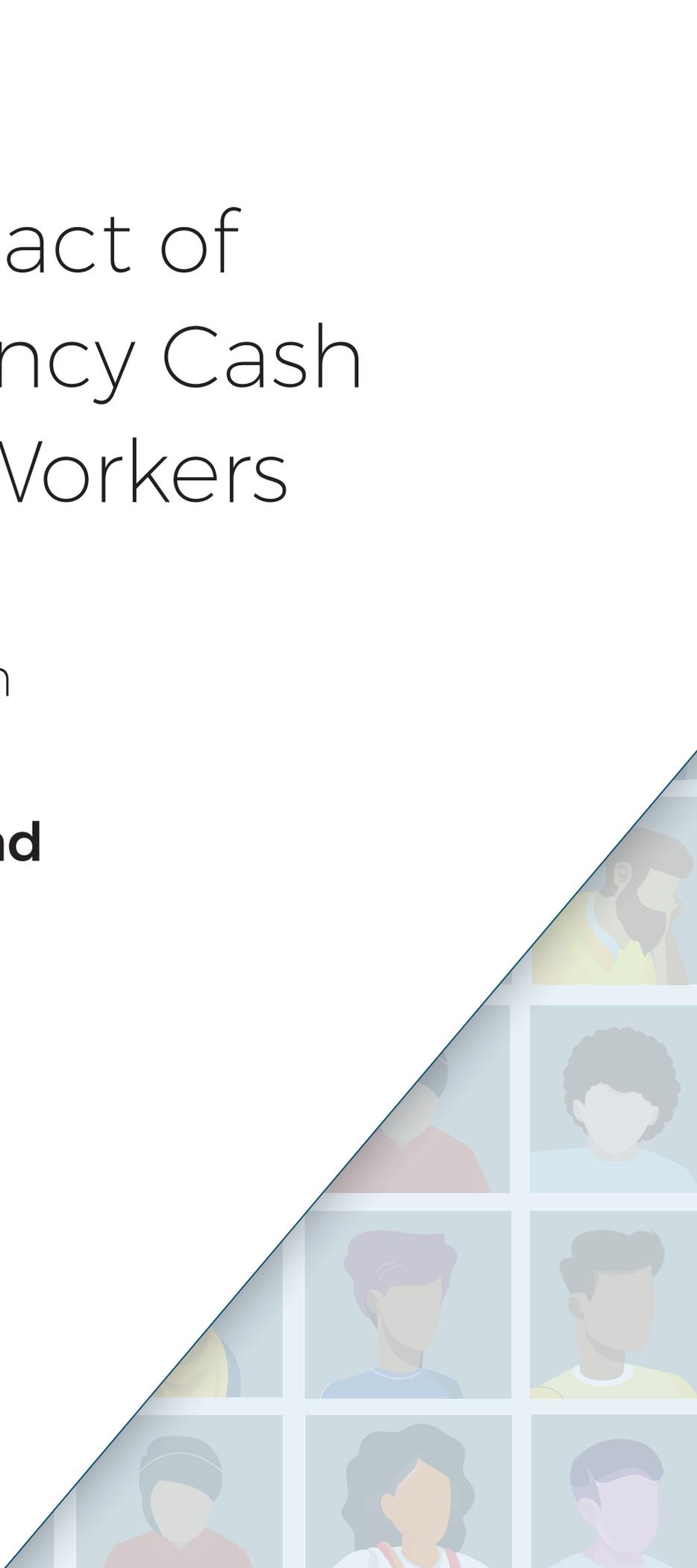


The Impact of Emergency Cash on Gig Workers

Findings from
the **Workers
Strength Fund**

commonwealth

In partnership with



Acknowledgements

The Workers Lab had the inspiration to gather a group of experts together to tackle the hardest financial challenges faced by low-income workers. Out of that inspiration came the Design Sprint for Social Change team and this project. This project would not have been possible without their leadership.

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Last, but certainly not least, our deepest gratitude is owed to the workers who participated in this pilot, gave their time, and shared about their lives.



Commonwealth strengthens the financial opportunity and security of financially vulnerable people by discovering ideas, piloting solutions, and driving innovations to scale. For nearly two decades, Commonwealth has designed effective innovations, products, and policies enabling 750,000 people to accumulate more than \$3 billion in savings. Commonwealth understands that broad changes require market players to act. That's why we collaborate with consumers, the financial services industry, employers, policymakers, and mission-driven organizations. The solutions we build are grounded in real life, based on our deep understanding of people who are financially vulnerable and how businesses can best serve them. To learn more, visit us at www.buildcommonwealth.org.



The Workers Lab's purpose is to give new ideas about increasing worker power a chance to succeed and flourish. The Workers Lab envisions a society where workers are powerful drivers of economic, political, and social transformation. To bring about that vision, we invest in and promote the experimentation and learnings of public, private, and nonprofit leaders who are testing new ideas to improve the lives of workers across a spectrum of worker power. Founded by Dr. Carmen Rojas in 2014, The Workers Lab is based in Oakland, California. For more information, please visit www.theworkerslab.com.

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Executive Summary

Gig work has become more prevalent in recent years and now constitutes from a tenth to a third of the American labor market.¹ This rise of gig work has exacerbated income volatility, particularly for low-income workers. In addition to the financial challenges inherent in unpredictable income, gig workers also lack access to benefits tied to traditional employment, such as paid sick leave and health insurance. Further, the social safety net has not evolved to address the financial needs of this workforce. All these dynamics have diminished low-income gig workers' ability to manage unexpected expenses, which makes financial security elusive.

Addressing the financial vulnerability low-income gig workers face requires new approaches. To better understand how these workers navigate unexpected expenses, Commonwealth collaborated with The Workers Lab Design Sprint Team to design and implement the Workers Strength Fund (WSF) project. The WSF project looked specifically at how access to emergency grants could impact gig workers' financial challenges. We hypothesized that in certain scenarios, quickly distributing emergency grants of up to \$1,000 with limited conditions would have a positive impact on workers' financial security and that these benefits would exceed their cost. We were also interested in understanding the kinds of workers who would most benefit from these grants and for what types of emergencies.

We found that these emergency funds had a positive psychological impact on all recipients. For recipients, the autonomy and empowerment of deciding how, when, and for what to spend WSF funds contributes to this impact. This psychological impact is a key consideration in continuing to explore the promise of emergency cash.

