

“Finally, We’re Being Recognized”: Stories and Perspectives from Applicants to the Excluded Workers Fund

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March 2022

The COVID-19 recession brought an extraordinary spike in unemployment: the national rate reached a high of 14.8 percent in April 2020 (Falk et al. 2021). With millions facing unprecedented income volatility, the federal government enacted major income relief programs, which included expanding coverage and payments through the unemployment insurance system and plugging holes in existing coverage for self-employed and independent contractors through the new Pandemic Unemployment Assistance program. Expanded unemployment insurance decreased the number of people living in poverty by millions (Wheaton, Giannarelli, and Dehry 2021). However, millions of people—most notably undocumented workers—were excluded from the expanded unemployment compensation system.



Several states and localities, as well as some private foundations, developed programs to address this gap. The most extensive by a wide margin is the New York State Excluded Workers Fund (EWF), passed as part of the state budget in April 2021. New York was the only state in the country in which undocumented and other excluded workers received unemployment compensation that roughly equaled the amount the standard unemployed labor force received. Between August and October 2021, 130,000 New York workers qualified for one-time payments of \$15,600. The funds exhausted faster than anticipated, showing the extent of the need, and an ongoing campaign is urging the state to replenish the fund with an additional \$3 billion (NYS DOL 2021).

In a departure from past recessions, immigrants faced disproportionately higher jobless rates throughout the pandemic (Kallick 2022). The economic fallout has been particularly intense for immigrant workers, especially those who are undocumented, because they were concentrated in jobs most affected by the pandemic. Immigrants were disproportionately more likely to have in-person jobs with the highest levels of layoffs in the recession, such as hotel and restaurant workers, retail sales and support (Gould and Kassa 2021), and personal care services such as nail salons. These jobs also typically had low wages and few or no benefits. Undocumented workers are also disproportionately more likely to be in jobs newly recognized as “essential” work (Kerwin and Warren 2020), such as grocery clerks, home health aides, and delivery service workers, which carried a high risk of COVID-19 exposure.

To learn more about the impacts of the fund on families and communities, we conducted nine interviews with community-based organizations that supported the application process and 15 interviews with fund applicants. We explored themes related to how people used the fund, the fund’s implications for well-being, and who the fund missed.

The experiences reported here take on heightened importance as New York State considers replenishing this fund and as other states and localities consider implementation of similar programs. Our interviews show that workers who qualified but did not receive the payments continue to struggle with basic needs, such as housing and food for their families. For those who received the benefit, however, the fund provided a critical bridge over the worst of the pandemic recession and encouraged steps toward greater social inclusion and civic engagement for workers and their families.



What Is the Excluded Workers Fund?

The EWF was set up in 2021 to provide financial relief to New York State (NYS) residents who lost work because of the COVID-19 pandemic and were ineligible for unemployment insurance or Pandemic Unemployment Assistance, most of whom were undocumented workers. The fund began taking applications on August 1, 2021. By September 24, the NYS Department of Labor (DOL) announced that it could not guarantee that funds would be available for applications submitted after September 24. By November 1, three months after the fund’s first day of accepting applications, the entire \$2.1 billion fund had been exhausted. In total, 130,000 New Yorkers were approved for EWF payments. Although the program envisioned two tiers of benefits, over 99 percent of people who received funds received tier 1 benefits of \$15,600 per person. The few

tier 2 recipients were people lacking more rigorous evidence of their residency and work status, and they received \$3,200, the equivalent of what eligible individuals across the US received in three rounds of stimulus checks (NYS DOL 2021). In addition, families who lost a breadwinner because of a death or disability related to COVID-19 qualified for tier 1 benefits. In all, 1,787 qualified for benefits in this way, including 1,495 because of a COVID-19-related disability and 292 because of a COVID-19-related death.

Applications for the program were aided in many cases by community-based groups. To implement the fund, the NYS DOL granted \$16 million in total to 75 community-based groups, in grants ranging from \$50,000 to \$300,000. These groups—as well as local governments—publicized the fund and often helped people with the application process.

BOX 1

How Did People Apply for the Excluded Workers Fund?

Applicants were required to prove that they

- lived in New York State before March 27, 2020, and continue to live in New York State;
- did not receive unemployment insurance or Pandemic Unemployment Assistance;
- earned less than \$26,208 in the 12 months prior to April 2021; and either
- lost at least 50 percent of weekly work-related earnings or household income during a period between February 23, 2020, and April 1, 2021; or
- lost income because a head of household (who contributed 50 percent or more to the household income) suffered from a COVID-19-related death or disability.



To apply, workers had to submit documents to prove identity, residency, and work eligibility; numerous options were accepted, each holding a specific point value. These requirements presented challenges for many in the target population to provide.

