CASE STUDY:

HOW WORKER LEADERS ARE MEETING THE NEED FOR EMERGENCY CASH AND BUILDING THEIR ORGANIZATIONS **ALONG THE WAY**







Acknowledgments

The Open Society Foundation had the critical insight to see that in this moment of unprecedented uncertainty it is possible to harness change to learn how we can build for a better future. They brought together The Workers Lab, Canary, and Workers Defense Project to learn from one another and build out a future model for emergency grant assistance. Without their support, this project would not have been possible.



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About Us

The Workers Lab

The Workers Lab is a nonprofit investor that gives new ideas for and with workers a chance to succeed and flourish. For more information, please visit www.theworkerslab.com.

The Workers Defense Project (WDP)

Created in 2002, WDP is a statewide, membership-based organization that empowers low-wage immigrant workers to achieve fair employment through education, direct services, organizing and strategic partnerships. Workers Defense Project raises workplace standards, especially focused on the construction industry, by building a movement for change led by Latinx immigrant workers. WDP's worker members fight for systemic change by leading campaigns to secure the basic workplace rights they are entitled to, from paid sick leave to living wages and to fight for better, safer construction jobs and justice for immigrant families. WDP seeks to change the way the construction industry is run and recognize the power that construction workers hold. For more information, please visit www.workersdefense.org.

Canary

Canary is a mission-driven enterprise contributing to the evolution of the 21st century social safety net. Canary exists to ensure that in times of financial need, individuals can access emergency support with dignity, giving them the peace of mind and confidence to recover quickly. With Grant Circle, individuals and organizations can give and receive emergency support efficiently, quickly, and with dignity. For more information, please visit www.workwithcanary.com.

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Executive Summary

Since March 2020, individuals and organizations across the United States have evolved to meet the challenges of COVID-19 in ways we never could have expected. Our communities experienced new levels of health crises, financial instability, and political turmoil while at the same time losing access to traditional ways of community building and organizing due to the need for virtual versus in-person engagement. As always, low-wage workers and low-earning contractors, particularly people of color, were most negatively impacted, most fiercely committed to finding new ways to support each other through mutual aid, and often, explicitly excluded from state and federal safety nets. The COVID-19 pandemic exposed what low-wage workers, immigrants, and low-earning contractors have long known: that regulatory protections, benefits, and safety nets for workers are inadequate due to decades of government inaction and prioritizing corporate profit over worker safety and well-being.

Facing under-employment or the potential for life-threatening illness at work, exacerbated by exclusion from state and federal assistance programs, low-wage workers and the organizations that serve them showed incredible strength, creativity, and tireless dedication to re-invent how they serve their communities. One of these reinventions was the hundreds of millions of dollars in emergency cash that they distributed. Individuals, foundations, and governments opened their hearts and wallets, turning to direct cash assistance in ways and amounts that had never been seen before in the U.S. People understood the urgency to put money into people's hands to pay for food, shelter, and other necessities when income evaporated overnight.

Given The Workers Lab's leadership over the last several years on emergency cash, we knew this was an extraordinary moment through which we could continue to explore how giving unrestricted emergency cash to workers might not only meet their immediate needs, but also help grow the membership and power of worker-focused organizations. We wanted to capture these learnings to help organizations use cash assistance to help workers in the future, while also building membership and worker power. To do so, we engaged a variety of nonprofit worker-focused organizations in a two-part project to understand this unique moment in emergency grant funding and test a model to draw a stronger connection between emergency aid and broader organizing engagement.

The link between emergency aid and advocacy is an important yet complicated one. Mutual aid has a long history in the U.S. labor movement. Workers organizations have consistently sought to balance the need to provide critical, immediate services to workers with the need to organize and advocate for systemic solutions to the challenges that give rise to the need to provide those services in the first place. Could an organization use the critical tool of emergency grants, which has been proven to help people in times of need, without creating an unequal power dynamic or diluting their broader advocacy goals of systemic change?

For phase one of the project, we gathered information about how a range of worker organizations delivered pandemic relief from March 2020-2021, and how they thought it affected their work to increase membership and member engagement. The organizations included local community-based organizations, Adelante Alabama Worker Center, the Twin Cities Hospitality Fund, Massachusetts Immigrant Collaborative, Texas's Workers Defense Project, and the national groups One Fair Wage and the National Domestic Workers Alliance. In total, these organizations distributed over \$50M in emergency cash grants. They used a variety of mechanisms for distribution from direct cash pick-ups and mailed checks to gift cards picked up at activation day drive-thrus to online bank account transfers. Organizations prioritized members or non-members and had differing levels of technical and personnel support. The diversity across these programs allowed us to study the challenges, goals, and successes of different types of emergency grant programs.

Through phase one interviews, we repeatedly saw how recipients deeply valued receiving cash grants and that they could be both a strong tool to build organizational membership and a way to strengthen the engagement of members already involved in an organization. Emergency grant programs can build trust by showing direct ways that an organization can support an individual in a time of crisis and prevent further and greater economic distress. This is a point that can't be emphasized enough. Regardless of membership engagement, we repeatedly heard from organizations that emergency grants were an effective way to bring immediate relief to an individual in a crisis.

The administrative burden of these emergency grant programs and the unique challenges of working with some of the most vulnerable populations created obstacles to efficiency and deeper membership engagement. Many organizations didn't have the bandwidth as they moved quickly in a crisis to comprehensively link the narrative of emergency grants to their organizations' broader mission, making some hesitant to provide future capital toward such projects. To try to tackle these challenges, we partnered with the Workers Defense Project to build an emergency grant fund that would consider our phase one learnings.