This research also found that providing workers cash to manage emergency expenses has a positive material impact. The extent and nature of that impact varies depending on individuals' financial lives prior to receiving funds, the nature of their emergency, and their financial trajectory.

Further, the goodwill arising from mere access to WSF was substantial and extended to the organization distributing the funds. We found that the act of trust – providing funds without conditions – generated mutual trust. Although WSF recipients were initially skeptical of WSF, based on a long history of financial exploitation, their suspicions transitioned to goodwill once they quickly received funds without conditions. The ability to build trust is rare for a financial product, and further research can provide a better understanding of the components of the pilot that generated the transition.

Emergency cash is a tool that can support workers in reaching financial security if it is implemented with a clear understanding of the problem being solved, the target recipient, and key factors of design such as when and how distributions are made. Based on the pilot findings, we believe that emergency cash shows significant potential for effective assistance to some low-income workers and warrants further exploration to determine how to optimize its impact and replicate it at scale.

¹ Iacurci, Greg. "The gig economy has ballooned by 6 million people since 2010. Financial worries may follow." CNBC.com. <https://www.cnbc.com/2020/02/04/gig-economy-grows-15percent-over-past-decade-adp-report.html>.

Researchers' Note: Emergency Cash During a Pandemic

Commonwealth conducted the research presented here in 2019, before the world started experiencing the profound disruption of the COVID-19 pandemic. In the spring of 2020, millions of Americans became newly vulnerable (both physically and financially). Many who were already financially fragile – especially low-income gig workers – found themselves in greater distress. The federal economic impact payments and other responses to the pandemic affirm the value of emergency cash assistance as a broad policy tool. Our Workers Strength Fund research provides several relevant insights that are more important than ever in light of this global health and financial crisis:

- A gap in the amount of cash provided compared with the size of the financial emergency can significantly diminish the material impact of assistance.
- When income loss or volatility leaves a household struggling to stay afloat, the nature of financial emergency goes beyond an abnormal expense to the basic monthly costs of living.
- Emergency cash grants can have profound positive psychological impacts by giving people in crisis the ability to manage their changed circumstances.
- Allowing applicants to make their own determination of what constitutes an emergency – for example, by not requiring documentation and delivering fast turnaround time – exhibits trust in the applicants, which generates even higher positive psychological impact.
- Assistance provided quickly in a trustworthy way, such as through a channel from which recipients already get money, generates goodwill and trust, which can affirm shared purpose and build social cohesion.



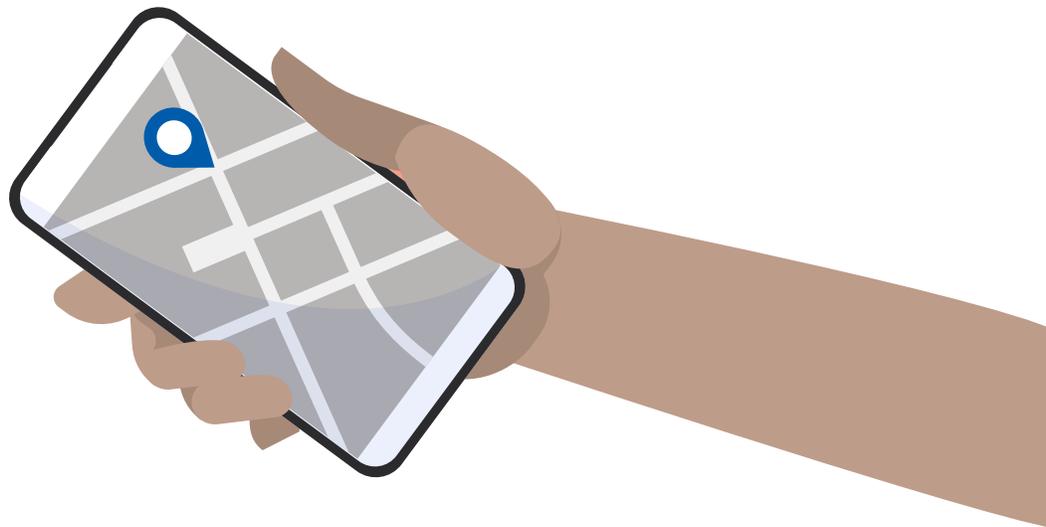
Prior to the pandemic, many Americans did not have the savings to cover a \$400 emergency expense – 27% would have to borrow or sell something to pay for the expense, and 12% would not be able to cover the expense at all² – and many reported living paycheck to paycheck. Now, with millions of Americans experiencing layoffs and furloughs, financial insecurity has hit Americans at all income levels across the country. In this time of widespread financial precarity, rapid response tools – such as emergency cash grants – play an important role in addressing financial vulnerability. This research, although conducted in a time of relative economic stability, has taken on new meaning in the context of COVID-19.

² “Report on the Economic Well-Being of U.S. Households in 2018.” Board of Governors of the Federal Reserve. 2019.

Introduction and Background

The volatile financial lives of gig workers highlight two broad trends shaping the 21st century workforce: the changing nature of work and increased financial insecurity. Gig work has become more prevalent in recent years and now constitutes from a tenth to a third of the American labor market. The rise of gig work has exacerbated income volatility, especially for low-income workers. Gig workers also lack access to benefits tied to traditional employment, such as paid sick leave and health insurance. Further, the social safety net has not evolved to address the financial needs of this workforce. All these dynamics have diminished low-income gig workers' ability to manage unexpected expenses, which makes financial security elusive.

Workers' experience in navigating unexpected expenses is far less understood than other factors that contribute to financial instability, such as income insufficiency and the changing nature of work. Commonwealth and The Workers Lab Design Sprint Team investigated how an emergency grant with limited conditions could support workers' ability to manage unexpected expenses and pursue a path to financial security. Readily accessible emergency cash grants offer a distinct approach to managing financial volatility: they are immediate, versatile, available to anyone, and leave no debt.



The Workers Strength Fund Project

Commonwealth collaborated with The Workers Lab Design Sprint Team to design and implement the Workers Strength Fund (WSF) project to better understand:

1. How low-income gig workers navigate unexpected expenses; and
2. How emergency grants could impact this financial challenge.