- **Proof of identity:** Applicants had to provide documents totaling four points; acceptable documents included a New York State driver license (four points), municipal ID card (four points), or a foreign-issued passport (three points).
- **Proof of residency:** Applicants had to provide documents showing their names and addresses within New York State.
- **Proof of work eligibility:** Applicants had to provide documents totaling five points for tier 1 and three points for tier 2; acceptable documents included tax filings, six weeks of pay stubs or wage statements, or letters from employers (each constituting five points).

Source: “Excluded Workers Fund FAQ,” NYS DOL, last updated September 2021, <https://dol.ny.gov/system/files/documents/2021/11/ewf1-11-18-21.pdf>.

Types of admissible proof for the fund applications were developed with sensitivity to the types of paperwork undocumented immigrants could provide, which evolved throughout the program through regular consultation between the NYS DOL and a range of community partners (see box 1 for required documentation). Some challenges remained throughout program: People who needed to get a foreign passport renewed had difficulty completing it quickly; this was an even larger challenge for immigrants in upstate areas far from the consulates. Providing rent documentation was difficult for people who were not the primary leaseholders and for those who were not named on electric bills, such as spouses or roommates. Nevertheless, 130,000 workers were approved for benefits in a short period, while other pandemic relief programs, such as New York's Emergency Rental Assistance Program, struggled with response time.¹

Who Participated in the Interviews?

Interviews with Eligible Workers

We conducted telephone interviews in January 2022 with workers who were identified by seven community-based organizations that provided EWF application support throughout NYS to a range of immigrant communities. The phone interviews were conducted in Spanish (10), Korean (2), English (2), and Bangla (1). Our interviewee sample consisted of 15 workers who applied for the EWF, 10 of whom received tier 1 benefits and 5 who did not receive benefits. In our sample, six of the interviewees' country of origin was Mexico. The remaining countries of origin included Senegal (1), Sierra Leone (1), Korea (2), El Salvador (1), Honduras (1), Bangladesh (1), Ecuador (1), and the Dominican Republic (1). Four of our interviewees worked in the cleaning services industry, followed by street vending (3), personal care services (3), retail work (2), construction (1), farm work (1), and restaurant services (1). All lacked work authorization at the time they applied to the fund, but at least one has received authorization since that time. Interviewees have lived in the US for an average of 13 years. Twelve were women and three were men. Thirteen were parents that either lived with their children in New York or supported their children back in their home country.

Interviews with Community-Based Organizations

We also conducted interviews with staff members from nine community-based organizations in New York in December 2021 and January 2022. These organizations served a variety of populations in New York, including street vendors, African immigrants, South Asian immigrants, Korean immigrants, and Hispanic/Latinx immigrants. We also spoke with organizations that served both upstate New York and New York City, as each area poses its own challenges. Many of these organizations were directly involved in advocating for the passage of the EWF, and the majority received funding from the NYS DOL to then assist with outreach to workers and application assistance. This research is part of a larger evaluation of the EWF, and a later report will detail further results from a survey of workers on the impacts of the fund.

What Was the Economic and Social Impact of the Excluded Workers Fund?

Our interviews document how the 2021 EWF impacted workers and their families as well as their broader community. We found the fund helped workers make ends meet during a period of severe job loss. Recipients could pay back rent and other bills, repay debt incurred during the pandemic, and stabilize their housing. The fund improved local economies as people invested in local businesses and spent money in local shops, and it provided an impetus toward greater social inclusion for people who are often excluded.

Helping Make Ends Meet through the Pandemic and a Period of Severe Job Loss

For New York's excluded workers, the fund provided the kind of social insurance that other New Yorkers receive through unemployment benefits: compensation for lost work. As a result, people who received the payment could meet their families' most basic needs. It also meant workers could avoid dangerous or abusive situations at work or at home, helping to maintain community and workplace standards.



PAYING FOR BASIC NEEDS

As a worker for a cleaning service whose hours plummeted during the pandemic remarked, "That fund is very, very important. And it actually changed the life of many people that benefited from it at the time they needed it most." Another worker, the sole earner for her family, summed up the fund's importance: "It was the lifesaver of my little household....It helped us get out of the hole we were in."

Street vendors were among those whose work was profoundly affected by the early shutdowns because their income was solely dependent on customers being out and about in the city. In one family, both the husband and wife earned their living through street vending. The husband stated,

Lamentablemente mi trabajo y la fuente de ingresos tanto de mi esposa como la mía provienen de la calle. El tema de la emergencia sanitaria nos mantuvo fuera de las calles en un inicio. No se sabía sin ciencia cierta acerca del virus y la capacidad de la transmisión, entonces todo eso nos sacó de las calles y fuimos consumiendo los pocos ahorros que teníamos. Salíamos a trabajar de vez en cuando; cuando nos permitían legalmente y eso nos afectó....Fue un impacto no solamente económico, sino también fue un impacto psicológico.