\$3.5

in emergency grants through a mutual aid model to members and non-members

Workers Defense Project is a community organization for low-wage, immigrant workers in Texas. Before the pandemic, WDP members created a small scale mutual aid fund to support their fellow members and the broader community experiencing specific types of crises, such as injury on the job and deportation. During the pandemic, they rapidly expanded their work to deliver \$3.5M in emergency grants through a mutual aid model to members and non-members who were left out of the federal and state assistance programs in Dallas, Houston, and Austin. Through the programs, they saw how critical these grants were to families and, over the course of the pandemic, when they couldn't engage in their typical membership events, saw their membership grow because grantees became engaged in WDP's work. WDP wanted to learn from and reflect on the growth in their emergency fund work, especially focusing on how mutual aid programs can be most effectively designed to limit administrative burden and advance organizing goals.

To find out, WDP would need to lower the organizational burden of these programs while also ensuring that new and current members could see the importance of advocacy while receiving direct assistance. Phase two of the project hoped to build an emergency cash program that met these goals.

In addition to wanting to better understand the long-term use of cash grants, WDP was already part of a herculean push to combat a 2021 legislative

session that had an oppressive anti-women and anti-worker agenda. Within a few months, WDP led several campaigns including an Immigrants' Rights Campaign, Dignity for Dallas Campaign, Always Essential Campaign, and participated in many special legislative sessions, days of action, and a thirst strike at the capital. In phase 2, the grant circle would have to find ways to ensure its programming and administrative burden didn't deduct time and energy from their critical advocacy work, which is core to WDP's mission.

In phase two of the project, The Workers Lab partnered with Canary and WDP to build the Proyecto Defensa Laboral Grant Circle. The new fund would use Canary's software and customer service to help individuals apply for funding and receive funds. The hypothesis was that this software would help mitigate the operational lifts on WDP staff and streamline the dispersal process. Additionally, WDP received capital to compensate member leaders on their Emergency Fund Committees for community outreach, recruitment, screening and build out an activation pathway for grantees to become members of WDP after they received funding. This was part of an experiment to democratize and delegate pieces of the mutual aid program to the member leaders who move in and identify with the communities they sought to serve and engage. In total, the Grant Circle gave 70 eligible families in Houston and Dallas \$500 cash grants.

Through studying the rollout of the grant circle, we learned that such a program could successfully increase membership, but that meaningful administrative and organizational hurdles remained. Of the grantees who responded to our follow-up impact survey, 94% strongly agreed with the statement that their experience with the Grant Circle and the direct assistance programs made them feel good about joining Proyecto Defensa Laboral. All recipients have attended at least one additional WDP event and 34 of 70 of grantees became WDP members. This number could have been higher but when WDP completed follow-up calls a month after the program ended, 20% of recipient phone numbers were disconnected or were the wrong number. The lack of consistent forms of contact again illustrates the difficulties of organizing in populations with ongoing economic insecurity.

P 94%

However, administrative burden was not mitigated in the way we had initially hoped. The Grant Circle used PayPal as the fund administrator, which was more difficult for some recipients and inaccessible to others, so we added a gift card pick-up option. Additionally, the rise of Delta and the demanding fall legislative session in Texas forced the Grant Circle to be administered virtually and pulled WDPs staff in many directions as they fought for their members' rights at the state capital. These uncontrollable factors may have stymied the full potential of the fund. However, they also realistically reflect the ongoing competing priorities that grassroots organizations are always trying to manage. As we think about the future of emergency grant programs, we need to keep in mind the unique challenges worker organizations face due to the heavy workload they already carry on perpetually constrained budgets and timelines. Furthermore, no administrative approach can fully mitigate the inherent challenges of delivering funds to unbanked and underbanked individuals, who do not have access to the easy payments options and are not allowed access to social security numbers, required for many financial transactions, especially digital ones which would ease emergency fund disbursement.

Through phases one and two of the program, our research team completed interviews with staff involved in these programs and grant recipients, and completed analysis on data available regarding worker activation from cash assistance. Through this project, we learned the following key takeaways:



This project demonstrated how cash grants are both an incredibly effective tool in a time of need and can help an organization build its membership.

- Easy-to-access and unrestricted cash is hard to come by in most other government and nonprofit managed funds and can be a huge relief to people in a financial or health crisis, especially to those who are currently excluded from federal and state social insurance programs.
- Cash grants can build trust and loyalty with both new and existing members in an organization. Through the Proyecto Defensa Laboral Grant Circle, every grant recipient attended an additional WDP event and 94% of recipients felt good about joining WDP after engaging with the grant circle. Almost 50% of recipients had also become WDP members a month after the program finished.

To increase membership engagement, these best practices for base-building can be completed in tandem with emergency grant funds:

- A structured recruitment process can lead to better membership engagement, which can include calls to action for recipients when they receive a grant and membership follow-up soon after grant disbursement.
- Compensating and training member leaders to recruit and build relationships with cash grant recipients is key to membership growth and retention. It can also build worker voice directly into the decision-making structure and empower members to take on greater leadership roles within an organization.
- With the right narrative, grantees understand the financial assistance they receive not as a handout but part of a program and effort to create the economy we deserve.

Even with these learnings, administrative hurdles are difficult to overcome.

- Finding ways to mitigate the administrative burden of cash grant programs can allow organizations to focus on building working power and broader advocacy efforts.
- There is no perfect distribution mechanism for unbanked and hard-to-reach individuals. Checks, cash pick-ups, gift cards, and PayPal transfers each have different efficiencies and challenges. There is a need for online financial payment options that are accessible to individuals who don't have a social security number.



The ongoing difficulties of COVID-19 and the political battles that grassroots organizations fight every day make juggling an organization's priorities incredibly difficult. To ensure cash grant programs can be part of the solution, we need to continue to build tools to lessen the burden of administering these programs. As this report shows, organizations across the country are finding innovative solutions for emergency grants while being burdened by similar problems. Streamlining which programs are used so organizations can train and support one another would create more collaborative and ideally less work-intensive solutions. For example, Organizing Resilience has centralized tools to use across movement organizations, philanthropy, and government leaders to respond to humanitarian and political crises. A similar hub could be built for emergency grants to share solutions and de-duplicate efforts.