We hypothesized that by quickly distributing emergency grants with limited conditions, the positive impact on workers' financial security would exceed the cost. We were also interested in understanding which workers would benefit the most in what types of emergencies.

Because recent studies have shown that fewer than 40% of Americans can cover an unexpected \$1,000 expense,³ we decided to offer gig workers one or more grants that could total up to \$1,000 over the course of a year.

Commonwealth created a website – www.workersstrengthfund.org – where workers could apply for a grant, indicating the amount of the request and the emergency for which it would be used (no documentation of the emergency was required); approval occurred within two business days. Once a worker's fund request was approved, they could receive their funds by PayPal or ACH transfer.⁴

Research Methods

The Workers Lab forged outreach partnerships with Steady,⁵ a national online platform that helps people find gig jobs and increase their incomes, and Drivers Benefits, which provides benefits to all drivers working for Black Car services in New York state.⁶ Commonwealth worked with both partners to design and distribute messages to over 7,000 select Steady and Drivers Benefits users about the WSF pilot. We targeted users in New York City, Dallas, Detroit, and San Francisco to ensure regional representation for the pilot. Steady recruited its platform users in all four cities and Drivers Benefits recruited its New York City drivers for the pilot.

Commonwealth collected demographic data and details about the reason for the fund request when applicants requested funds. We surveyed all grant recipients as well as individuals who received an invitation to the WSF pilot but did not make a fund request. We also conducted interviews with 38 grant recipients soon after they received funds and again with 35 recipients three to four weeks later. Appendix A provides further details on the research methodology.

³ Tepper, Taylor. "Most Americans don't have enough savings to cover a \$1k emergency." Bankrate.com <https://www.bankrate.com/banking/savings/financial-security-0118/>.

⁴ ACH transfer was facilitated via Dwolla.

⁵ <https://steadyapp.com/about>

⁶ <https://driversbenefits.org/about-us/>

WSF Recipients

Who Was Funded?

Using the WSF website, 485 workers created accounts and 350 received funds. To be eligible, applicants had to be working on a gig platform for a minimum of 10 hours per week for at least three months per year. This included, for example, rideshare drivers, taskers, and delivery workers. Some WSF recipients were full-time gig workers, and others used gig work for supplemental income.

The majority were black/African American (41%) or white (32%), between the ages of 25 and 44 (75%), and single (73.1%). 75.3% of recipients had under \$40,000 in household income, and 90.5% made under \$60,000. The gender split was nearly even, with 53.5% identifying as female.

Gender

Female	53.5%
Male	45.1%
Non-binary or Choose not to answer	1.4%

Race

Black/African American	41.1%
White	32.5%
More than one race	10.2%
Hispanic/Latinx	9.7%
All other races	6.5%

Age

18-24	13.0%
25-34	49.1%
35-44	25.7%
45-54	9.2%
55-64	2.5%
Over 65	0.5%

Household Composition

Single no children	40.3%
Single with child(ren)	32.8%
Married/partnered no child(ren)	9.0%
Married/partnered with child(ren)	17.9%

Fund Request Reasons

Rent or Utility Bills	37.4%
Auto Repairs	26.2%
Other	14.8%
Emergency Home Repairs	3.7%
Medical Expenses	8.3%
Moving Costs	8.3%
Emergency Travel	1.3%

Household Income

Less than \$20,000	33.6%
\$20,000 - \$29,999	25.5%
\$30,000 - \$39,999	16.2%
\$40,000 - \$49,999	8.8%
\$50,000 - \$59,999	6.4%
\$60,000 - \$69,999	2.8%
\$70,000 - \$79,999	2.3%
\$80,000+	4.4%



How Much Was Requested?

Almost all recipients requested the full \$1,000, with 76% of recipients requesting the full amount on their first request, and 95% requesting the full \$1,000 within three months.⁷

■ Emergency costs eclipsed fund amounts

For over half of recipients (54%), the WSF funds were insufficient to cover the total cost of their emergencies. Recipients reported that the average cost of the emergencies for which they requested funds was \$3,070. This shortfall was significant; a study on employer-sponsored hardship funds found that receiving the full amount needed to cover workers' hardships was critical to the fund achieving measurable financial impact.⁸ The Impact Groups section on page 11 further explores this issue.



For over half of recipients (54%), the WSF funds were insufficient to cover the total cost of their emergencies.

How Were Funds Used?

■ Rent and/or utility bills were the most common emergency

Recipients chose from seven categories of financial emergency.⁹ The most frequently selected categories were rent/utility bills (37.4% of requests) and auto-related expenses (26.2%).¹⁰ Volatility creates a precarious financial situation for workers, in which ongoing expenses such as rent or utilities can quickly become emergencies. 14.8% of recipients had emergencies that fell into a miscellaneous category, which included funeral expenses, credit card debt, and school or work supplies. Most recipients (72%) designated only one emergency, and just 4% selected three or more. The types of requests among the target cities were consistent; the exception being that New York City had the fewest auto-related requests (18%).



The most frequently selected categories were rent/utility bills (37.4% of requests) and auto-related expenses (26.2%).

⁷ Before closing the pilot, we nudged recipients who had not yet claimed the full \$1,000 in order to give them the opportunity; their data is not included in these results due to this intervention.

⁸ Commonwealth, Aspen Institute. "Illuminating a Hidden Safety Net: Lessons from Research into Employee Hardship Funds." [AspenInstitute.org](https://www.aspeninstitute.org).

⁹ The emergency options were medical expenses, moving expenses, auto-related expenses, emergency travel, rent and/or utilities, emergency home repairs, and other.

¹⁰ "Auto-related expenses" includes repairs, car notes, insurance, repossession payments, tickets, and anything else related to workers' personal vehicles.

What Was WSF's impact?

■ WSF helped workers get back to work

The fund played an important role in helping recipients continue working and earning income: 61% of surveyed recipients reported having been unable to work because of their cited emergency, and 75% of those who had been unable to work said they returned to work as a direct result of receiving funds. This impact was felt quickly, with 69% of workers returning to work within a week of receiving the funds; 86% of recipients were back to work within two weeks. Those with auto-related emergencies were 28% more likely to say their emergency had prevented them from working (reflecting many gig workers' dependence on a car for doing their work).



75% of those who had been unable to work said they returned to work as a direct result of receiving funds.



“I had no other way - that was truly, truly a divine intervention.”

