Speaker 1: Welcome to PayTalk, the podcast for payroll professionals, with your host, Nina Talley. In the podcast, we explore the human side of payroll by speaking with global industry leaders who provide their unique insights to help listeners better understand the issues important to them and their careers.

Nina Talley: Hey everyone, thanks for joining us for PayTalk, the podcast that brings you payroll's human side. I'm your host, Nina Talley, and today we're joined by Doug Holmes, the president of UWC, Strategic Services on Unemployment & Workers' Compensation. He also serves as the president of the National Foundation for Unemployment Compensation & Workers' Compensation, a research foundation which publishes annual comparisons of state unemployment and workers' compensation laws. Doug has more than 30 years of experience in unemployment insurance and has helped facilitate a lot of the legislation regarding it. Doug, can you give us a brief background of your experience in this space?

Doug Holmes: Thanks, Nina. It's my pleasure to be joining you today. Yeah, I've been working in unemployment insurance really, yes, for more than 30 years. Beginning back in 1984, I started as legal counsel for unemployment insurance in the State of Ohio, and then became the UI Tax Director, and then the UI Tax and Benefits Director, and then the deputy over all the workforce programs in the state. I also served as secretary of the Ohio Unemployment Compensation Advisory Council, and I was on loan to the US Department of Labor for about a year to work on UI reform legislation at the federal level. And since November of 2006, I've served in the current position as president of UWC and the foundation.

Nina Talley: Well, that is quite the list of experience and I know that I can say fairly safely that you're the most educated in this space of unemployment insurance that I have ever spoken to. So I know that I'm really excited to share some of that experience and those tidbits with our listeners, and thank you so much for joining us.

So, 2020 has been a transformative year for unemployment insurance and many of those changes have left payroll professionals confused or maybe just uninformed of how the landscape is evolving. You really have to work hard to seek out this knowledge. It's not something that is just available, it's very bureaucratic. But luckily for our listeners, Doug has kept his fingers on the pulse of unemployment insurance this year and has some thoughts on the legislation. Can you give us an overview of the biggest changes in unemployment insurance over, let's say the last year?

Doug Holmes: Yes, happy to do that. Really it starts with what's called the Families First Coronavirus Response Act. For those of you who want to really look at the actual language, it's also Public Law 116–127. That was the first one right out of the gate. The second one was the CARES Act, that's PL 116-136. And finally, we just passed fairly recently, Senate Bill 4209 that addresses some specific questions with respect to charging and crediting of reimbursing employers. I can talk about all three of those, or I will.

Nina Talley: Yeah, let's get a little bit of an overview and also how they cascaded into one another and influenced one another.

Doug Holmes: Okay. Starting with the Families First Act, we have a number of provisions that were included along with administrative money for states. There was $1 million in administrative funds available pro rata to states to help them with the increased load associated with the coronavirus claims. That was broken up into two groups of $500,000 each, and the four items that needed to be addressed in order to get the money. And I should say too, that this was really run through quickly. The Families First Coronavirus Relief Response Act started in the House and moved right over to the Senate with virtually no changes as it was enacted.

Nina Talley: Oh wow, that's impressive and rare.

Doug Holmes: That is rare. Somewhat to the chagrin of some of the Republican majority in the Senate because it had many of the priorities from Nancy Pelosi and the Democratic majority in the House included in it. It was rushed. I say rushed, I mean it was needed, but it was urgently passed. So, it didn't get as much scrutiny maybe as some other bills do when they're negotiating, but it had a few provisions in there that I think are worth noting.

The first one is as I mentioned, the two pieces of administrative grant. The first piece was fairly proforma that they sent out to all the states. The second 500,000 ... I'm sorry, 500 million. What am I saying here?

Nina Talley: There we go.

Doug Holmes: [inaudible].

Nina Talley: It's just an easier number for the brain to wrap around.

Doug Holmes: [inaudible] is split into 500,000. Anyway, each state gets a pro rata share based on the amount of unemployment they have in their state. There's a formula that's referenced in the statute. So, they get a piece of that. For example, Ohio might get 3% of 500 million, $15 million to help them with administrative costs, and larger states would get larger amounts.

Nina Talley: And how is that calculated out?

Doug Holmes: The Department of Labor. There's a statutory language that is the basis for the computation. The Department of Labor then does the computation and distributes the money through an administrative grant to the States, so it's in addition to their normal, what we'll call UI administrative grant, for this specific purpose. So, it had some strings ... The second piece had more strings to it.