We also need to provide financial support that covers not only the grants themselves, but the administrative and operational costs of delivering them efficiently, thoughtfully and in ways that are strategically connected to worker organizations' goals of building their membership and advocacy efforts. Such systems will allow organizations to access the power and potential of emergency grants as an organizing tool while not detracting from the other worker-focused activities an organization strives to do every day.

Introduction

Through a grant provided by the Open Society Foundation, The Workers Lab partnered with Canary, an emergency relief platform, Workers Defense Project, a community organization for low-wage, immigrant workers in Texas, and five other nonprofits that distributed emergency grants during the pandemic. Through these partnerships, The Workers Lab completed a two-part project to study how cash grants can build and strengthen organizational membership.

Historically, organizations used cash grants at a much smaller scale or not at all. But, the unique needs created by the pandemic, the exclusion of certain populations from state and federal safety nets, and a greater willingness by philanthropy to support such initiatives made many organizations pilot these programs or expand ones that already existed. In phase one, the project looked into the ramifications of a growing sector of direct service and its connections to organizing power. It aimed to answer the following questions: How did advocacy organizations feel about pivoting to direct assistance? Did individuals become more engaged with an organization's work after they received funding? Did grantees sign up to become engaged members after they received aid from an organization? Did the funding help individuals make it through a crisis?

To answer these questions, for Phase one, The Workers Lab partnered with six worker-focused organizations: One Fair Wage, The National Domestic Workers Alliance, Adelante Alabama Worker Center, the Twin Cities Hospitality Fund, Massachusetts Immigrant Collaborative, and Texas's Workers Defense Project. Through interviews and data collection with six organizations, The Workers Lab published a report that highlighted the challenges and successes these groups faced as they rapidly established emergency cash programs to those in need at a precarious and deeply difficult time.

In phase 2, The Workers Lab partnered with the Workers Defense Project (WDP) to see if they could build best practices for future emergency cash work by adapting the learnings from phase one while overcoming some of the challenges it highlighted as well. The project first analyzed seven previous cash grant programs WDP participated in to understand what had been effective in their previous roll outs.

Building on these findings, WDP launched the Proyecto Defensa Laboral Grant Circle to distribute cash grants to non-members with the hope of having a high rate of new membership acquisition. After completing the fund, through data analysis and interviews with WDP staff and grant recipients, the report investigated these key questions:

- If an organization had more funding, could it build a cash grant program that was highly effective at recruiting new members?
- How could an organization build the strength of its existing membership if they paid members to help with cash grant rollout?
- What tools may help decrease the administrative burden of the fund?
- What cash distribution mechanism is best for working with unbanked populations?

The following report outlines the two phases of the project, the results from the Proyecto Defensa Laboral Grant Circle, and recommendations for future cash grants programs.

Throughout this project, The Workers Lab saw incredible resilience from the organizations on the ground and the people they served. These past two years have thrown all of us into new and difficult circumstances and challenges. The Workers Lab is grateful to our partners for the time they've given to this project and the work they do daily for workers across the United States.

Phase 1: Interviews with Leading Providers of Cash Grants

In the winter and spring of 2021, The Workers Lab and Canary conducted interviews with six organizations that had distributed emergency cash grants during the first year of the pandemic. Combined, these organizations distributed over \$50M in emergency grants.

The organizations ranged from national groups including One Fair Wage and the National Domestic Workers Alliance (NDWA) as well as local community-based organizations including Adelante Alabama Worker Center, the Twin Cities Hospitality Fund, Massachusetts Immigrant Collaborative, and Texas's Workers Defense Project.



\$50M in emergency cash

Though all groups worked to get money to those in financial distress quickly, their approaches differed in order to meet the needs of the communities they aimed to reach. The two largest organizations, One Fair Wage and NDWA, both mailed prepaid cards to their recipients. One Fair Wage distributed over \$22M through \$500 cards to tipped and gigged workers nationwide and used the fund to build out its membership base for minimum wage advocacy. NDWA partnered with Google.org to build out a software that could distribute over \$20M through \$400 gift cards to domestic workers in their network and affiliate agencies. NDWA saw that the program helped build trust among its members by showing it could be there for them in a time of uncertainty, but did not use the tool to directly recruit new members.

Smaller organizations varied in their distribution mechanisms. Twin Cities Hospitality dispersed \$120,000 through mailed \$200 checks to any financially insecure worker in the events or hospitality industry. They hoped the program would lead to new membership but did not have the infrastructure in place to help support activation. Adelante Alabama Worker Center distributed almost \$1M through in-person \$500 cash pick-ups to any worker affected by COVID-19, prioritizing those who were ineligible for government funding. Workers Defense Project (WDP) and the Massachusetts Immigrant Collaborate (MIC) used a variety of distribution mechanisms at different points in their dispersal processes. MIC focused on giving \$4.4M to immigrants and gave the smallest cash grant size of \$100. WDP distributed \$3M to both members and non-members that were ineligible for federal aid. Their grants sizes had the most variability, running from \$250 - \$2,000, and they saw grantees become members at the same rates as pre-pandemic non-grant-based recruitment events.