■ WSF's financial impact was most positive in the short term

We asked recipients to rate how financially secure they felt at three moments: right after their emergency occurred, immediately after receiving funds from WSF, and three to four weeks after receiving funds. Recipients rated themselves on a scale of 1 to 5 (1 being the least financially secure and 5 being completely financially secure). Over two-thirds (71%) of fund recipients reported an immediate increase in financial security after receiving funds (none experienced a decrease). After three or four weeks had passed, however, only 37% reported an increase in financial security compared with right after the emergency occurred; 44% saw no change after time had passed, and 19% reported being worse off than their prefund rating (a significant decrease in their financial security). The Impact Groups section of this report documents how recipients' broader financial circumstances affected these responses.

Financial Security Rating:



Recipients rated themselves on a scale of 1 to 5 (1 being the least financially secure and 5 being completely financially secure).



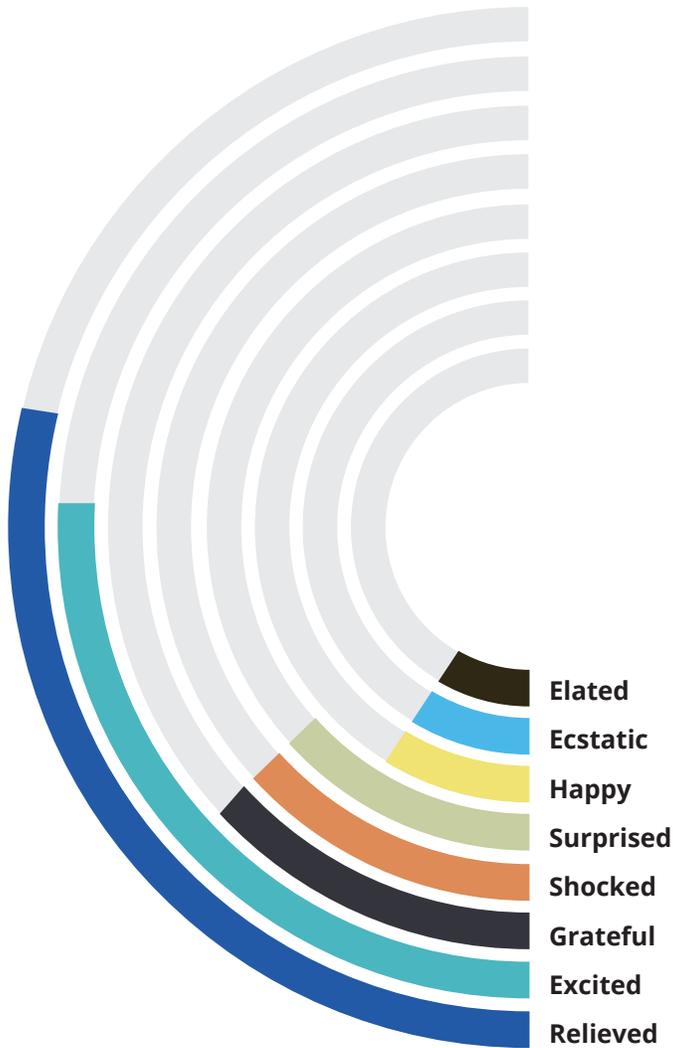
“Workers Strength Fund was the buffer between me and uncertainty.”

■ **WSF had a substantial positive psychological impact**

Recipients – many of whom had been exposed to fraudulent financial offers or scams – were initially skeptical of WSF. This skepticism quickly turned into joy and appreciation once recipients received funds, and the relief, comfort, and general goodwill the fund inspired in workers was central to WSF’s impact. Recipients almost universally reported feelings of significant relief, gratitude, and happiness when they first received funds from WSF: 96% said WSF made them less stressed about their finances and 99% expressed greater confidence in paying for a future emergency, were they able to access WSF again.



99% expressed greater confidence in paying for a future emergency, were they able to access WSF again.



We asked all interviewed recipients what three words they would use to describe how they felt when first receiving WSF funds.



It made my financial goals real. There’s a light at the end of the tunnel, and I know I can get there now.

— Monica, a transcriptionist



Life has been really stressful for the last couple of months and I felt like I had a knot in my chest every day. I just don’t feel that anymore. It absolutely helped alleviate my stress.

— Nathan, a delivery worker

WSF also had a positive psychological impact on those who only had limited interaction with it. We surveyed individuals who never signed up for WSF and asked them if their awareness of WSF positively impacted their peace of mind: 71% of those who remembered WSF reported a positive impact.

What Factors Influenced WSF's Impact?

One of our goals was to understand the factors that affected the fund's impact. We found some variance by income, household composition, number of emergencies experienced, and access to social support.