I work on the street [as a vendor], and like mine, my wife's income comes from there. We've been struggling because, in the beginning, we couldn't go out on the street to work because of the emergency health orders issued. Since no one really knew about the virus and how fast it spread, we were forced to stay home and used up our few savings....**The impact was not only financial but psychological as well. It affected the whole family.**

Typically, self-employed workers, such as many street vendors, cannot receive unemployment insurance even if they have work authorization, but in 2021 the federally financed Pandemic Unemployment Assistance allowed self-employed people with work authorization to receive compensation for the sudden loss of business. The EWF helped close the gap between self-employed immigrants without work authorization and citizens, green card holders, and others with work authorization.

Several interviewees reported struggling to cover basic needs before receiving an EWF payment. One worker who did not receive funding and was unable to find a job for some time after being ill from COVID-19 explained that she did not have money for food for herself and her daughter during that period.

정말 창피하고 말씀드리기가 부끄러운데 정말
냉장고에 하나도 없었어요

I'm ashamed to tell you, but I really didn't
have anything in the refrigerator.

Another worker reported, "There's food, vitamins, and things I need and haven't had for some time because I can't afford them." This worker was also providing support to two children who were still in his country of origin, and he sometimes went without food himself so that he could cover their expenses.

Very few of the participants could use the fund for anything outside of necessities. As one community-based organization staff member said, "Fifteen thousand sounds like such a great number. Then, when they start paying every bill back, they're left with almost nothing. They're lucky if they're left with two thousand or one thousand or a couple hundred at least for them to actually spend it on themselves."

Many interviewees reported that as of early 2022 their work opportunities were still far from prepandemic levels. Fourteen of the 15 interviewed workers said they currently have reduced work or work hours. For example, personal care service workers reported having fewer hours because demand for services has decreased, with one worker explaining that they could currently work only two days a week, down from five days a week before the pandemic. The one-time EWF payments provided significant help to those who received them and who have often had to stretch their money further than anticipated.

Interviewed workers did not report the funds affecting their overall choices about work effort. Staff at community-based groups echoed that observation. As one community-based organization staff member put it: "Our community has very hardworking people and if they miss one day of work, they feel so bad, so receiving this money was definitely not going to stop them from continuing working...it's temporary and it's going to be out sooner or later. They just have to keep going." Another partner noted that the fund "just helps [the workers] sleep a little bit better because they save for a few months, but they can't stop earning. It's a lot of money, don't get me wrong, but it goes fast."



BALANCING CHILD CARE AND WORK RESPONSIBILITIES

Like millions of working parents across the country, many of the interviewees struggled to balance their work schedule with child care responsibilities, particularly when schools closed, day care centers shut down, or children had to be kept home because of frequent COVID-19 quarantines. Often, the challenges of managing COVID-19 risks for children spilled over into parents' work lives. One mother, a farmworker, explained, "It's harder to work with the virus because they send me to quarantine all the time because of my three children. They say they've been exposed, so sometimes I only work two weeks out of the month, sometimes only one."

A domestic worker whose child has special needs explained how she stayed home to care for her son when pandemic quarantines kept him at home. This made some of her employers angry.

Cerraron por una semana. Entonces, la señora a la que yo le limpiaba se enojó y me dijo que no; que yo estaba jugando mucho. Yo le dije que no es mi culpa porque a veces el niño no va a la escuela y como el niño es especial, yo no lo puedo dejar con nadie, no lo dejo con nadie...Me sentía mal porque yo siempre he trabajado desde que yo he llegado aquí, he trabajado. De repente quedarme en la casa me hacía sentir mal, pero yo dije "no, lo más importante es el niño, su salud, su bienestar emocional." Gracias a Dios lo disfruto porque él se está casi nivelando igual que otros niños y los doctores dicen: "tú lo estas cuidando bien y estas haciendo un buen trabajo.

They closed the school for a week, so the lady I used to do cleaning for got angry at me and said that I was playing a lot of games. I told her it wasn't my fault because sometimes my son doesn't go to school, and since he has special needs, I can't leave him with anybody else...I felt bad for having to stay home, but I would think, "No, my son is what matters, his health, his emotional well-being." That has given me results because he is catching up to other children. The doctors tell me that it's because I am taking good care of him and I am doing a good job.

INVESTING IN CHILDREN AND EDUCATION

Buying essentials for children was a recurrent theme among interviewees. One worker described using the funds to buy her children clothing and shoes. A staff member at a community-based group noted how important the fund has been to stabilizing people's lives. One of the people her group assisted could buy a bed for their child.

I can't tell you how many families I've met who this [the fund] has just gone back to their children or to their families, and [parents stated]—"If I [hadn't] had the fund, I wouldn't have been able to keep my child. If I [hadn't] had the fund, my kid would not have gone back to school.