No matter the organization's structure and access to technological and financial resources, all organizations moved with incredible speed to quickly get money to those in need during the pandemic. The chart below summarizes the different programs the organizations ran:



Organization	Funds Distributed	Grant Size	How?	To Whom?
Adelante Alabama Worker Center	\$215k + \$750k NDWA	\$500	In-person cash	Initially to workers ineligible for government funds but widened to any worker affected by COVID.
Workers Defense Project (Texas)	\$3M	\$250- \$2,000	FII, gift cards, and checks	Any worker ineligible for federal aid (not restricted to construction industry workers).
Massachusetts Immigrant Collaborative	\$4.4M	\$100	Checks, gift cards, bill payments, PayPal	Massachusetts immigrants.
Twin Cities Hospitality Fund	\$120k	\$200	Mailed checks	Any financially insecure worker in the events or hospitality industry.
One Fair Wage	\$22M	\$500	Mailed prepaid cards	Tipped and gig workers nationwide.
National Domestic Workers Alliance	\$20M	\$400	Mailed prepaid cards	Domestic workers facing financial instability due to COVID, priority for NDWA members.

Even with these differences, organizations had overlapping successes and challenges. Through interviewing these organizations, key takeaways emerged:

- Cash grant programs are a powerful way to build worker engagement. All organizations agreed that these programs helped them reach new members and increase member loyalty. Emergency cash became an effective way to recruit new members while building trust with existing members, who saw how their organization could support them during a crisis.
- However, organizations need resources to translate new membership into deeper engagement and link the narrative between direct assistance and advocacy priorities. Organizations didn't want the funds to create a power dynamic between the organization and its members, or for members to lose sight of long-term advocacy goals. To overcome these potential tensions, groups needed human capital. If trained organizers had the time to engage with cash recipients, organizations could successfully strengthen their membership base and ensure individuals understood an organization's broader goals.
- There currently isn't a mechanism or infrastructure for collaboration and information sharing across the many worker-focused organizations providing emergency cash assistance. The immense administrative effort required to raise and distribute funds can sometimes hinder organizations' capacity to build worker power during program roll-out. With a centralized administrative system and ways to share best practices, organizations could spend more time on building worker power than on the operational and administrative back-end.
- The need for cash assistance is still tremendous. Organizations repeatedly mentioned that their members are still in an economic crisis. As the country begins to return to normal for some individuals and philanthropy pivots to other issues, organizations reiterated that their members need continued assistance throughout the ongoing long-term impacts of COVID-19, and future environmental or economic disasters.

For more information on these findings, read about them here.

Phase 2: Building a More Effective Cash Grant Program

From these learnings, it became clear that cash grants were an incredibly important tool for organizations. But the administrative and technical lifts put a lot of strain on organizations during an already taxing time. This next phase of the study set out to understand this tool's power if organizations had the bandwidth and organizing capacity to intentionally build membership as they distributed emergency grant funds. So, The Worker's Lab partnered with the Workers Defense Project (WDP) to learn more.

WDP has a history of engaging in mutual aid. Prior to the pandemic, WDP's mutual aid was limited to current members and non-member construction workers who were injured or killed on the job or who had immigration challenges. The aid came from members who contributed to the fund and a member-led Emergency Fund Committee decided how to distribute the funds.

However, the pandemic inspired WDP to think about cash grants on a much greater scale. Through their emergency grant programs, they expanded grants to non-members and expanded eligibility to individuals who had experienced a financial loss or health emergency during the pandemic. After distributing funds to a larger population, WDP wanted to understand how to fold their pre-pandemic and during-pandemic goals together and come out the other side with a stronger solution. If they are still going to do cash grants, is it to bring in new people? To deepen engagement with current people? Or both? Could they make clear the link between mutual aid and advocacy? Would cash grants be used just for crises or in a more robust ongoing manner?

When WDP signed up to participate in phase two of the study, the organization was already preparing for an exhaustive 2021 fall legislative session and would have to make space in a packed agenda to engage in this work. For example, throughout late 2020 and early 2021, WDP helped members handle the effects of COVID-19 and the power crisis that left thousands without electricity that winter, and engaged in a political battle or a "fight for their lives" with the state legislature to protect the voting and working rights of Texans. One of phase two's goals would be to build a program that would complement, rather than complicate, the organizing efforts that are core to WDP's mission.

Diving Into Workers DefenseProject's Emergency Grant Program

To investigate how to make cash grants more effective, phase two began with a comprehensive review of Workers Defense Project previous emergency grant programs. Specifically, it looked at seven cash grant programs WDP ran in 2020 that distributed \$1.5M to over 3,700 individuals.



DISTRIBUTED \$1.57M



TO OVER 3,700 INIVIDUALS

As the chart below shows, due to WDP raising capital from different philanthropic initiatives, each fund had a slightly different delivery method, eligibility criteria, and grant amount. For instance, the COVID-EF, Greater Houston Community Foundation, and Undocu Worker Fund had high-contact delivery methods, such as in-person 1:1 conversations or day-long drive-thru activation events followed up by recruitment phone calls. Other programs, such as the Family Independence Initiative (FII) fund had large grant amounts but a lighter contact with WDP members because the funds were distributed online through a direct deposit code. As exhausting as the multiple rounds of funding were to deploy, the differences in these funds let us assess different approaches to cash grant programs.

	COVID-EF	Greater Houston Community Foundation	Undocu Worker Fund	Emma Lazarus Fund	RISE Fund	High Risk Worker Program	Family Independence Initiative
Geography	Dallas, Auston, Houston	Houston	Dallas, Auston, Houston	Dallas	Austin	Austin	Austin + Dallas
Grants	61	439	1,889	106	431	1,174	115
Amount	\$500	\$500	\$250	\$500	\$750	Range	\$500 and \$2,000
Eligibility Criteria	Internally publicized for those impacted by COVID-19	EF Committee determined criteria	EF committee determined criteria, limited by WDP geographic areas	EF Committee determined criteria	Austin	Austin or Travis	General need (no specific qualifications)
Delivery Methods	In-person checks with 1:1 conversations	In-person checks with an opportunity for action related to a local campaign	Mailed checks and Drive thrus with Know Your Rights and new member lit	In-person checks with Know Your Rights and new member lit	In-person gift cards via a drive thru	In person gift cards with 1:1s and new member orientation	Code for direct deposit (virtual?)
Follow-Up	None	Phone calls	Phone calls	None	None	Phone calls	Phone calls