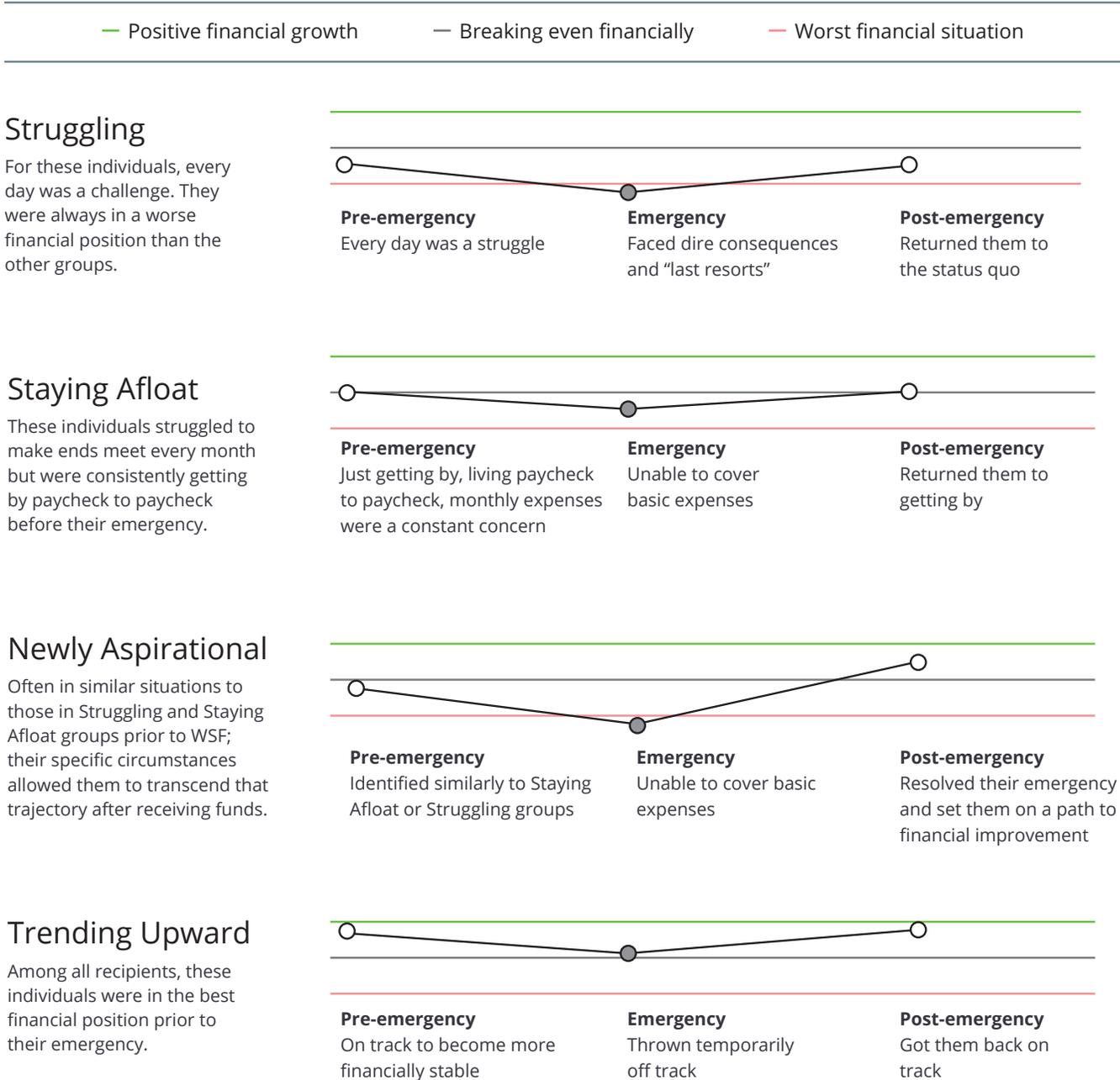
- **Income affected WSF's impact.** Most recipients reported household income under \$40,000; within this group, those with higher incomes were more likely to say the funds covered their full emergency.
- **Household composition was significant.** Those who were single without children were more likely to say that WSF funds were enough to cover their emergency (54%, compared with 42% for recipients who had children or were married).
- **Singular needs were more addressable.** Recipients with only one emergency were more likely to report that WSF funds fully covered their emergency than those with multiple emergencies (50% vs. 39%). Those with multiple emergencies were also more likely to say that their emergencies led to additional financial challenges (76%, compared with 66% of those who identified only one emergency).
- **Social capital mattered.** Those who had social networks that could support them during emergencies – so they could stay with a friend rather than live out of their car, or have food shared with them rather than go hungry – reported universally better outcomes and fewer negative consequences than those without these networks. In some cases, not having this support was a precursor to extremely precarious financial situations.

Although these metrics provide insights, they do not capture the complexity of recipients' financial lives. A deeper analysis uncovered three factors that better explain the variations in WSF's impact:

1. Where a person is along their financial journey before the emergency.
2. Their financial position post-emergency.
3. The material changes to recipients' financial lives, over time, made possible by \$1,000 cash infusion from WSF.

Impact Groups

Through an in-depth analysis of the interviews, survey data, and fund request data, we uncovered notable differences in the extent to which workers were financially vulnerable before their emergency occurred. This initial difference, coupled with the impact of the emergencies on their lives, resulted in disparities in the impact of the WSF cash infusion. We identified four impact groups that more accurately capture how WSF's impact varied among recipients:



Struggling



23% were in the Struggling group



Overview

For the Struggling group, every day is a challenge. They are always in a worse financial position than the other groups. For some, WSF funds marginally improved their financial situation. One recipient said, "\$1,000 is a drop in the bucket compared to what I need to pay, but it helped." For others, the funds did not improve their financial situation. Three or four weeks after receiving WSF funds, all recipients in this group were back to where they started – struggling. Generally, they had these characteristics:

- **Multiple emergencies:** This group was more likely to need money for multiple emergencies, and the survey found that those with multiple emergency requests were more likely to experience other financial challenges. With every day being a struggle, recipients in this group are especially vulnerable to each new challenge.
- **Funding insufficient:** This group was unable to fully cover their emergencies with \$1,000, and there were dire consequences. We asked what methods they used to make up the difference.¹¹ One out of five said they were simply unable to cover the emergency. One respondent shared, "I did what I could with the money but I'm still homeless and couch surfing." Another 12% said they took out a cash advance or a payday loan. One of these recipients said: "My only option were loans at 300%-500% interest... I'm still paying those and probably [will be] forever".
- **No confidence boost:** When speaking about their financial future three to four weeks after receiving funds, recipients in the Struggling group expressed the least confidence that their circumstances would improve soon.

¹¹ Recipients chose among "I used money I had in my checking/savings account," "I borrowed from friends and/or family," "I used a credit card," "I took out a cash advance loan or a payday loan," and "Other: please specify."

Struggling



Financial Security
Rating: 1 → 3 → 1

Olivia

38 Years Old

Request Reason:

Rent/Utilities

Lives in Staten Island, N.Y.

Single no children

Income: \$40-\$49K

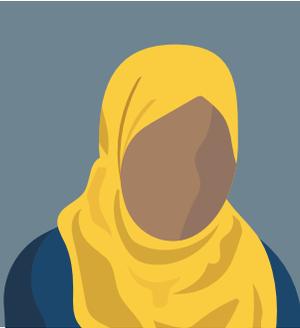
”

It was just really about being able to eat - making sure I have enough food in my system. I've lost about 15 pounds in the last month.”

Olivia is a driver living in Staten Island, NY., who requested funds to cover a rent/utilities emergency. Before WSF, Olivia was staying with friends and owed \$2,500 for her previous apartment, which had been burglarized. She felt very financially insecure, and the costs of her emergencies had a significant impact on her psychological well-being. She noted she could not sleep because of her stress.

