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## Report Documents Positive Impact of NY's Excluded Worker Fund

A report released today documents up close the life-changing impact of New York's landmark Excluded Worker Fund that went to 130,000 recipients, a little under half of the 305,000 estimated to be eligible. The fund was designed to reach those who were left out of either regular unemployment insurance or pandemic unemployment assistance, the vast majority of whom are undocumented immigrants.

The report comes at a pivotal moment, as New York debates whether to replenish the fund for the remaining 175,000 workers who are eligible. Excluded workers are currently leading a march from New York City to Albany to call for the relief they need, and a permanent program that would close the gaps in our safety net for good.

"Finally, We're Being Recognized," as the report is titled, is being jointly released by Immigration Research Initiative and the Urban Institute, and is based on in-depth, confidential interviews with 15 workers in four languages. It shows in granular detail how the payment of \$15,600, the equivalent of what other workers get in unemployment benefits for the year, has been helping families begin to get their lives back on track.

"It was like an oasis in the desert, and it gave me a really big power that I never thought possible," one interviewee told the research team. "In my 50 years of life, this is the first time I have ever received something like this from the country."

실업수당은 사실 생각도 못했어요. 그게  
사막에서 오아시스 처럼 정말 생각도 못했던 큰  
힘이 되었던거죠. 저는 지금 50넘게 살면서  
나라에서 이렇게 주는것을 받아본 것은  
처음이에요

The fund was seen as earned, and to some degree already paid for, by undocumented immigrants, many of whom had been working in jobs where employers for years paid into the unemployment insurance system.

Every interviewee who received support reported that the fund allowed them to pay debt and accumulated expenses. A seasonal farm worker explained, for example, that she had to borrow money from friends to pay the rent before receiving the EWF payment. She was afraid of being evicted and did not want to endure that with her children. Upon receiving the payment, she told the research team:

*“I withdrew the money to pay the person that loaned it to me, and that way, I feel less stressed. I’m not thinking about that all the time, that I owe this much money, and that I have to pay it. The first thing I did was pay for that.” The interviewee then reported saving the rest of the money for other uses, including paying for rent and other essentials, such as groceries and food. \*

In many cases, the fund helped stabilize or expand employment opportunities. One recipient described how getting the payment made it possible to get ahead of the bills and buy a car.

*“Here you need a car to get around. The jobs are far and the supermarket is a little far... I decided to take advantage of this opportunity and invest in something that I will find useful to do what I need and keep going.”*

*“Aquí prácticamente uno necesita un auto para moverse. Los trabajos quedan lejos y el supermercado está un poquito lejos...Entonces yo digo, ahorita que tengo esta oportunidad, voy a invertir en algo que me va a servir como una herramienta para hacer lo demás y poder levantarme.”*

In interview after interview the research team heard about how the fund helped parents support their children. A mother who worked in personal care services, for instance, which were shut down in the early months of the pandemic, used the money to secure an apartment with more space. She said:

*“As a mother... you want to see your kids free and happy and have space. In one tiny one-bedroom, there was no space...I’m so grateful, in my case, to see the smile on their face.... They have their space and everybody’s good. It’s a happy life. That’s what every parent [is] wishing for, for their kids.”*

The research team also interviewed staff members at organizations that helped people apply for the funds. One staff member choked up in describing the reaction of one recipient of the fund:

*“She was almost crying because she told me one of her kids...was going to college and now with this, the COVID and everything, the money that she had in savings, she had to use it in order to survive...she was so happy that she could continue providing this education for her son, and it was just amazing.”*

In the absence of federal aid, a number of states and localities developed programs to provide support to excluded workers—Washington State, Washington D.C., Oregon, and California, among others. There is a push, both in New York and in other states, to expand the existing funds, and to develop a longterm solution to cover people left out of the regular unemployment insurance system.

# Additional resources from Immigration Research Initiative and Partners on the Excluded Worker Fund:

## [Implementation Successes of the Excluded Worker Fund](#)

*A joint report of Immigration Research Initiative and The Century Foundation*

The Excluded Worker Fund succeeded where other efforts stumbled: it reached undocumented immigrants by being responsive to the kinds of paperwork they could provide to prove eligibility. “New York’s Excluded Workers fund is a historic achievement—not just for the material improvements it made in the lives of 130,000 people, but as a model for other states to safely and efficiently deliver cash to undocumented and excluded workers,” said Andrew Stettner, a co-author of the report and one of the nation’s leading authorities on unemployment insurance. “The program was designed carefully, with impacted communities front and center, and it transformed the lives of some of our most vulnerable workers. It should be the norm across the country.”

## [Why Another \\$3 Billion is Needed](#)

The Excluded Worker Fund ran out faster than expected for the very positive reason that effective implementation resulted in more people qualifying for Tier 1 benefits than expected, and fewer for Tier 2. IRI reports that 130,000 people received the fund’s payments last year, nearly all of them getting Tier 1 benefits, and estimates that 175,000 more people are left behind, with \$3 billion needed to cover them all.

## [Regional Equity](#)

The Excluded Worker Fund benefited thousands of individuals in every region of the state, bringing millions of dollars into the local economy. But IRI estimates that 175,000 people who qualify did not get the funds simply because they were not fast enough to apply before the money ran out. If the fund gets a \$3 billion replenishment, it would mean an additional 37,000 people on Long Island would benefit, bringing a much-needed economic boost to the region of \$345 million. Lower Hudson Valley would see an additional 21,000 people benefit and a boost of \$204 million. The report shows figures for Mid-Hudson Valley, the Capital District, Central New York, Finger Lakes, Mohawk Valley, North Country, Southern Tier, and Western New York. And it shows how replenishing the fund is especially important in regions where it took a little longer for workers to apply.