Using the money to cover educational expenses was another recurrent theme. A staff member at a community-based group reported assisting a worker who said the funds enabled her to purchase a computer tablet for her children to use when schools suddenly shifted to remote learning, noting that the public school system did not have enough devices to serve all children who needed them. Another community-based organization staff member relayed the story of a worker who said the funds allowed her to keep her son in college. "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.” An outreach worker at yet another community-based organization reported that a worker cried upon receipt of the funds because he could finally pay overdue school tuition fees for his children who were still living in the country he came from.



Paying Accumulated Bills and Climbing Out of Debt

PAYING BACK OVERDUE RENT AND BILLS

The economic downturn of the pandemic began in New York with a thunderclap in March 2020. The first EWF payments came a year and a half later in September 2021.

As a result, New Yorkers who were out of work but not eligible for unemployment insurance or Pandemic Unemployment Assistance often found themselves behind on rent and utility bills.

When workers received payment from the fund, paying back rent was one of first things they did—one of the most important uses of the fund. This was true despite the existence of a NYS Emergency Rental Assistance Program² that was intended to help cover rent for those in dire need, including undocumented immigrants; the program fell far short of its goals in funding and implementation.³ A separate measure, a statewide moratorium on evictions, helped many people stay in their homes temporarily, but when the moratorium ended, unpaid rent was due.⁴

All of the workers interviewed who received payment from the fund reported using funds for housing and rent, and all interviewed staff of community-based organizations reported their members used the funds for these purposes. One working mother of two children reported having fallen behind on rent with only one income to support the household; she reported owing four months of rent and \$4,000 in electricity bills.

In some cases, the fund not only allowed families to catch up on past-due rent, it also helped them seek better housing stability for the future. A community-based group staff member working with street vendors reported that some of its members were using the funds to move to a preferred neighborhood and stated,

A lot of people had been living in areas where they felt unsafe, not just because of domestic violence but because of violence in the area. They wanted to use that money to remove themselves from that position and getting themselves somewhere better to live in. This money would be a leeway towards them being able to afford the move.

A mother who worked in personal care services, which were shut down in the early months of the pandemic, used the money to secure an apartment with more space. While schools were closed, she found herself needing to supervise remote learning for five children, which was nearly impossible in their small one-bedroom apartment. Sometimes, her kids would sit in the stairwell of their apartment building to attend remote classes because it was too difficult for everyone to participate in online learning in such a small space. After receiving the EWF payment, she put down a deposit on a three-bedroom apartment and moved her family to a new location. She described the move as “life changing.”

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.

Staff members at community-based groups also reported that some workers hoped to use the funds to put a down payment on a home purchase, especially those who lived outside of New York City, where home ownership might be in reach. One staff member at a community-based group in upstate New York noted that workers saw home ownership as a “cornerstone of the American dream.”

In one case, the fund served as a lifeline when a worker's basement apartment was flooded during Hurricane Ida. “Water filled our house up to my eyebrows as I stood. Everything was wet except for the ceiling, so I just wore clothes and ran away from the house.” This interviewed worker used her EWF funds to move to a new apartment, covering rent, moving expenses, and replacements of most of her basic belongings, including her phone, computer, kitchen appliances, bedding, and clothes—90 percent of which she reported had been destroyed in the flood. The funds were particularly critical because her landlord would not return her security deposit, and she felt unable to take further action to recover it. She was also worried about getting the landlord in trouble for renting the room to an undocumented person, so she declined to seek natural disaster assistance that was available from the Red Cross.

Some workers were drastically behind on utility bill payments. One staff member at a community-based group reported they had seen some workers that owed between \$3,000 and \$5,000 in utility bills. Another interviewed worker described how she “owed money everywhere” and ended up with a debt of \$2,000 in electric bills alone. She reported an inability to access assistance, stating, “The problem was I couldn't apply for assistance with the electric bill. I would receive bills stating they were disconnecting...I was always stressed, thinking that it would get disconnected.” When she received the fund, she used it to pay the rent, electric bills, and other overdue charges.

PAYING BACK BORROWED OR LOANED MONEY

Access to formal credit options is limited for undocumented immigrants, as with many low-wage workers, and many of the interviewees turned to personal networks to borrow money to survive. Paying back family and others was another key use of money from the EWF. Digging out of a hole of debt allowed families to start saving and making investments that would help their families toward a better future.

One single mother interviewed relied on a loan from a friend because she feared what would happen if she fell behind on rent payments with her landlord. This mother used her EWF payment to pay back her friend and to put toward future rent payments. Undocumented immigrants are often dependent on informal housing agreements with landlords and renters.⁵ Despite the eviction moratorium, one person interviewed reported being threatened with eviction, and several others reported feeling vulnerable and afraid about potential loss of housing. One worker reported having to move during the start of pandemic because they could not afford rent at their previous residence.