Alongside a data analysis of these programs, WDP also conducted interviews with grant recipients to highlight their perspectives about the process. Key takeaways from this analysis are:

- WDP was able to grow its membership at similar rates as a "normal" year, despite the disruption of the pandemic and lack of in-person events. WDP has over 5,500 members, and recruited an additional 600 in 2022, 565 of whom received emergency assistance, increasing its base by 11%.
- Though each round of emergency cash distribution resulted in new membership, the smaller rounds led to the most membership recruitment. Smaller rounds, such as the Emma Lazarus Fund which distributed 106 grants and the COVID-EF fund that distributed 61, likely gave staff more capacity to engage directly with grant recipients. This increased attention may explain the larger percent of emergency cash grant recipients joining WDP from these smaller rounds. In interviews, recipients often cited interactions with organizers as key to their decision to get involved with WDP.
- Receiving emergency cash grants may increase or sustain membership activity. Thirty-eight percent of members who received grants either attended membership meetings, volunteered for WDP, or attended advocacy events in the past year, versus 8% of members who did not receive grants. Though we can't assume a causal relationship, the interviews confirmed that grants helped build trust with members by showing how the WDP can help in a crisis.
- Individuals who received grants support the vision of WDP's goal to create longer-term, structural support for workers. In phase 1, organizations worried that grant recipients may not see the tie between instant mutual aid and longer-term advocacy work. However, members who received grants seemed aware that direct assistance should be leveraged toward the organization's overall mission.
- The simplicity and ease of cash distribution is much appreciated. Non-member recipients saw how the simplicity, speed, and flexibility of these funds were different from aid from a food bank, for example. They felt this help was a strong value proposition for membership in WDP.

Program Design For the New Fund, Proyecto Defensa Laboral Grant Circle

From these insights, the goal of the next WDP fund would be to maximize the extent to which cash grants not only help people in need, but also were embedded in strong organizing efforts. From phase one, findings showed that funds that had the best organizing results were likely the ones with the most engagement between grantees and the organization. So, WDP designed this Fall 2021 round of grants to shift the administrative burden from the WDP staff so they could focus on organizing power around membership recruitment and strengthen the engagement of current members while providing effective assistance to those in need. Key design elements for this new round of funding included:

- Increasing investment in member leaders: Individual relationships with member leaders or staff organizers are pivotal to new members becoming further involved in WDP's work. To this end, WDP paid and trained 10 member leaders to lead recruitment for the fund.
- Decreasing the administrative burden by partnering with Canary: To mitigate the operational burden, WDP partnered with Canary to handle the application process and administration of the grants through their Grant Circle software. The intention was to enable WDP member leaders to devote their time to membership engagement rather than administrative and operational headaches.
- Ensuring the emergency grant narrative was couched in the WDP's organizing mission: WDP built a script for organizers, literature for the fund, and curriculum for grant recipient workshops that explained WDP's policy work and the relationship between mutual aid and advocacy. These materials ensured that grant recipients learned about WDP and how they could get involved.

Strengthening pre-existing member commitment: Outside of recruiting new members through grants, WDP's cash grant programs can also strengthen the engagement of existing members. While all grants went to non-members, with WDP's investment in training and paying member organizers to help with fund recruitment, the organization ensured the program could develop member leadership within the organization.

With these key design elements in mind, in September 2021, WDP launched the Proyecto Defensa Laboral Grant Circle (PDL). The program's goals were to get capital to those in financially difficult situations, recruit 100 new members, and strengthen the leadership of existing members through paying member leaders to help recruit and administer PDL.

Individuals were eligible for the \$500 grant if they were not a WDP member and had recently faced one of the following challenges: eviction, a workplace injury, a deportation defense, or a COVID-19 hospitalization that caused income loss. WDP contracted with 10 Emergency Fund Committee member leaders, who attended a virtual workshop to learn the recruitment organizing script and Canary's Grant Circle application platform. Each leader planned to recruit 10 individuals to apply for the program. Due to the ongoing pandemic, leaders completed outreach virtually through texts and calls.

Member leaders showed interested recipients how to use Canary's software to apply for funds and upload proof of documentation. Once they applied, Canary reviewed and accepted applications. If it was accepted, recipients would attend a virtual workshop with member leaders to learn more about the WDP's work, how to get involved, and how they can use the Canary software and a Paypal account to access their \$500 unrestricted grant. These workshops occurred through October and November of 2021.

The workshops framed the cash grants as part of WDP's larger advocacy. In these workshops, leaders asked recipients,

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If you got \$500 today, would it solve all your problems?

The answer is, unsurprisingly, no. Through this starting point, member leaders tied the emergency grant work to the organization's larger advocacy goals.

During the end of 2021 and early 2022, member leaders followed up with each cash recipient to invite them to a new member orientation, regular membership meetings, and an end of year appreciation event and celebration. In this way, they were able to continue activating new members after they received their grants.



Results and Analysis

From the Proyecto Defensa Laboral Grant Circle, the WDP increased membership and strengthened the worker power of members who were involved in the program's rollout. The fund ran from October - December 2021. During this time, WDP disbursed



\$500 GRANTS



TO 70 INDIVIDUALS IN HOUSTON AND DALLAS

The results of the program clearly demonstrated that cash grants could increase membership for WDP and build recipient trust in WDP as an organization. Overwhelmingly, almost all cash recipients felt a strong connection and great respect for WDP, and all recipients have gone on to attend an additional WDP event.



ALMOST 50% OF THE RECIPIENTS BECAME MEMBERS

This number could have been higher but follow-up calls with recipients showed that 20% of phone numbers had been disconnected or were wrong, illustrating again the difficulties of working with economically insecure individuals. Regardless, these results show that with the proper support cash grants can be a great membership recruitment tool to bring individuals into broader membership and advocacy work for an organization.