Soon after receiving funds, Olivia felt more financially secure due to the relief she felt in the moment. She was extremely happy to receive the funds and recalled crying when her fund request was approved. She was also in the process of looking for a full-time job and felt more positive about her financial outlook. Olivia used the \$1,000 she received from WSF to cover her back-rent, but still owed money for utilities and was unable to cover the upfront costs for a new place to live. Three to four weeks after receiving funds, Olivia was still homeless, had yet to find a job, and again felt very financially insecure. Her self-perception of her short-term financial outlook was bleak.

Struggling



Raquel

52 Years Old

Request Reason:

Rent/Utilities
Medical Expenses

Lives in Detroit, Mich.

Single no children

Income: \$20-\$29K



“There was nobody I could turn to. Most of the people in my life are financially vulnerable as well.”

Financial Security

Rating: 1 → 1 → 1

Raquel lives by herself in Detroit, Mich. For most of the year, she works as an administrative assistant at a school. When school is not in session, she does gig and temp work for supplementary income. She requested funds for multiple emergencies, including rent/utilities and medical expenses. Raquel is an extreme planner and budgeter and utilizes precise strategies to live within her means. She makes the maximum allowed visits to her food pantry (six times a year) and tries to stretch that food out for as long as she can. She also supplements her income with food assistance benefits. She tries to save small amounts when she can, but rarely succeeds. When we first interviewed her, she felt very financially insecure; her immediate needs were to catch up on rent and pay for a medication that was about to run out.

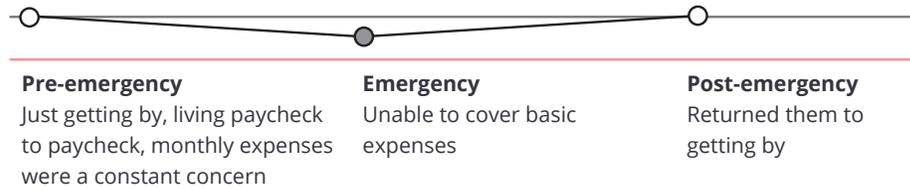
Raquel’s interaction with WSF was unique: she requested funds five times over six weeks. She first asked for \$550 to pay for the medication and rent. Two weeks later, she sought another \$200 and then an additional \$185 a week later. Over the following three weeks, she made final requests for \$30 and \$35. She wanted to stretch the \$1,000 for as long as possible but was unable to do so because of a quick succession of unmanageable expenses. Raquel noted extreme psychological benefit from the funds, but she did not believe there was much of a financial impact. “It’s a relief. It’s like a cushion, but it’s temporary.” Three to four weeks after receiving funds, she still felt very financially insecure.

When asked what she would do if WSF had not been there, she said: “There was nobody I could turn to. Most of the people in my life are financially vulnerable as well.” This highlights the importance of social capital – the networks of people that can be relied on for various kinds of support – and the role it can play in both the impact of an emergency and the impact of a program like WSF.

Staying Afloat



46% were in the Staying Afloat group



Overview

Recipients in the Staying Afloat group struggled to make ends meet every month but were consistently getting by paycheck to paycheck before their emergency. The financial impact of WSF was temporary for this group; although the funds brought them back to where they were before the emergency occurred, it did not improve their ability to handle future emergencies. This was the largest group of interviewees and appears to represent the majority of fund recipients. Generally, they had these characteristics:

- **Multiple fund uses:** The recipients in this group used the funds to cover multiple expenses. The initial emergency often had a cascading effect that caused additional financial hardship (the survey found that 70% of recipients experienced additional financial challenges because of the initial emergency). The most prevalent of these challenges was the inability to pay for basic expenses (32%) or rent/utilities (23%). This group essentially lives paycheck to paycheck and constantly worries about monthly expenses. Although WSF funds did not improve this group's financial position beyond just getting by, the funds prevented this group from experiencing more dire financial circumstances.
- **Continued vulnerability to financial shocks:** WSF funds helped some recipients in this group return to Staying Afloat status by covering a specific emergency expense. However, these recipients were still vulnerable to additional financial shocks. Though some in this group had some of the \$1,000 received from WSF left over after covering the initial emergency, almost all had depleted the funds three to four weeks later. In some cases, this was due to a new emergency; in others, it was because of additional financial needs caused by the first emergency; and for others, it was simply a product of everyday volatility.

Staying Afloat



Uri

51 Years Old

Request Reason:

Rent/Utilities

Lives in New York City

Married with children

Income: \$40-\$49K



“The fund was very helpful and gave me and my family some temporary reprieve.”

Financial Security
Rating: 1 → 1.5 → 1

Uri is a rideshare driver living in New York City with his wife and three kids. He is originally from Nigeria, where he was a lawyer (he also holds a doctorate in International Relations), and he has found it hard to make ends meet since moving to the United States. Despite driving long hours (often up to the maximum allowed by the rideshare app he uses), he consistently has difficulty paying his family’s \$2,000 monthly rent. Uri requested funds to help cover his rent when he was about \$1,000 short. He struggled to pay rent in the past and had received late notices from his landlord, but this month his landlord had set an eviction date, and Uri feared he would lose his home. After receiving the full \$1,000 from WSF, Uri was able to keep his family in the same home for another month. “The fund was very helpful and gave me and my family some temporary reprieve.”

Before Uri requested funds from WSF, he felt extremely financially insecure. After receiving the money, he said he felt marginally more secure, but the second time we talked with Uri, he was struggling to cover the next month’s rent. “My situation is precarious... If things continue this way, it will continue to be a gloomy situation. I mean, it’s just hard to make up each month’s rent.” His current income and expenses keep him from feeling secure, and he constantly worries about an emergency, especially if it were to involve one of his children.

Staying Afloat



Wilson

36 Years Old

Request Reason:

Rent/Utilities

Lives in Arlington, Texas

Single with children

Income: \$50-\$59K



I would be in a much deeper hole
if not for WSF.