A construction worker who went without work for several months borrowed money from family and friends to pay for food and daily living expenses. His roommates paid the rent, his debts piled up, and he remarked that he had to “bear the burden of debt” for a long time. He used almost the entire fund payment to make good on his debts, which “relieved me of the tension.” He continued, “this has benefited me a lot....I have found peace of mind by repaying the loan.”

A seasonal farm worker explained 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 stated, “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.” She then reported saving the rest of the money for other uses, including paying for rent and other essentials, such as groceries and food, during December 2021 when she did not have work.



TAKING CARE OF HEALTH AND PAYING FOR MEDICAL EXPENSES

Staff at multiple community-based groups reported that the funds allowed some workers to pay for medical debt, medication costs, and health care services for both COVID-19 and non-COVID-19 conditions. A staff member at a community-based group working with Asian immigrants noted that many of its members were uninsured and thus needed to use the funds to pay for medical expenses, including those of family members who ultimately were lost to COVID-19. Staff members knew of three families who had used the funds to pay for treatment for family members struggling with chronic illnesses. In an interview, a worker described using part of the funds to address other non-COVID-19 health issues, including paying for a biopsy and multiple appointments related to detecting precancerous condition.

Several workers lost work because they themselves contracted COVID-19. One interviewed worker was out of work for three weeks with the illness during the pandemic and had to make two trips to the hospital. He eventually returned to work against medical advice because he could not afford more time without pay. A staff member at a community-based group also reported that the funds were sometimes used to pay for funeral expenses, and we heard this in the interviews as well. A worker who got COVID-19 and was hospitalized, for instance, told us that during the same period her mother and brother who were living in her country of origin passed away, and the EWF payment allowed her to help cover the family’s funeral expenses. In some cases, the health challenges continue; one worker has been struggling with long COVID for months now, although she continues to work because she is the family’s sole provider. And although we did not interview anyone that received the fund because of a death or disability of the head of household, workers were eligible to receive funding for this reason.

The pandemic has taken a toll on both the physical and financial health of some workers. One of the workers who did not receive the fund described the dual challenge of illness and lost income:

Nosotros estábamos enfermos. Mi esposo...él ya se estaba yendo para el otro lado...Entonces de ahí fue que nosotros quedamos debiendo la luz, el teléfono, la renta. No [sabía] de qué es lo que más uno se va a enfermar, de la enfermedad o de [las facturas] que [llegaban]. [Las facturas] nos llegaban y nos llegaban.

We were sick. My husband...was almost passing to the other side....That's when we started owing electricity, phone and rent. I [didn't] know what [was] going to make us sicker, the disease or the bills that arrived. The bills kept coming.

Improving Local Economies

STABILIZING AND EXPANDING EMPLOYMENT OPPORTUNITIES

Workers also described how the funds helped them invest in their own future work. One personal care services worker described her ongoing struggle to survive during the pandemic, despite working seven days a week: “I haven’t been able to save even once in two years.” She described telling herself over and over “tomorrow will be better, tomorrow will be better.” But for her and other workers, as the recession wore on, the hardships mounted. Workers and community-based organization staff members described how payments helped stabilize their situation, at least temporarily, so that they could begin planning for the future.

Those with small businesses, such as street vendors, saw the funds as a way to acquire merchandise that would help them grow their sales or weather periods with lean revenue. A staff member at a community-based group noted that some workers used the funds to purchase business licenses and to pay fines they had incurred for lacking required licenses and permits in the past (e.g., street vendors), and another community-based organization staff member that works with street vendors noted many wanted to use the funds to upgrade their carts or buy inventory for the winter. One worker who could not provide the required documentation to receive the funds said that he would have liked to use some of the money to take English classes.

For workers in more rural areas, access to a car can be critical to maintaining employment. One mother of two who lives in a rural area of upstate New York explained,

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.

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.

Her payment from the fund allowed her to piece together enough to buy a used car as a replacement for an old vehicle that was in very poor condition. She purchased “an old car with a lot of miles, but that’s the only thing I qualified for. Thanks to God, I was able to get that car, so I could go to work and get around with my kids.” A staff member at another community-based group in upstate New York reported that a worker they had assisted had previously had a vehicle stolen and was experiencing

homelessness as a result; the worker wanted to use the funds to replace the vehicle and “get back on his feet.”



CREATING LOCAL ECONOMIC STIMULUS

Workers and staff at community-based groups talked about what the fund meant to individuals personally, but they also stressed the importance to others in their community and to the local economy. One staff member at a community-based group interviewed commented on the crucial role street vendors selling fruits and vegetables play in the local economy: “Lots of people want to buy things, but they don’t want to buy unnecessary things. I think that’s a lot of the economy within the community. There’s street vendors who are not necessarily providing extravagant foods, but they are providing produce at a much cheaper price.” A street vendor we interviewed living with his wife and two children did not receive the funding but noted how important the payments were to the community of street vendors at large that face working in harsh conditions and with unstable incomes.

