims following Hurricane Ida for Disaster Unemployment Assistance (DUA), a program that helps those whose employment has been lost or interrupted by a major disaster.

GOALS

1

How can technology help deliver to more gig workers the help they need?

Complement workers' inputs from Part One of the Design Sprint with the experiences of state employees - who make decisions impacting workers every day - to learn how governments can integrate new Income Passports that improve the social safety net and how similar solutions can best be designed for government use.

2

How can partnerships between states, technology companies, and worker advocates lead to better outcomes for all?

Understand how governments can innovate not only to make gig workers' lives easier today, but also to make the country's safety net more equitable, accessible, and inclusive for workers that have historically been excluded from it.

3

Does the solution help state staff to perform their work more easily, efficiently, and effectively?

Understand the impacts the Income Passport could have on how the state verifies income from gig, independent, and contract work in benefit applications.

4

Does the solution help gig workers submit and receive their benefits claims more easily, accurately, and quickly?

Build on workers' inputs from Part One of the Design Sprint to understand how implementing the Income Passport in the state system impacted workers' lives by getting them financial relief.

OUTCOMES IN ALABAMA



The Income Passport enabled automation for the first time ever for ADOL's unemployment process.

This helped clear issues in applications before they'd need to be manually reviewed. Before the Income Passport, ADOL staff would have to manually cross-check each claim's information for consistency and review whether any potentially fraudulent activities had been flagged on the account. Out of all claims processed during the test, the Income Passport automatically processed 35% as eligible. Of these automatically processed claims, two-thirds passed through the proof of employment requirement automatically, making those workers eligible for a higher weekly benefit amount and removing them from ADOL's workload. These automations would not have been possible without the Income Passport.



The Income Passport report is easy to interpret. The report shows income information in a consistent, easy-to-read way. Prior to using the Income Passport, ADOL staff might have to sort through paystubs, screenshots, tax documents, and bank statements to verify income, taking anywhere from 15 minutes to an hour to review and adjudicate a claim. With the new income report, manual processing could take as few as 1-2 minutes.



The Income Passport can help reduce fraud before it happens and make it easier for ADOL staff to identify it. The solution performs checks to confirm that the person who submits the report is who they say they are, and tells ADOL if there's a possibility that is not the case. This flags potentially fraudulent claims to ADOL, which can then assess them properly. The Income Passport also deters bad actors, who are less likely to submit an

income report when they see they need to link a bank or other accounts, which could give them away to ADOL. And because we heard from ADOL staff that they spend a lot of time manually verifying workers' incomes, the solution can streamline their review and limit difficult calls. Workers who used the solution in Alabama were nearly 30% less likely to be flagged as potentially fraudulent, either because using the solution's data resulted in fewer false positives or because those filing fraudulent claims were less likely to choose to use the solution.



Understanding how the solution works can build trust.

ADOL staff who helped process claims using the solution's reports were not always sufficiently briefed on the solution. For staff who didn't understand how workers used the solution to generate an income report, the report's purpose and reliability weren't fully clear. This reduced staff's trust that the income data was accurate and limited the impact the solution had on some ADOL staff's ability to validate claims.

PROCESSING CLAIMS WITH AND WITHOUT THE INCOME PASSPORT

	Without the Income Passport	With the Income Passport
Estimated Processing Time per Claim	15-60 minutes	Less than 5 minutes
Share of Claims Validated Automatically	0%	35%

HOW THE INCOME PASSPORT CHANGED THE ALABAMA DEPARTMENT OF LABOR'S WORKFLOW

1

A worker applies for unemployment benefits online



2

Gig, independent, contract workers are directed to PUA (pandemic unemployment benefits)

- a. ADOL issues paper notice to applicants
- b. Workers can apply by fax, mail, or online

3

A worker applies for pandemic unemployment benefits and is eligible for the minimum benefit amount if they can prove that they lost their job because of the pandemic

4

A worker may also choose to provide income information on how much they made during the previous calendar year, which could make them eligible for more than the minimum amount through a process called "redetermination"