Application Process

The Proyecto Defensa Laboral Grant Circle found 123 eligible individuals, 91 of which were onboarded onto the Canary software. Of these, 80 made requests for funds, 10 individuals were rejected due to not being eligible (which means that the individual had not experienced one of the four qualifying events defined by WDP: eviction, workplace injury, deportation defense or loss of income due to COVID-19 hospitalization), having insufficient documentation, or being a duplicate application. In the end, 70 individuals ended up receiving funds. The median time for individuals to receive a decision on their application was 2.2 days. However, the process of completing an application and providing documentation took longer for some individuals, bringing the average to 5 days.

IThe fund missed its original goal of distributing 100 grants. Though it's difficult to tell the complete story of why the fund fell short, interviews with WDP staff and member leaders noted that the process was too complicated or overwhelming for some individuals. For others, member leaders were not able to get in contact with them before the deadline. This may have been exacerbated by the fact that training and help with applications had to be done virtually due to COVID-19, rather than in person. As one staff member noted, people usually only have one screen to use, so they had to be on the phone with someone while they were using the same phone to fill out the application. Ensuring an easier onboarding process and trying to find ways to get accurate contact information may help increase retention for future grants.

66

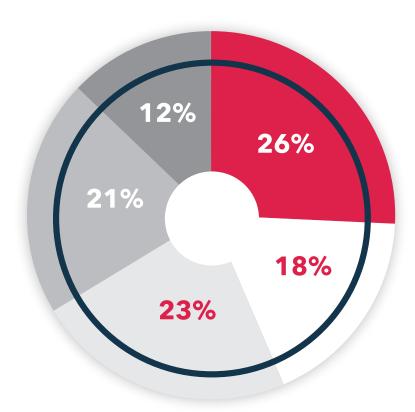
I am grateful for the support that [the grant] gives. for many this won't be much, ersonally it helped me a lot, thank you.

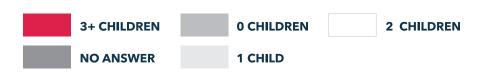
Estor agradecido por el apoyo que da. Ok para muchos será poco personalmente a mi me ayudó, mucha gracias.



Demographics of Grant Recipients

Of grant recipients, most were Hispanic, Latino, or Latinx adults in families in the Houston or Dallas area. Twenty-six percent of requesters had three or more children in the household, 18% had two, 23% had one, 21% had zero and 13% did not answer. Most households had one or two adults in them.







The grant that you gave me helped me with some expenses.

La ayuda económica que me dieron sí me ayudó unos gastos.



As for their employment, most recipients live below the poverty line. Sixty seven percent made less than \$20,000 annually and 16% made between \$20,000 - \$29,000.

Grantees mostly worked hourly jobs or were not currently employed. Around three-quarters of grantees did not receive any paid time off. A quarter of grantees worked in construction, a quarter in restaurants or in food prep or service jobs, a fifth worked in a bodega or warehouse, and another fifth worked in cleaning and domestic work. Overall, these demographics illustrate how grantees worked in jobs that did not provide livable wages and safety nets in times of an emergency.



How GranteesUsed the Funds

Consistent with prior research about emergency cash grants completed by The Workers Lab, Canary and others, individuals used the grants to meet basic needs such as mortgage or rent, food, utilities, and medical bills. Grant requests were distributed across the four criteria for eligibility as follows: forced move or eviction (38%), deportation defense (28%), COVID-19 hospitalization that caused income loss (24%), workplace injury (18%).

GRANT REQUESTS: PRECIPITATING EVENTS

(as % of total requests, multi-selected possible)7% of requests have more than one event type selected)

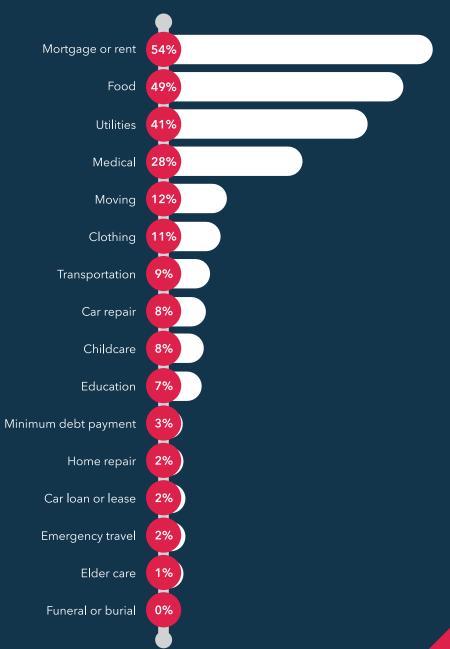


I have diabetes. My life and my son's life have been affected by the disease. I am afraid of eviction and that my electricity will be cutu because I don't have the money to pay for it.

Soy enfermo de diabetes del como hasta el día de hoy estoy viviendo las consecuencias hasta mi hijo por la inestabilidad que ha generado en mí la enfermedad. Tengo temor de desalojo y de quedar sin electricidad por que no tengo dinero ni para pagar el pago.

GRANT REQUESTS: EXPENSES COLLECTED

(as % of total requests, multi-selected possible)
66% of requests have more than one event type selected)



Impact Survey Snapshot

After individuals received their grants, Canary sent out a post-grant survey to learn more about the user's experience and the impact of the grant. Of the 70 recipients, 16 individuals (23%) responded to the survey. Though this is a small response group, it is the average response rate Canary typically receives. The survey responses help draw a more nuanced understanding of the project. However, more research needs to be done with more participants to clarify the results.