Some community-based organization staff members also commented on how this funding ultimately made its way back to the local economy. One staff member stated,

[The funds] went right back to the businesses that they support; taking out their families to eat; buying materials for school supplies; buying, again, furniture, beds, vehicles.

Another staff person at a community-based group commented on how workers prioritized buying things for their children, and how many workers “finally [had] some sense of security in going to a restaurant, which a lot of people were not able to do at all. It definitely stimulates the local economy.”

In fact, the degree of economic stimulus to each region of NYS was estimated during the initial legislative debate about the program and became an important point of discussion on the fund’s benefits for both individuals and communities during the recession. The funds ran out faster than expected, and as a result, the regions where workers were quickest to get applications in benefited the most. An analysis by Immigration Research Initiative showed that all regions of the state got a significant economic boost from the \$2 billion distributed through the fund, but that many regions lagged in terms of what they should have received based on the proportion of undocumented immigrants living there (Kallick 2022).



Moving from Eligibility Hesitancy to Recognition and Greater Social Inclusion

One significant impact of the EWF is difficult to quantify but is often cited as among the most important to undocumented immigrants and other excluded workers: the sense of being seen, included, and valued as a member of society, and having power and dignity. Many people were proud of their community and their state for initiating the EWF program. It also led many to take steps to apply for the funds and to further their social inclusion by obtaining an individual taxpayer identification number; filing tax returns; and applying for a NYS driver’s license or state ID

(which are available irrespective of immigration status), or a local identification card. It also led many to greater civic engagement, with broader and deeper connection to service providers and others that helped workers apply for the funds, and community groups that advocated for the program.

A sense of inclusion is particularly important for this population. Normally, they must stay in the shadows because of the risks around their immigration status. Indeed, some workers initially felt fear and distrust surrounding the fund. “The first thing we think about it is that this will end up filed somewhere....That’s the fear we have.... When you want to become legal, they will first see if you qualify...if you’re self-sufficient and able to cover your expenses, if you’re not a charge for the state.”

Another remarked that at first, she was afraid that the money might be viewed as a loan and that the government might ask for it back later. Some were apprehensive and in complete disbelief that this fund could even be possible, with one interviewee stating,

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

I didn’t even think of unemployment benefits at first. It was like an oasis in the desert and it gave me a really big power that I never thought possible....In my over 50 years of life, this is the first time I have ever received something like this from the country.

Advocacy around the creation of the fund often focused on the fact that many undocumented immigrants had for years been working in jobs where employers paid into unemployment insurance on their behalf yet could never collect benefits. The EWF was seen as not only deserved but also earned and to some degree already paid for by the work of undocumented immigrants (Fiscal Policy Institute 2020).

The impact of longstanding exclusion and persistent concerns about connecting with any public program following changes to the “public charge” rule was reflected in this comment from a staff member at another community-based group who said, “We had one client ask: ‘Can I buy my kids food with this money? Are you sure I can buy food with this money?’” The realization that she could determine how best to use the funds to care for her family was hard for her to believe but brought a new sense of agency.

Awareness of the fund and connections made to community-based groups during the application process had other benefits for workers, who were sometimes newly connected to opportunities that helped them achieve greater stability. For example, one worker reported that during the process, he learned that he could get a NYC identification card (commonly known as IDNYC), which can be used for interactions with city agencies and accessing city services, as well as serving as a widely recognized form of identification. “Because of the lack of knowledge of the laws here, we did not even try to get legal documentation such as the ID card....Once we learned that it would not affect our residency here, we applied for the city ID. We have an appointment next month....We decided to start processing this for our well-being.”

A staff member at a community-based group noted that the process also helped some individuals understand it was both safe and important to file taxes, even if they did not have a Social Security number or permanent residence status in the United States. Staff at this organization commented that the experience of assisting workers had also made them more aware of the need to provide better guidance to immigrant workers on tax filing in the future.

One interviewee who recently received a work authorization reported that the community-based organization that filed her application to the EWF also helped her find work opportunities. The combination of work authorization and connection to a group was powerful: “A lot of doors have opened with that. Now [that] I have that document I’ve been able to apply for other jobs.”

Some workers mentioned that the experience of receiving the EWF payment had motivated them to become involved in advocacy efforts and to encourage others to apply for the fund. One worker shared her enthusiasm about getting the word out on how to apply for the fund. “I’ve always loved helping people, but with this application, I would go to the street, and anybody I knew, I would tell them, ‘Do this. Do this and they’re going to help.’ People would look at me as if I were crazy.” This worker also began recruiting other EWF applicants to become members of the community-based organization that assisted her.

A staff member at a community-based group noted that although the EWF was critical to people’s material well-being, it also represented critical recognition of the essential role that immigrant workers play in the economy of New York:

A lot of them were saying, “Finally we’re being recognized. They know we’re here.”