Nina Talley: Okay. Let's dive into those strings. I want to follow them to the source.

Doug Holmes: Okay. The significant ones are that the state ... This is a condition of getting the second share of the 500 million. The state has demonstrated steps it has taken or will take, eased eligibility requirements and access to unemployment compensation for claimants, and including waving work search requirements and the waiting week, and non-charging employers directly impacted by COVID-19 to an illness in the workplace or direction from a public health official to isolate or quarantine workers.

So it pushed for flexibility both with respect to work search, and there's a policy reason for that obviously. People are being told not to come to work. There's a good policy argument that they shouldn't be denied unemployment. They want to work, but because of COVID, they can't work and so that was the underpinning of it. And on the employer side, then you also have the relief from charges associated with this additional administrative money.

Okay, so what happened then? And I should say this, you then had multiple layers of executive orders state, by state, by state that declared emergencies. [inaudible] language as a matter of federal law for the additional administrative dollars, but then it was tied in some ways to what the governor was saying in his or her executive orders. And you may have read about this, it became a real problem in Michigan because in Michigan, there was some doubt about whether the executive order was legally done.

So, there was a point in time when the agency stopped giving relief from charges and we had to run in there and say, "Why are you doing that? We've got this language here, we've got the executive order," and they said, "Oh, you're right. We'll go back and fix it." So, they fixed it. That is to say, they non-charged under the executive order. Now to make it more complicated, maybe I'm getting too much detail, but to make it more-

Nina Talley: Oh no, I love this detail.

Doug Holmes: To make it more complicated, then the Supreme Court found that the executive order that was at issue that was issued by Governor Whitmer was unconstitutional under the state constitution. Then the legislators in Michigan were faced with this issue of, "What do we do now?" If they had done nothing, you would've had hundreds of millions of improperly paid benefits and hundreds of millions of charges to employer accounts that would have to be adjusted.

What they did basically was to go back and put into legislation, with some modifications, put into legislation those items that were in the executive order during that period, so that very few people would be adversely impacted. That's an example. That's probably the worst example I could think of that we've run across. But, there are other states where the timing of the executive orders and the scope of the executive orders make a difference on how much an employer's account is charged, and eventually it will have an impact on their rates in 2021. So, that was a consequence of something that happened in the Families First Act.

Another thing I thought's worth talking about is the waiting week and work search provisions. Now, those were temporarily suspended so the states would pay the waiting a week. Now, the waiting week is the first week claim. People don't know this maybe. But normally the first week claimed in most States, not all, in most states, the first week claimed is non-compensable, and there are reasons for that.

One is that there's a delay in payroll, so the people ... UI is a replacement for payroll. Then they're going to get their check from past work that following week that they're also applying for unemployment compensation, so there's some logic behind having a waiting room. But another reason that most states have waiting weeks is that there's a requirement in the permanent federal Extended Benefit provisions in federal law, that the state must have a non-compensable waiting beak in order to get reimbursement for 50% of amounts paid from federal funds. Many States enacted this non-compensable waiting week to accomplish that in case they triggered on Extended Benefits.

Now, some states almost never trigger on Extended Benefits because they don't have very volatile economies, but many states do. But the point I wanted to make was that these things that were passed in the Families First Act were temporary through the end of December. So you're going to have at the federal level, a policy discussion about whether they should be extended into 2021. You also have that issue state by state as they look at this and trying to figure out, "What's happening at the federal level? Do we really want to continue this?" Because, it costs the Unemployment Trust Fund money.

The Feds sweetened this by providing a later section in the CARES Act that they would pay the waiting week. That waiting week payment though, only lasts through December, so there you go. Those are issues that are end-of-year big issues that will have to be addressed both at the federal and state level, and work search is also a big issue. Work search was waived because of COVID. Now in a recovery mode, the norm is that people search for work as a condition of being paid unemployment compensation under Section 303(a)(12) of the Social Security Act. It's a requirement of federal law that states require people to search for work as a condition of being paid.

States were permitted not to enforce that, but that ends the week before the end of the year. So, that's another thing. In the COVID environment or the recovery, what's the appropriate way to handle that? Now, you could say that we'll go back to the work search requirement but states will have more flexibility in how they apply it, or you could go with a full waiver for some short period of time. I think that's another item that was in the Families First Act that has continuing issues as we move from 2020, into 2021.