Financial Security

Rating: 2.5 → 4 → 2

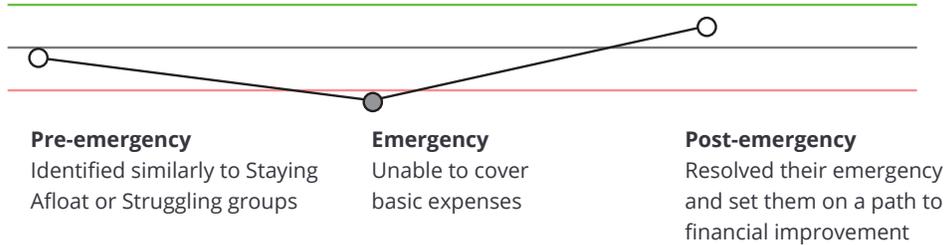
Wilson is a rideshare driver living by himself in Arlington, Texas. He had underestimated the cost of his recent move from California and had fallen behind on rent. Before learning about WSF, he was already working 12-hour days to earn enough to cover his rent and was planning to increase to 16- or 18-hour days even though he was unsure the extra income would be enough. In the first interview after receiving WSF funds, Wilson said he felt “very secure” and still had some leftover WSF funds to start an emergency fund for himself. “I was going to put some savings away to make sure I was secure in case an emergency happened.” After self-reporting moderate financial security when he first applied to cover his emergency, Wilson felt considerably better-positioned after receiving WSF funds, saying “I feel [financially secure] – I feel very confident.” Wilson shared that his stress was completely alleviated immediately after receiving funds.

Unfortunately, his peace of mind did not last very long. Wilson’s car was totaled in an accident soon after receiving funds, causing his financial situation to regress. The second time we talked to him, he felt even less financially secure than when he had initially turned to WSF. He did share that WSF lessened the damage to his overall financial well-being from the new emergency. “I would be in a much deeper hole if not for WSF.”

Newly Aspirational



14% were in the Newly Aspirational group



Overview

Recipients in the Newly Aspirational group tended to be in similar situations to those in the Struggling or Staying Afloat groups prior to WSF, but their specific circumstances allowed them to transcend that trajectory after receiving funds. Most of this group credited WSF with putting them on a path to significant financial improvement, though in some cases there were also outside factors. Generally, they had these characteristics:

- **Increased stability:** Recipients in this group tended to say that their emergency was resolved completely by WSF. They were able to build or rebuild their financial lives using WSF as a foundation, because they could cover the full cost of the emergency or because timely access to WSF helped them avoid the worst consequences of their emergency. Three to four weeks after receiving funds, they were all in better financial positions than before they received funds, and some had started working toward or achieving their financial aspirations.
- **Sustained psychological impact:** Recipients in this group reported sustained positive psychological impact during the first and second interviews. They reported increased confidence, hope, and excitement for the future; for other recipients, these feelings were sometimes short-lived.

Newly Aspirational



Helen

32 Years Old

Request Reason:

Rent/Utilities
(hotel stay)

Lives in Santa Cruz, Calif.

Married with children

Income: <\$20K



We wouldn't have managed without WSF.
Our family would have been divided - but we were able
to stay together.

Financial Security
Rating: 1 → 3 → 3.5

Helen lives in Santa Cruz, Calif. with her husband and three children, including a newborn. She and her husband did not have jobs, had run out of money, and were living out of their car. The children were staying with their grandparents, and the couple planned to have their youngest child move in with the grandparents permanently due to their living conditions. Helen dreaded the thought of having to separate their family. She requested the full \$1,000 from WSF for rent/utilities and felt extremely financially insecure.

An opening at a homeless shelter for their whole family became available, but they were not able to move in immediately. WSF funds covered several nights at a hotel where Helen could keep the entire family together. At that point, Helen felt more positive about her financial security, sharing that her family was together with a roof over their heads, and she was looking forward to moving into the shelter and getting back on her feet.

In the four weeks between our first and second call, Helen and her family moved into the shelter and made significant progress. Helen found a job, and her husband became certified as a personal trainer and was positioned to start earning a potentially significant income. In addition, Helen and her husband were about to complete a program at the shelter that would provide subsidized rent and free childcare going forward.

Helen was very optimistic that she and her family were on a path to becoming financially secure. She believed that her improved financial circumstances would not have been possible without WSF funds: "We wouldn't have managed without WSF. Our family would have been divided - but we were able to stay together." However, the positive impact of WSF funds on Helen and her family was only possible due to a chain of positive events that set them on the path to increased financial security.

Newly Aspirational



Danira

27 Years Old

Request Reason:

Car Costs

Lives in Hayward, Calif.

Single with children

Income: <\$20K



Before I got that money, I was kind of depressed. But with WSF, life went smoother than expected.

Financial Security

Rating: 1 → 2 → 3

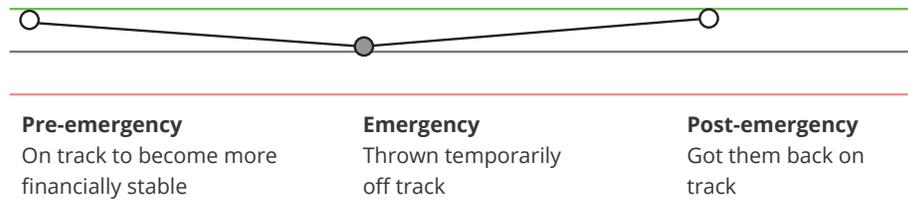
Danira is a 27-year-old single mother living in Hayward, Calif. She needed money to pay registration and other fees for her car. She works as a tasker, needs her car for work, and was increasingly worried that she would get pulled over for driving an unregistered car and lose her only source of income. Danira felt very financially insecure when we first spoke with her.

WSF funds allowed Danira to pay all her car-related expenses and continue to work. She even began working more than before because she was no longer concerned about being pulled over. She said, “Before I got that money, I was kind of depressed. But with WSF, life went smoother than expected.” Her financial situation had steadily improved between her first and second interview (she had needed to get her car repaired and was able to cover the \$300 expense on her own). With increased hours and income, she began making progress toward her financial goals and was excited to finally have emergency savings.