The staff member continued. “While everyone was sitting at home during the pandemic, [these are the people who] were on the streets selling masks, gloves, hand sanitizer, etc., or working in the hospital, working in the supermarkets. We engage a lot in the city and the state; we make it able to run.” Undocumented workers finally felt seen by many people who had never realized how many people were living underground, contributing to New York State for so long.

Another staff member of a community-based group noted a rise in interest among workers to apply for an IDNYC, with the reasoning that workers now feel that they belong. As the staff member put it: “[The workers] want to feel like they belong.” The EWF, the staff member said, is a way of “saying, ‘Yes, I am a New Yorker. I am allowed to be here....This government is supporting me in some way.’”

In some cases, workers who received the fund helped to support other excluded workers who had not received money. Sometimes these were family members, but others were unrelated individuals who workers knew needed the help. One staff member at a community-based group related, “Just today, I was in a group chat, and they all organized to give part of their fund to a hunger striker [a person who took part in a key part of the advocacy campaign] that didn’t qualify....There was one person that gave \$1,000 of their \$14,000 check to another excluded worker.”



How Did Those Who Did Not Receive the Fund Fare?

For those who have not received the fund, the stresses of unstable income, debt burden, and uncertainties around the COVID-19 pandemic continue to loom even larger. Five workers we interviewed had not succeeded in applying. One of the workers described their current situation:

Todavía no ha terminado. La enfermedad todavía sigue. Todavía estamos en la pandemia. Todavía con COVID. Yo creo que algunas personas que recibieron dinero tal vez si le sacaron provecho para pagar su renta, sus deudas, su luz, su teléfono. Esa es la enfermedad que hay en este país: la renta, la luz, y el teléfono.

This disease hasn't disappeared. We're still in the pandemic. COVID is still here. The sickness continues. I think that some of the people that received the money may have been able to pay their rent, their bills, electricity, phone—that's the most common disease in this country, electricity, rent, and phone.

Workers who did not receive the funds shared many of the same priorities for the money as those who ultimately received payments, including paying for rent, utilities, phone bills, and food. Housing was often a primary concern. One single worker reported that he was currently sleeping on a couch and had hoped to use the funds to move to a more comfortable situation.

Yo sola en este país. Cuando me toca la renta, no tengo quien me ayude.

I'm alone in this country. When the rent is due, I have no one to help me

Another worker, who earned her income selling food she made to others, had hoped to pay off rent and utility bills. "The stress of the rent is the worst. Rent...is the worst one. That's the heaviest stress. Sometimes I say, if COVID doesn't kill me, the rent will." This worker also shared another priority for the funds: "It's embarrassing to say this, but my mom passed away five years ago. I made a promise that I keep breaking...I was going to buy a cemetery decoration for the place where they buried my mom."

For workers who were unemployed but did not apply quickly enough or did not receive an EWF payment for some other reason, conditions were dire. One interviewee was dependent on contract work with a cleaning company. He felt the dramatic shift in demand for work as the New York City in-person economy largely shut down in the early days of the pandemic in 2020. Faced with few options, he took any work that was available and sometimes did odd jobs in exchange for food just to get by. Even when the economy started to pick up and he resumed working for the same company, he reported that the hours are unpredictable and still insufficient. "Sometimes the whole week, 10 hours...sometimes the whole week, five hours." This worker, who applied for the fund but did not succeed in receiving payment, continues to struggle to afford basics like adequate food. "Sometimes it's very appalling. It's very disheartening."

Other priorities for those who were unsuccessful in receiving payments included investing in their small business, having a “standby” fund for their children’s needs and education, paying expenses required for their visa application process, and taking English classes.

One worker reflected on the importance of pursuing a permanent fund to address unemployment and reduced hours among immigrant workers. “So more important than helping me materially and helping me eat, I hope the permanent relief bill comes as soon as possible. So many people have been waiting such a long time....If the authority helps them...quickly and with a little effort, they will be able to live on their own, become economically independent.” She expressed hope that state residents and policymakers would perceive the importance of these supports. “This is a country of immigrants...if they do not forget that they were also immigrants.”

The 2021 EWF was seen by interviewees as extremely important, and community organizations and workers emphasized the importance of added funding to make it available to all who are eligible but did not get in the doors before the fund ran out. Interviewees also stressed the importance of a long-term solution, a fund that is not a one-time effort but a way to permanently patch the holes in unemployment assistance. When asked about their thoughts on a permanent fund, one worker stated, “To me and my community it would be a reason to celebrate. Because when things of this magnitude happen, and for us to be left behind for being undocumented, we need to thank God that if that day comes, we need to keep fighting because we know that there will be something there that is fixed.”