HOW THE INCOME PASSPORT CHANGED THE ALABAMA DEPARTMENT OF LABOR'S WORKFLOW

Redetermination process for workers to receive more than the minimum amount:

WITHOUT THE INCOME PASSPORT:

**30-60
minutes**

1. ADOL asks a worker to provide evidence of work/earnings
2. A worker submits evidence to ADOL by fax, mail, or email; potential evidence includes pay stubs, tax returns, 1099 forms, screenshots of payments received on mobile apps, IRS Schedule C, and more
3. ADOL evaluates the evidence submitted manually using internal systems; depending on the complexity of a case, staff might need to conduct a web search to confirm background information about the worker, reach out to individual businesses, contact city or state business regulation authorities, or perform other kinds of manual and time-consuming checks that could take 30-60 minutes per claim

5

Redetermination process for workers to receive more than the minimum amount:

WITH THE INCOME PASSPORT:

**<5
minutes**

1. ADOL asks a worker to provide evidence of work and earnings through the solution by sending them a letter with details on how to register on the platform
2. A worker creates an account, links their gig platforms and financial accounts, adds expenses incurred in gig work, and verifies and approves the data to be sent to ADOL
3. The solution sends digital income information to ADOL in the form of machine-readable data files and human-readable income reports
 - ✓ Automatic processing clears approximately a third of cases (35%) with the data files
 - ✓ ADOL staff manually review the remaining cases through the income report, taking less than 5 minutes

6



A worker becomes eligible to receive a higher benefit amount if validated

OUTCOMES IN LOUISIANA



The Income Passport helped streamline LWC's process. The solution reduced LWC staff workload, helping conclude the pandemic unemployment benefits program and distribute benefits more effectively. The need to streamline processing was particularly pressing in Louisiana, as the test coincided with Hurricane Ida. At LWC's request, Steady extended the solution to assist with the backlog of Disaster Unemployment Assistance (DUA) claims, deploying the solution for users in under three weeks.



The Income Passport helped LWC pay workers their pandemic unemployment benefits significantly faster. After receiving an income report, LWC could approve claims and pay workers in under 24 hours. With the previous manual approach, this took approximately three weeks.

PROCESSING WITH AND WITHOUT THE INCOME PASSPORT

	Without the Income Passport	With the Income Passport
Time to Pay Workers After Receiving Proof of Income	 Approximately 3 weeks	 Less than 24 hours

WHAT WE LEARNED FROM THE STATE TESTS



The Income Passport helps workers to share more complete income information. Prior to the introduction of the Income Passport, workers faced challenges in reporting their complete earnings because of the significant time and effort involved to provide documentation from multiple independent sources. Reporting incomplete earnings can negatively impact a worker's benefit eligibility and amount. Having a solution that makes it easy for workers to report their full income makes it more likely that they can access the full amount of benefits for which they are eligible.



Implementing the Income Passport didn't disrupt state workflows. In Alabama, state staff were able to keep receiving and processing claims smoothly while running the test with the solution. Staff integrated the Income Passport into their workflow without complications. And despite also having to cope with a natural disaster, Louisiana state employees were able to administer their test smoothly. This signals the potential for other states to adopt the Income Passport relatively easily and without impacting ongoing operations.



Workers found the Income Passport simple and easy to use, reducing the stress of verifying income. Without the solution, gig workers had to provide proof of their income manually. This means potentially spending hours gathering pay stubs and financial statements to account for multiple different forms of income and expenses, and then calculating quarterly amounts. Gig workers would then have to send proof of all their income to the state by fax, mail, or email to have it included in their unemployment benefit application.

Our solution automated this into a simple step-by-step process for workers to complete and submit to states online. Workers in Alabama told us how the solution was easy to use and was "easy on the eyes." Workers said that it was easy to link both their gig and financial accounts, and said that it would have been helpful to use at the beginning of the pandemic when they were applying for benefits.



Continual feedback from gig workers is necessary to ensure that the Income Passport can help all workers.