Nina Talley: That makes a lot of sense because as you said, it wasn't rushed, but it was hurried. It was put through quickly because it was so needed. And it's a similar issue with the ACRES Act, and so how would you say that those two acts balanced each other out or influenced each other?

Doug Holmes: Well, let me finish first a little bit with the Families First.

Nina Talley: Oh, yeah.

Doug Holmes: The full funding as I mentioned, they provided in the Families First Act full funding of regular Extended Benefits. So instead of just getting 50, the Fed said they would pay 100%, and that way that relieves the state. And again, that only lasts through the end of December.

Nina Talley: And this episode will be airing at the beginning of December, so a lot of these things are coming down the pipeline staring at us.

Doug Holmes: Okay. Some of what the CARES Act did was to address some of the issues that were not addressed in the Families First Act. In the case ... We already mentioned the waiting week. In Section 2105 of the CARES Act is a temporary full federal funding of the first week of compensable, regular unemployment for states with no waiting week, so they're going to pay it. But again, that only lasts through December. The CARES Act filled that in as a continuation of what the policy intent was in the Families First Act.

So, let's go to CARES. I have to say a little bit about pandemic unemployment assistance. I don't know how much payroll gets involved with this to the extent some payroll staff may have HR-type responsibilities. They may need to be aware of the PUA. There's been a criticism I would say, of the unemployment compensation for some time that individuals who are not being paid wages were not eligible for unemployment compensation, but they still would lose jobs. They might be independent contractors, they might be gig workers, they might be in an industry that relies on temporary staff. But the thrust of this was to try and provide a safety net for them as well.

And as a point of fact, many of the people, for example, waitresses or restaurant workers, people in hospitality, I mean, they were impacted maybe more than a lot of other industries and many of them are ... Entertainment is another one. Many of them are not in wage-paying occupations. So, that was the overall idea. Now, of course it's difficult to figure out, "Well, how do you verify that they are actually working? I mean, do I pay everybody who sends an application with no verification? Could they be children? Could they be ..." So, that became an issue. The issue was, and is, self-certification.

The argument when this was enacted was that, "We don't have wage information for these people. We may have tax returns," and there is a procedure in the Disaster Unemployment Assistance Program where you use tax returns and they will accept other documentation but because it was such an urgent need, they relied in this statute. They relied on self-certification. That means that you go online, you fill out who you are and hopefully a social security number or something. But as far as certifying that you were working, even though you don't have wages, that's self-certification.

You had large percentages unfortunately, large percentages of these claims were subject to fraud. We would see this floating from state to state that you might have 30, maybe even 50% of PUA claims were fraudulent. And the IG, Inspector General did a study of this as well. We tried to take that self-certification out of the law, but it's still in there. Now, that's a question going forward. PUA program, again, ending at the end of this year, what do you do now? I would think you'd want to have a little bit tighter. If you want to continue it, then you want to be tighter on the certification that people actually were independent ... These people actually were working, even though they weren't being paid wages. Well, how do you do that? 1099s? I don't know. Of course, once you say 1099s, then payroll people think, "Well, wait a minute, are we going to have to do 1099s for everyone now?"

Nina Talley: Yeah. That's an interesting, almost philosophical question because it's a problem that has no clear solution, because how do you verify gig workers?

Doug Holmes: Right, right.

Nina Talley: Well, if any of our listeners have an idea, you can always send an email to podcast@americanpayroll.org, and we can pass those on to Doug and see if he thinks you've got a good idea. Today's episode is sponsored by rapid!, a leading provider for PayCard, on-demand pay, and disbursements. Knowing what comes next in today's world is more uncertain than ever. What is certain, however, is that COVID-19 has changed the way we prepare for the unexpected. Developing a disaster plan to ensure that essential operations, including payroll continue during catastrophic conditions has moved from, "Yeah, we'll get to that," to the top of executive agendas.

Rapid! can implement measures to ensure your payroll department is fully prepared, should a second wave of COVID or any other health or natural disaster occur. How? The rapid! PayCard will come to your rescue in times of crisis by eliminating the need for in-person check disbursements and check mailing, enabling automatic electronic payment for employees not on direct deposit, including the unbanked, and making contactless delivery of pay possible. With rapid! PayCard, all employees can receive their pay without disruption, critical for those who are living on the financial edge. Visit rapidpaycard.com to learn more about our best practices for payroll in a crisis.

In a similar vein of how we have to slice and dice these different, like the CARES Act and things like that, I think that a lot of employers probably have questions about unemployment insurance when they're operating in multiple states. Because that seems to be one of the biggest indicators of how it will come out, is the state legislation and then the state executive orders. Do you have any advice for employers operating in more than one state?