The EWF was put in place quickly and effectively by the NYS DOL, but the fund also ran out of money more quickly than anticipated. And although this was a high-impact program, many workers could not assemble the necessary documentation in the short application period. Other general barriers to receiving funding included limited literacy and challenges in reading administrative messages; this posed a devastating challenge to one interviewed worker that could not read the text message, asking for additional documentation on her application and was ultimately denied because of that. Many were also concerned about being considered a public charge because of receipt of public assistance (Bernstein et al. 2020; Bernstein, Gonzalez, and Karpman 2021) or feared sharing information because of potential exposure to immigration enforcement authorities. Many community-based organizations were providing support to applicants, but some workers had limited access to these organizations, especially rural and farmworker populations in upstate New York. Almost all staff members of community-based organizations interviewed agreed specifically that farmworkers were hard to reach, with one commenting that because these workers are typically located in parts of the state not considered “immigrant-friendly,” they were left behind because of lack of information and fear. Applicants who did not speak English or Spanish were also harder to reach, as community-based groups did not always have capacity to assist in languages like Arabic, Chinese, Guyanese, Bangla, and other languages spoken by immigrants in New York.

Conclusion

Although many of the workers have used all or most of the funds they received, many described the fund payments as life changing. Workers who had immensely struggled through the pandemic could dig out of daunting levels of debt incurred for rent and other bills, move into safer or better housing, properly grieve losses of loved ones by paying funeral expenses, and reclaim an enjoyment of daily life without the constant stress of financial hardship.

The fund served as a temporary connection to the safety net that other eligible workers in the US can rely on, and the need for assistance in times of work uncertainty continues given ongoing hardship and uncertainty. Although the fund was a high-impact, short-term intervention for those who benefited, it has not provided solutions to the ongoing instability that accompanies a lack of lawful permanent status in the US. Even for workers that received funding, the ability to feel safe accessing resources in society is not a given. One example is a single adult worker who relayed how her lack of legal status deterred her from seeking medical help after she suffered injuries from being struck by a car while standing at a bus stop. “The people in line with me said that I should call the police...that I should call the ambulance....In the moment, I had to worry about my body, but what I was actually worried about was that I did not have an identity....How can I tell whom and what? It didn’t seem like I was seriously injured. So the bus came, so I just got on it, then came home.”

Our next stage of research will include fielding a survey to a larger sample of workers in New York that were eligible for the fund to more systematically understand and analyze the implementation of the program, workers’ experiences with the application process, workers’ uses of the fund, and the fund’s overall impact on hardship.

Notes

- ¹ Mihir Zaveri, “New York Has \$2.7 Billion for Rent Relief. Many Have Yet to Receive Aid,” *New York Times* (July 25, 2021), <https://www.nytimes.com/2021/07/25/nyregion/new-york-city-rent-relief.html>.
- ² “Emergency Rental Assistance Program Overview,” Office of Temporary and Disability Assistance, accessed March 1, 2022, <https://otda.ny.gov/programs/emergency-rental-assistance/>.
- ³ Mihir Zaveri, “New York Has \$2.7 Billion for Rent Relief.”
- ⁴ Chau Lam, “One Week after Eviction Moratorium Ends, Thousands of At-Risk Tenants Seek Assistance,” *Gothamist* (January 22, 2022), <https://gothamist.com/news/one-week-after-eviction-moratorium-ends-thousands-risk-tenants-seek-assistance>.
- ⁵ Nikita Stewart, Ryan Christopher Jones, Sergio Peçanha, Jeffrey Furticella, and Josh Williams, “Underground Lives: The Sunless World of Immigrants in Queens” *New York Times* (October 23, 2019), <https://www.nytimes.com/interactive/2019/10/23/nyregion/basements-queens-immigrants.html>.

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Acknowledgments

This brief was funded by the Bernard and Anne Spitzer Charitable Trust and is part of a larger joint evaluation project of the Urban Institute and Immigration Research Institute. The joint evaluation project is supported by the Robin Hood Foundation, and Immigration Research Institute is supported by the Open Society Foundation. We are grateful to them and to all our funders, who make it possible for Urban Institute and Immigration Research Institute to advance their missions.

The views expressed are those of the authors and should not be attributed to the Urban Institute, its trustees, or its funders. Funders do not determine research findings or the insights and recommendations of Urban experts. Further information on the Urban Institute's funding principles is available at urban.org/fundingprinciples.

The authors gratefully acknowledge assistance from Danielle Kwon and Diana Guelespe in the preparation of the brief. We are indebted to the community-based organizations that aided in connecting us to workers, including the Fund Excluded Workers Coalition, Desis Rising Up and Moving, MinKwon Center for Community Action, the Worker Justice Center of New York, the Street Vendor Project, Asian Americans for Equality, Tompkins County Workers' Center, New York Communities for Change, and African Communities Together. We also acknowledge assistance from Landmark Associates for their translation and transcription services and from Research Support Services for helping conduct interviews. Finally, we also acknowledge and are grateful for the workers who agreed to share their time and important insights with us.



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