

CASE STUDY:

MAKING SENSE OF EMERGENCY CASH



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Summary

Over the last three years, The Workers Lab (TWL) has partnered across government, non-profits, for-profits, and unions to design, pilot, test, and grow emergency cash grant programs to help working people address financial emergencies. So far, these efforts have included:

- 1.** Establishment of the Workers Strength Fund design sprint to learn and inform the field on how to efficiently and effectively get emergency cash in the hands of workers in need, which led to the disbursement of more than \$350,000.
- 2.** Utilization of the learnings and infrastructure from the Workers Strength Fund to create The Workers Fund: COVID-19 Rapid Response, which delivered \$2.6 million in emergency cash to more than 12,600 workers in the early stages of the pandemic.
- 3.** Scaling of our findings by incubating a new social enterprise called Canary, which designed, built, and tested a new program that's prepared to offer emergency grants to employees at scale.



We are now embarking on the fourth stage of this work. We have partnered with Open Society Foundations (OSF) to run an experiment to investigate how emergency cash grants can help grow the ranks and build the power of worker organizations that give them out. Over the course of our work to-date, we have learned:

Emergency cash helps workers address unexpected financial crises in ways that public benefits are not currently structured to do. Workers use cash grants for rent, utility bills, auto repairs, medical expenses and moving costs.

Emergency cash helps alleviate financial stress and, in many cases, gets workers back to work. However, for cash grants to be most effective, especially for workers with low and/or volatile incomes, they should meet the full need created by workers' specific financial crisis.

Emergency cash can be an important way for organizations to engage workers in the advocacy efforts necessary to build worker power over the long-run.

This report provides more detail about these learnings and lessons to inform other innovators working to get money into the hands of people who need it, when they need it.



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