After receiving the grants, most recipients felt a sense of immediate relief and support from their community while also avoiding additional stressful or costly events in their lives. Just over half of the recipients immediately felt supported by their community, 38% felt less stressed, and 31% felt like the grant provided some breathing room so they could figure out their next steps. Almost a third of respondents said the grant helped them avoid eviction or a foreclosure notice, a quarter helped them avoid a late fee on one bill and a fifth said the grant stopped a shut off of utilities or services. Half of the respondents said that without the grant they would not have been able to pay their bills or expenses. Thirty-eight percent said they could have borrowed from a friend or family and 26% they would have taken out a line of credit, bank loan, or credit card.

Though the report has mentioned this before, it is important to reiterate how the results again illustrate how helpful emergency grants are for bringing emotional relief to an individual while also saving them from much greater hardships, such as evictions or loss of access to basic utilities.

Thank you for the relief that this grant from Workers Defense Project brought me.

Gracias por el alivio que generó la ayuda que me brindó Proyecto Defensa Laboral.

Immediate Grant Impact(s)

Question: What immediate change(s), if any, happened as a result of receiving the grant? Please check all that apply.

GRANT REQUESTS: EXPENSES COLLECTED

(as % of total requests, multi-selected possible)
66% of requests have more than one event type selected)



Recipient Engagement with WDP

A key part of the study was to understand if these cash grants could increase membership for WDP. Overwhelmingly, cash recipients felt a strong connection and great respect for WDP. Ninety-four percent of recipients strongly agreed with the statement, "my experience with Grant Circle and the direct assistance programs make me feel good about joining Proyecto Defensa Laboral." Sixty-three percent said they were very likely to participate in WDP meetings, 25% were likely and 6% were somewhat likely.

Additionally, all recipients have participated in at least one activity since receiving the funds and almost 50% of recipients are now WDP members. This data overwhelmingly shows how the grant program was able to keep recipients engaged and interested in WDP's larger goal. With time, WDP will be able to better understand the long-term engagement and commitment of these new recipients. But, the initial results are very promising and reiterate how cash grants can be a key tool for building membership engagement.

Takeaways from the Proyecto Defensa Grant Circle

Trying out new systems is never easy, especially during a pandemic and while Texas residents were in the "fight for their lives" against a state legislature that wanted to strip individuals of basic rights. Within this climate, it's even more incredible what the WDP accomplished and shows a path forward for how we can continue to strengthen worker organizations. Here's what we learned:

Successes:

Cash grants, with the right infrastructure, can build membership engagement: Almost 50% of cash Proyecto Defense Grant Circle recipients became WDP members. Compared to earlier rounds of funding, WDPs average recipient-to-member was 12% (ranging from 1% - 65%). The Grant Circle's 50% membership rate clearly demonstrates how, with the right preparation, it is possible to drastically increase membership building efforts when distributing emergency grants.

- Not to be repetitive, but cash grants are helpful: In conversations with cash recipients, we learned again how important these grants were to helping individuals meet their basic needs. Recipients were behind on rent, new to the U.S., in the deportation process, and/or had severe health issues brought on by COVID-19. They used these grants to pay rent and bills, relieving burdens from financial unstable and precarious situations. The ability to gain access to unrestricted capital quickly was key to the relief and gratitude recipients felt towards the program.
- Paying member organizers elevated the importance of their work and WDP's mission: By providing stipends to the member leaders, WDP reinforced the democratic structure of their organization by showing how the organization trusted leaders that came from the community. Having members lead the workshops showed recipients how people in their community helped build the WDP and how they too could one day become leaders recognized and paid for their invisible labor.
- Funds for program design allowed the WDP to build stronger programming: WDP received administrative funds to allow staff to be intentional about what this round of funding would look like. This additional capacity allowed staff, members, and organizers to be on the same page about the fund's goals and how they played into the WDPs greater mission. This additional time to thoughtfully build PDL created a greater sense of community and mission alignment for program staff.
- Bilingual material and program leaders matter: The Grant Circle application had a Spanish language version and a bilingual grant manager. As many of the recipients did not speak English, having a platform that was fully accessible to them in Spanish was critical to providing grants efficiently and with dignity.
- Though building new program systems takes time, it may lead to better results in the future: Through this project, WDP has made a long-term investment in their emergency fund programming, deepening their knowledge about how to ensure that future cash grant programs are strategically and operationally embedded in their core goals of building an engaged membership who advocates strongly for systemic change. The next time they choose to administer grants, they will have a system in place.

Challenges:

- Virtual environments caused by COVID-19 still make organizing much more difficult: Due to the resurgence of Delta, all organizing for the PDL occurred virtually. Some recipients were not comfortable with virtual environments. Trying to make those personal relationships while also showing people how to use a new online platform over Zoom became difficult and frustrating for recipients. The isolation, deep tiredness, and strains from the pandemic also wore on member organizers and staff.
- Payments to undocumented, unbanked individuals continue to be a challenge: For the Grant Circle, 51 grantees received payments through Paypal while 19 opted for gift cards. Of grantees who used PayPal, 7 had a lot of difficulty, 15 had minor difficulty but figured it out with minimal effort or support, and 30 reported no issues with the software. This was a disappointment. Unfortunately, delivering funds to unbanked and underbanked individuals often comes with hiccups. Sending funds by paper mail, whether checks or gift cards, can also have an error rate and can have fees attached. Cash pick-ups may be the easiest but likely cannot work on a large scale and were less viable as people tried to maintain social distance.
- Finding the proper eligibility criteria can be difficult to do. Because funds are not unlimited, any cash grant program needs to create eligibility criteria that prioritize specific needs, without casting too narrow of a net and so making it difficult to find eligible recipients. Originally, the fund was only going to be open to individuals who had a workplace injury or deportation defense need or who had been evicted or forced to move. Then, due to recruitment challenges, the WDP expanded criteria to include a wider timeframe and include people who had experienced a COVID-19 hospitalization. These changing criteria made some recipients confused about eligibility and made creating clear messaging for member leaders harder. Spending more time understanding what criteria should be used may have made recruitment easier from the start, but this is certainly an art form more than a science, without more data