Doug Holmes: Well, they have to pay attention. I'm amazed at the complexity of payroll, what you all have to keep track of. Just as an employer myself, it's bad enough for me, but to keep track of the large company, all the different states, very difficult to do. But there's no shortcut, you have to pay attention to all the different states and what they are doing. It impacts the state unemployment tax depending on who's getting charged. Let's talk a little bit ... If you want to, I want to talk a little bit about the $600 issue.

Nina Talley: I love it. And if you wouldn't mind, just for our listeners for somebody who's not in the know, can you give a brief description of what the $600 issue is before we do a full dive?

Doug Holmes: Okay. Well, one of the provisions in the CARES Act provided for a new, additional payment, pandemic unemployment compensation that would be paid on top of what you would otherwise get in unemployment compensation under the applicable state law. The question was, and I went into this from the standpoint of an employer's perspective. All those provisions in the CARES Act, the first question I would always ask was, "Are you charging employers for this? Because if you are, I'm against it."

Now, the good thing is, all those provisions in the CARES Act, the new federal programs are not directly charging employer accounts. But, it became the tail wagging the dog. If the average weekly benefit amount across the country is 300 and whatever it is, 377 average weekly benefit amount, and you add $600 to it, then people apply for unemployment who normally would not apply. So it raises the number of people that claim, and that can impact then employer charges going forward.

How much of that? We haven't really got a good number on what the incremental increase in claims due to the additional 600, but I think it's a fair number. But the thing about the 600 was ... And I remember when they asked me, they had the draft language and they had a blank, and they said, "Well, what are we going to pay?" I said, "Look, here's my table that has the maximum Massachusets," or whatever it is. It can go up to 1,100 if you have dependents, or it can be 200 in Mississippi. That's the range. It's tied to what the cost of living is and the policy in that state.

The negotiations on this were being done by Mnuchin, a banker from New York and Nancy Pelosi from San Francisco, and they figured that $600 a week isn't much money. Unfortunately for small business and businesses that have lower paid workforces, an extra $600 creates a problem in their employees coming to work. I got calls literally the day after this passed saying, "What the hell are you doing? I just had my employees walk off the job and say, 'I'm out of here. I can make more on unemployment than you're paying.'"

So, I don't know. There are a lot of policy issues around that but I think in general, we like to think that the program should pay something that gets people buy while they're looking for work, but it shouldn't be getting paid more. This is our policy. Shouldn't be getting paid more than they were getting paid when they were working, so that is another issue. Now, the House Democrats have insisted that they wanted to continue this $600 for an extended period of time and the Senate Republicans have said, "We're not going to do that." Now, will that shift toward the end of the year or early next year? I don't know. But it's something to be watching and be aware of because it could have an impact.

Now, just remember that the tax rates for 2021 in almost all states are based on the computation date and the period, July 1, and the period that ends June 30th. So, what we're doing now would show up in the contribution rates for 2022. But we will have a spike to some degree, because the COVID increased claims starting in March and that through June. Okay, that's the $600 issue. What's the right number? I have my own suggestion that they've been battling around, but I'm not sure where it will end up. I don't think it will be $600 because of the impact on business.

Nina Talley: That makes good sense. And just anecdotally, do you have a percentage of businesses that you would say it has negatively affected, or do you feel like that's not ... You don't feel comfortable going with an anecdote on something that serious?

Doug Holmes: I would say that they are businesses that rely more on lower paid workers.

Nina Talley: Which are some of the largest employers in the country.

Doug Holmes: That's right, that's right. That's an ongoing issue. Now, you may want to renegotiate. I mean, the tradition in UI is that the negotiation about benefit levels and tax happens on a state by state level. New York and Mississippi are not the same. Most people will acknowledge that. That's why this is a workforce program, and it's a safety net for people that are working. The two States have different industries, they have different costs of living, so it makes sense to keep it the way it's been for 85 years.

The one other thing that is a big issue for reimbursers in particular, reimbursing employers or governmental employers and also nonprofits. Many nonprofits were devastated, and the reason they're devastated is because as reimbursing employers, they have to pay the full tab for benefits pay. I saw numbers from reimbursing employer that showed eight to 10 times increases in charges to their accounts as compared to last year. There's no way anyone can budget for that.