While the solution can connect to the largest gig platforms and is continuing to add more platforms, we learned from workers we spoke with during the ADOL test that the solution didn't offer connections to the DasherDirect, Hyer, and Shiftwork platforms they use. Workers would instead have to account for earnings on these platforms manually, or by identifying the associated deposits in the financial institutions they linked. Either way, these are hurdles to reporting that disincentivize workers from submitting complete income information and limit the number of workers that the tool can help. Continuous worker engagement can help identify additional platforms to connect to the solution to gather accurate and comprehensive income reports.

HOW WE RAN THE STATE TESTS



Built the solution into state processes. Over several months, the Design Sprint team attended planning meetings with states to determine how to best integrate the Income Passport into their workflows. The team spoke with state staff to understand their existing processes and how the technology could improve their work. In the end, our solution was able to send both ADOL and LWC human-readable PDF income reports for manual processing and machine-readable income data for automated processing, both of which were consistent with both states' income and eligibility evaluation requirements.



Shared the solution with workers. To conduct the Alabama test, ADOL sent physical mailers to workers who had submitted a pandemic unemployment benefit application and were still stuck in the backlog, offering them the opportunity to use the Income Passport to complete the income verification process. In Alabama, workers participated in the test by completing and submitting their income verification using our solution. In Louisiana, the solution helped process both pandemic and disaster unemployment benefit applications. LWC directed workers to the Income Passport from its website. The Income Passport then generated an income report for the worker to submit directly to LWC along with the underlying data.



Interviewed workers. We reached out to workers who used the Income Passport in Alabama, including those who submitted a report and those who didn't. We conducted in-depth phone interviews with six workers to learn more about their individual experiences using the solution and applying for pandemic unemployment benefits and compensated them for their participation.

BACKGROUND OF WORKERS

In Alabama, workers who used the Income Passport were broadly similar to the overall population that applied for pandemic unemployment benefits statewide in terms of age, gender, race, and ethnicity.

On average, workers who used the Income Passport reported making less than \$7,000 in 2020.

Workers reported income from as many as four different employers each.



HOW WE RAN THE STATE TESTS



Interviewed ADOL staff. We interviewed four ADOL staff about their experience reviewing the Income Passport reports. All had a deep familiarity with both regular and pandemic unemployment benefits; two were in leadership positions, and two had decades of experience processing regular unemployment benefits. Each of these staff members processed approximately 30 claims based on the Income Passport data. We learned about how our solution changed their approach and their thoughts on its potential benefits for unemployment benefits in general.



Analyzed high-level claims data. The Design Sprint team received from ADOL anonymized summary data on all pandemic unemployment claims and on those processed with our Income Passport. Steady managed the Louisiana test separately, guided by The Workers Lab's research with workers. Steady reported back to the Design Sprint team on final outcomes and assessments on impact. These data helped us understand the Income Passport's effectiveness in helping process claims faster and more accurately, and limit instances of fraud.

Completing the income verification process (known as "redetermination") allows workers to be eligible to receive benefits if they hadn't yet been approved, or to receive higher benefits than the minimum amount. For instance, ADOL provided minimum benefits of \$114 per week to eligible workers; by verifying their income, workers could become eligible for up to \$275 per week.

KEY CHALLENGES

Timing. The Design Sprint had the most potential to help at the beginning of the pandemic. Implementing the Income Passport at that time would have helped workers and state employees when pandemic unemployment benefits were new to them and state resources prioritized addressing the high demand. Early deployment would likely have increased how many workers used the Income Passport and enabled us to demonstrate more benefits to processing times. Earlier and faster deployment could also have encouraged higher participation in interviews, which would have allowed us to learn from workers' and state employees' experiences with the solution when the process was still fresh in their minds. Due to the timing of the tests in late 2021 and early 2022, we only were able to study claims that were in a backlog awaiting income verification after pandemic unemployment benefits had officially ended, often months after workers applied for benefits.

Baseline data. Prior to the test, ADOL hadn't tracked how long it took staff to review a pandemic unemployment benefits claim manually. We could only get an estimated average time from our interviews with ADOL staff, preventing us from precisely calculating exactly how much staff time the solution can save.