- The administrative burden of duplicating databases: By using new software, the WDP had helpful data collected in Grant Circle's database. However, this data did not automatically populate into WDP's main CRM. These two different data systems added an administrative burden for WDP as they had to manually move data from the PDL into the new system. In the future, ensuring new application systems can easily feed into an organization's key database will ensure that the administrative burden remains minimal for new programs. Ultimately, it seemed that, while a goal of the program was to lower the administrative burden for WDP, it may have changed rather than lowered that burden.
- Funds for program design may not be enough without hiring new staff:
 Though the project did pay for funding operational activities tied to the PDL, staff members who already had full plates, were in the midst of a pandemic, and were running multiple campaigns to stop the state legislature were also the ones tasked to take on the additional work. Hiring someone dedicated to emergency grant funds may have created the infrastructure to strengthen the PDL program, but it can be challenging to recruit and train new staff quickly enough for the goals of some cash grant programs.



Recommendations and Conclusions

This project explored the intersection between emergency cash grants and increasing worker engagement through new membership and strengthened membership at worker organizations. From our findings, we believe that with the right operational support, cash grants can become a critical tool to support worker communities and advocacy.

Increase worker advocacy organizations' knowledge about successful base-building strategies that can be completed in tandem with emergency grant funds to unemployed workers. Expand the ability of worker organizations conducting emergency grant programs to intentionally incorporate worker voice and base engagement strategies into their programs. Improve best practices for conducting emergency funds so they include engaging members, supporters, and grant recipients in building a more equitable post-Covid economy and addressing holes in our country's social safety net that have been exacerbated by the pandemic.

For future emergency grant work, we believe these actions and best practices can help any organization amplify the power of cash grants.

- With the proper planning, cash grants can be an incredibly effective tool for building membership engagement.
- Ensure member organizers are paid for their time and are trained in connecting mutual aid to an organization's broader mission. Great organizers are key to membership recruitment and commitment.
- Before opening a fund, understand the pros and cons of different distribution options and build eligibility criteria that will successfully prioritize community members who may be interested in your organization's work.

- Create the space to be intentional about fund design. Ensure the recipients have the information and easy on-boarding ramp to get more involved in an organization about receiving funds.
- Even if an organization is only planning to do cash grants during major emergencies, such as hurricanes or wildfires, versus in an ongoing way; it makes sense to plan for that in advance. It is extremely difficult to make strategic plans in the midst of a crisis.
- Check-in with staff about who may have the bandwidth to lead the program and, if funding allows for it, consider hiring dedicated staff to work on the administrative and operational lifts associated with the fund while relying on existing staff to do outreach and recruitment.
- Build a cash grant system that prioritizes simplicity for the recipients. Cash grant programs can meet an individual in precarious and difficult circumstances. It's important to build trust with new members by making your system easy to follow, not overly burdensome, and accessible to communities with the greatest needs who have not been allowed access to government programs such as people who are unbanked and immigrants.

We should continue to work toward the establishment of high-quality jobs, which will make emergency aid less necessary; and toward the creation of a robust social safety net, which will fill in the gaps that will always be there. At the same time, while we do the hard, long-term work toward that outcome, we need to acknowledge that workers have needs that must be met now. Local emergency grant programs play a crucial role in helping people to deal with natural disasters and with economic insecurity. For worker organizations, they can be an important way to build trust with members, increasing participation and engagement.

Appendix A



FONDO DE APOYO MÚTUO - OTOÑO 2021

Con el fin de ayudar a nuestra comunidad durante estos tiempos difíciles y de crisis económica y de salud. La membresía de Proyecto Defensa Laboral creó un fondo de ayuda mutua que con el apoyo de donantes ha asistido a cientos de familias en las áreas metropolitanas de Austin, Dallas y Houston. Esta ayuda mutua es más que caridad. Es apoyo mútuo, lo cual quiere decir que nuestra comunidad se cuida y busca soluciones alternativas cuando las leyes y los políticos racistas nos excluyen del estímulo federal.



¿Qué es apoyo mutuo?

El apoyo mutuo o ayuda mutua es un término que describe la cooperación, la reciprocidad, y el trabajo en equipo, y que conlleva o implica un beneficio mutuo para los individuos cooperantes.

Este otoño tenemos \$500 dlls disponibles para 50 familias en Houston y 50 familias en Dallas. Le invitamos a revisar si es usted elegible para esta ayuda.

La solicitud de esta ayuda no garantiza ser seleccionad@.

A continuación mencionamos la elegibilidad.

Elegibilidad

Para ser elegible para una ayuda económica del fondo de ayuda mutua de Proyecto defensa laboral debe poder probar que atraviesa una de las siguientes situaciones.



- Desalojo o mudanza forzada, una razón inesperada o involuntaria o tener un retraso de por lo menos 2 meses de renta.
- . Lesion Laboral en el 2020 o 2021
- Defensa contra deportación- ser quien apoya principalmente y/o familiar directo de la persona en proceso de deportación.
- Un miembro de su hogar fue hospitalizado durante al menos un día debido a COVID-19 en 2021, lo que provocó una pérdida de ingresos familiares.

Con el fin de poder comprobar la situación usted debe ser capaz de proveer documentación que respalde.



Más sobre elegibilidad

Usted o algún familiar que viva en la misma casa no debe haber recibido ayuda económica de Proyecto Defensa Laboral en esta ronda de ayuda mutua.

No haber recibido ayuda del estimulo Federal en el pasado

Poder asistir en la uno de los talleres virtuales de Proyecto Defensa Laboral para continuar el proceso de ayuda y conocer más sobre la organización. La fecha tentativa es: El Miercoles 27 de Octubre de 6-8pm.



THE WORKERS LAB