So in the CARES Act, Section 2103, they did provide for a 50% reimbursement. That the federal funds would be used to provide a 50% reimbursement for reimbursing employers, which is helpful. But that just means that they have to cover four to five times pay to the prior year. So, they've been lobbying for 100% of the COVID. We're only talking about claims related to COVID.

What we did was work on legislation that got passed late, Senate Bill 4209, that addressed this issue so that instead of requiring that they pay the full eight or 10 times what they paid last year, they could have a credit and be required to pay the lesser amount instead of having them have ... It's a cashflow issue. That instead of having them have to come up with a large amount, they could instead pay the half. They're hoping that they get 100% percent, so we'll see how that goes. But, that's another issue in federal legislation that addressed that.

Nina Talley: That's excellent that you have that insider track to share with us. It's daunting to know, but also heartening to see that there is still so much going on in the background to try and resolve these issues. It's a many-headed Hydra, but we have to keep trying, and nobody was prepared for COVID-19. The country was not prepared, we could not have seen it coming, and nobody could've budgeted for it. I think it's so incredible to know that people like you are working in the background.

That although every time you chop off ahead of that hydra, another one sprouts back up, you are still out there. You're very aware of the issues and you are trying to get some help for all of the people. It's from employers, down to employees. You are working hard to get the legislation clean and effective, and I know that I appreciate it. So, what can payroll professionals do to help their businesses adapt to these rapid changes? I know we've talked a lot about paying attention, but is there anything more?

Doug Holmes: I think paying attention and staying on top of not just the legislative changes and the executive orders and the law, but also ... I don't know how many of your members do actually review charges to accounts, but oftentimes you'll see ... The policy looks great but when the charged statement comes in, it's inconsistent with the policy statement. I've had any number of states where I normally talk to the policy people and the agency, and the legal people in the state agency and when I talk to my members that are actually managing the claims, they say, "Doug, they're not doing it right," and oftentimes have to connect the two. So, you've got to know. Pay attention to the charges to accounts. Now, maybe you've got some other company that does that, but if someone else is doing it, push them because that is going to impact your tax rates for the coming year.

Nina Talley: This is not a set it and forget it. This is a constant keeping up-to-date with things. And like you said, if you have a third party that is working with you on this, that doesn't mean you just leave them to their own devices.

Doug Holmes: Right, right.

Nina Talley: Crack that whip, make sure it's happening and double check their work. It comes down on you and your business, not on that third party vendor. If listeners want some more information on the different state laws, you can find that information straight from the APA, with The Payroll Source. And for more specific state information, the APA's Guide to State Payroll Laws. There is also a super helpful chart of state unemployment wage basis that the APA has on its website, so make sure to visit www.americanpayroll.org and go to the Compliance tab.

So with 2020 almost wrapped up, when we're staring straight down the barrel into 2021, let's talk a little bit about the future. I know that everything is up in the air for the end of December, but I would love to get your predictions on 2021 and beyond. How you think that 2020 is going to wrap, and then any legislation that you hope to see passed and how could influence us into the future.

Doug Holmes: Wow, that's a good question. I can start with ... I mean, normally in a normal recession, the average state unemployment tax goes up the three years in a row after the recession. That's something to be looking at. Then it levels off and starts to come down. One reason for that is obviously, that there's increased experience because of claims. Another reason is that in most states, they use a reserve ratio system that relies on a three-year average payroll. So in a recession, the payroll numbers come down at the same time that the benefits go up that drives the contributions up.

But, it also means that because the payroll is down, that also drives contributions up because your negative balance is a function of a lower payroll. So, I would say plan for three years of increases '21, '22, '23. And if you're in a state, and more and more states that have outstanding Title 12 loans ... And I know you have a link on your website to this, all the states that have outstanding loans now. The way that works is that if you have an outstanding loan as of January 1 of 2021, you, the state, and you still owe money as of January 1 of 2022, then the FUTA for 2022, which is not paid totally until January of '23 will go up.

Technically it's 5% of the 6% full rate, but we ... As a shorthand, we say 0.3. So, 0.3 on a $7,000 tax base, of course, unless they increase the tax base, which they could very well do, they, Congress. So, you're going to see on top of the state unemployment contribution rates going up on average for the next three years, you will have FUTA taxes starting as early as 2022 to be paid in January of 2023, that would increase. In those states that still have those outstanding balances for two years in a row as of January 1, it would go up by $21 per employee.