WHAT THIS MEANS FOR THE FUTURE OF OUR SAFETY NET

At The Workers Lab, our role is to demonstrate possibilities for workers. We are proud that this Design Sprint has demonstrated the possibility of changing outcomes for states and workers through a combination of technology and collaboration between forward-thinking government leaders, workers, and innovators. We heard from a leader at ADOL that “If we could’ve had Steady right off the bat [when we first started processing pandemic unemployment benefits], that would have been excellent.” This experience shows that the lessons we learned during COVID-19 and this Design Sprint should be fully embedded in state processes and systems before the next crisis happens to ensure the greatest impact and benefits. It also shows that testing the technology with workers who are closest to the problem is fundamental to producing an effective, user-friendly solution.

These new possibilities hold promise beyond temporary pandemic assistance programs. State leaders all around the country are now working to automate the verification of income from gig work across public benefit programs like the Supplemental Nutrition Assistance Program (SNAP), Medicaid, and more. And the federal government has a role to play as well, helping to identify and evaluate potential solutions to increase accuracy and efficiency in benefits administration and reduce fraud; financially supporting states that want to test those new ideas; and establishing federal guidelines that incentivize states to adopt innovative, worker-centered technologies. Partnerships among workers and their advocates, mission-oriented technology companies, and government can help pave the way to establishing the systemic improvements that make the safety net more accessible, efficient, accurate, and just for all workers.

The challenge before us now is to take what we’ve learned and expand it to help more workers navigate the path to economic opportunity. And of course, The Workers Lab and our partners at Steady stand ready and willing to help. Steady is collaborating with multiple states to further deploy the Income Passport in more parts of the unemployment and safety net systems while also continually improving the Income Passport based on worker and state feedback. The Workers Lab continues its work to foster partnerships that help improve the systems that support everyday workers. We’ll continue to share our findings with workers, advocates, policymakers, technologists, state staff, and educators to help improve the safety net for everyone as we did on March 31 when our CEO [testified in front of Congress’ Subcommittee on Government Operations](#) on how solutions like ours can prevent improper payments while serving the needs of both government and workers.

OUR PARTNERS

The Workers Lab is committed to developing ideas that can improve the lives of workers using the design sprint methodology, an intensive, time-bound approach that engages workers in every aspect of identifying, testing, and piloting solutions to address challenges being faced by workers. The Workers Lab organized and funded this Design Sprint.

Our Design Sprint happened in partnership with the **Alabama Department of Labor**, whose staff helped to deploy and test the Income Passport and provided insights on its effectiveness and outcomes. We also benefited from **workers in Alabama** who were willing to use the solution and talk to us about it. Additionally, we are grateful to the **Louisiana Workforce Commission** for its willingness to share the data and findings from its partnership with Steady.

We are indebted to our tech partner **Steady**. Steady is a mission-driven consumer technology company designed to help low-to-moderate income workers improve their earnings potential and increase the stability of their income. Steady helps non-traditional workers track, understand, and optimize their income. Its technology to help gig and low-wage contract workers gain economic stability and build wealth is already tested and used by over 5 million workers and major financial institutions.

We also acknowledge the tremendous contributions of our partners from Part One, including workers and leadership from the **Philadelphia Drivers Union**, an independent union representing thousands who work in Pennsylvania in the app-dispatched transportation industry; **Gig Workers Rising**, a

national campaign to support app-based workers; **Donald Lowman, Jr.**, an app driver and gig work advocate and expert; and **Julia Simon-Mishel's** invaluable support as a supervising attorney and unemployment law expert at Philadelphia Legal Assistance. Our partners used, tested, and informed the development of the technology so that it addressed their problems, rather than creating new ones. **Andrew Stettner**, a senior fellow at The Century Foundation, provided guidance on unemployment policy and technology based on his more than 20 years of experience in this field.

JP Morgan Chase and **Families & Workers Fund** as critical investors in this effort.

HR&A Advisors, an economic development consulting firm, coordinated the Design Sprint, research, and product testing with workers, as well as report production.

This report may not represent the views of organizations and individuals other than The Workers Lab and Steady.

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