It's important for payroll companies to pay attention to the 940 detail, because this will vary from state, to state, to state. Some States will be at 0.3, some States may be at 0.6, some states may not have a FUTA. When I say a few to tax increase, what it really is, you're reducing the FUTA offset credit. There's a FUTA offset credit that's permitted for under state law of 5.4 against a 6% FUTA rate. Normally the FUTA rate is 0.6, but they end up increasing that each year by another 0.3 so it goes up, and up, and up until you either pay off the outstanding loan as of January 1, or you pay it off as of November 10th.

You can also, if you've got an outstanding loan as of January 1 and you pay off whatever's left on there as of November 10th, then you can avoid the increase for that. Anyway, pay attention to the details. Also, I think you can expect an increase in contribution rates to state for the next three years on average. And for those states that have continued FUTA offset credit, or continued loans outstanding, you will begin to see FUTA offset credit reductions starting for 2022.

Nina Talley: Well, that's a really good overview of how this is all going to evolve. Thank you so much for sharing that with me. Now is the time in our podcast for something we like to call payroll nightmares. We ask our listeners to send us their payroll nightmares to podcast@americanpayroll.org, or leave us a comment on APA's Facebook page. But for this month's episode, Doug has a nightmare for us on what can happen when mergers and acquisitions don't keep unemployment insurance in mind. Doug, why don't you share your nightmare with us?

Doug Holmes: I guess it's my nightmare, but it was more the company's nightmare. When I was the tax director in Ohio, we had a Fortune 100 company that had an acquisition and they forgot to pay attention to the impact of the unemployment experience on their rate. All of a sudden, [inaudible] a call from their tax guy say, "Why am I being billed $2 million extra?" And I said, "Well, you just had an acquisition. Did you pay attention to it?" I don't think they fired him, but I don't know.

It's just there are so many other pieces and parts of mergers and acquisitions oftentimes. Even if you look at the books, they have how to do mergers and acquisitions. Oftentimes they don't even mention unemployment. So got to pay attention to that, and particularly if you've got operations in multiple states. It's very difficult to know on the front end. In fact, in this one case, I can't tell you what state it is, but they actually got a law passed in that state to require the selling company to disclose the effect of what their experience rate was as part of negotiations for mergers and acquisitions.

Nina Talley: It really feels like the lesson that we're taking away from this episode is to pay attention. Don't forget about your unemployment insurance. Don't let it slide off the table. As HR and payroll professionals, you have a lot of things going on.

You've got a lot of plates that you're spinning. This is not a plate to forget about. So take Doug's advice, save yourself the headache, pay attention and remember to keep unemployment insurance in mind.

Folks, don't forget, if you'd like to be included in our payroll nightmares, send an email to podcast@americanpayroll.org or leave us a comment on the APA's Facebook. And since we don't like leaving things on a negative note, I have one more question for you, Doug. What is the best piece of HR unemployment insurance advice that you've ever been given, or what's the piece of advice that you wish you had been given?

Doug Holmes: I'd have to go back to, I shouldn't say it, but paying attention and recognize what the impact of changes will be on more than just the immediate situation. I mean, this certainly is an issue in the experience rating field because things that happen in 2020 will impact your rates for years to come if you're a reserve ratio state. So, pay attention and anticipate what the long-term impact of changes will be for your company.

Nina Talley: I agree with that. You have to follow the string. Follow the string all the way down so that you can keep it all in mind. I think that truly is great advice. We are probably hammering it in a little hard on this one, but it's a good time to pay attention. There's a lot of things that are changing. There's a lot of new regulations coming through very, very fast, it's on us. We have to pay attention and we have to keep ourselves, our businesses and our employees safe, and the best way to do that during rapid change is to pay attention. Thank you so much for sharing that with us, Doug, and all of your expertise, and thank you so much for joining us for our final episode of 2020. This is it. We're closing the year out right. We're heading into 2021, and I'm so happy that you spent this time with us and you shared your expertise, so thank you so much.

Doug Holmes: Thank you. My pleasure.

Nina Talley: It has been such a transformative year for payroll professionals, and I really appreciate these insights. Kicking this year to the curb is a priority for all of us and you're making sure that we're setting ourselves up for success in 2021 and I really appreciate that. I also want to say thanks to our listeners. Without you, PayTalk would not be possible. Make sure you like and subscribe to us on your preferred podcast streaming service. That is the best way to support this podcast and ensure that we can continue to bring you the human stories that make payroll so personal. Until next time folks, this has been your host, Nina Talley, with PayTalk.

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