Trending Upward



17% were in the Trending Upward group



Pre-emergency

On track to become more financially stable

Emergency

Thrown temporarily off track

Post-emergency

Got them back on track

Overview

Among all fund recipients, individuals in the Trending Upward group were in the best financial position prior to their emergency. Generally, they had these characteristics:

- **Isolated emergency:** This group's emergencies were isolated and specific, such as a medical procedure or a brake repair, as opposed to habitually falling behind on recurring expenses such as rent. The relatively small size of this group in the interviews reflects the fund request data (only 16% of emergency requests were either for medical expenses or moving expenses).
- **Able to use WSF as an accelerator:** Recipients in this group explained that WSF allowed them to pay their emergency expenses more quickly than they otherwise would have been able to.
- **Positive financial outlooks:** Self-perceptions of financial security consistently increased from post-emergency to immediately after WSF fund receipt and again three to four weeks later.
- **Increased aspirations:** This group tended to name more concrete aspirations, such as tangible savings goals ("saving to cover three months of emergency expenses" or "saving for a down payment on a home") or specific behaviors toward those goals, as opposed to more vague aspirations such as "increase wealth" or "build savings." This group also reported better progress toward those aspirations three to four weeks after receiving WSF funds.

Trending Upward



Financial Security
Rating: 1 → 2 → 3

Isaac

36 Years Old

Request Reason:
Medical Expenses

Lives in San Jose, Calif.
Single with children
Income: \$50-\$60K



It was a relief in that I could take care of [the procedure] and I didn't have to push the driving to make that amount.

Isaac is from San Jose, Calif. He lives with his partner and drives for rideshare apps as his primary source of income. He needed money to help cover a dental procedure that he had been putting off. Unlike the majority of WSF recipients, Isaac requested only a portion of the available funds at first. The procedure cost \$2,000, but Isaac already had \$1,500 in savings, so he only needed \$500 from WSF. Were it not for WSF, Isaac would have continued to delay the procedure and work more hours until he had sufficient funds. Isaac said when he first received WSF funds, "It was a relief in that I could take care of [the procedure] and I didn't have to push the driving to make that amount."

A few weeks later, one of Isaac's relatives passed away. Because he needed to cover some funeral and travel expenses, Isaac requested another \$500. Though it was the last of his available WSF funds, it was enough to cover the costs. When we talked with him a second time, he was feeling extremely confident about his future.

Despite having an emergency fund prior to engaging with WSF, Isaac did not consider himself financially secure. After being funded by WSF, he noted increased feelings of financial security. In our second interview, after he had requested and used funds twice, he felt even more financially secure. "It's actually been a lot better than I thought it would be – we're not stressed out." He cited increased income that he and his partner earned from rideshare apps as a significant stress relief. They were also on track to rebuild the emergency fund.

Trending Upward



Financial Security
Rating: 3 → 5 → 5

Cheryl

55 Years Old

Request Reason:

Auto Repairs

Lives in San Jose, Calif.

Single with children

Income: <\$20K



I would have just saved up enough until I could [pay for the repair] or borrowed the money from a family member as a last resort.

Cheryl, also from San Jose, had been working part-time but was about to start a new full-time job. Cheryl was looking forward to the increased financial opportunity afforded by the higher pay, but the job required use of a car, and her car was recently damaged and deemed unsafe to drive.

Cheryl said that without WSF, “I would have just saved up enough until I could [pay for the repair] or borrowed the money from a family member as a last resort.” WSF allowed her to repair her car before she started her job and maintain her positive financial trajectory. Cheryl felt somewhat financially secure when she experienced her emergency, but she felt much more financially secure after receiving WSF funds and continued to feel this way into our final interview. With her new job, she was confident about building her emergency fund and securing her financial future.

Conclusion

The WSF project was designed to explore the impact of quick emergency grants on the ability of low-income gig workers to manage expense volatility and pursue financial security. Based on the pilot findings, we believe that emergency cash shows significant potential as a useful tool for some workers.

The funds had a positive psychological impact on all recipients. The autonomy and empowerment that comes with putting the decision of *how, when, and for what* to spend WSF funds into recipients' hands contributed to this impact. We did not design this pilot to capture the consequences of this impact, but we consistently heard in our interviews that access to the funds reduced recipients' cognitive load and gave them mental space for problem solving. This additional psychological impact is a key consideration in continuing to explore the promise of emergency cash.

This research also found that providing workers cash to manage emergency expenses has a positive material impact. The extent and nature of that impact varies depending on individuals' financial lives prior to receiving funds, the nature of their emergency, and their financial trajectory.

- The funds had very limited material impact for Struggling workers who were challenged every day – \$1,000 was not enough to address their financial obstacles or help them change direction.
- The funds had a positive short-term material impact for workers who were Staying Afloat – those who were just barely getting by when they experienced an emergency; the funds were able to bring these workers back to short-term stability.
- The funds had some longer-term material impact for Newly Aspirational workers in difficult financial situations when other factors, such as a new source of income or access to subsidized housing, were also present.
- The funds had the most sustained material impact for workers who were already Trending Upward – they were relatively financially stable and had concrete financial goals and aspirations but had experienced an isolated emergency.

The gap between the WSF grant amount (\$1,000) and the actual cost of workers' emergencies (\$3,070 on average) limited the impact for all workers. In addition, we expect that the volatile nature of workers' lives means they transition regularly between the impact groups we identified. Because of this potential for workers to transition between impact groups, we believe that the timing of an emergency grant can modify its impact.

Further, the goodwill arising from mere access to WSF was substantial and extended to the organization distributing the funds. We found that the act of trust – providing funds without conditions – generated mutual trust. Although WSF recipients were initially suspicious, based on a long history of financial exploitation, their suspicions transitioned to goodwill and trust once they began to quickly receive funds without conditions. The ability to build trust is rare for a financial product, and further research can provide a better understanding of the components of the pilot that generated the transition.

In piloting WSF, we learned important lessons about how to design and operationalize this type of program. Getting people money fast is very important, so limiting barriers (such as documentation) and using an accessible payment process are important. In addition, an expansive definition of an “emergency” is critical; because these workers have volatile incomes, paying for recurring expenses such as rent can be an emergency in any given month.

Emergency cash is a tool that can support workers in reaching financial security if it is implemented with a clear understanding of the problem it is solving, for whom, and when and how. Further exploration is necessary to determine how to optimize this impact and to replicate it at scale.

Appendix A – Research Methodology

Through our recruiting partnerships with Steady and Drivers Benefits, we were able to invite over 7,000 workers to participate in the WSF pilot. 485 workers responded to the invitation by creating accounts, 415 workers completed the next step of creating a profile, and approximately 400 workers requested funds. Of those, 350 completed the final step in the application process – entering payment information and receiving funds.

The survey that went to all recipients, and for which we received 164 responses, can be found in Appendix B. We also surveyed those who received the invitation to join WSF from our recruitment partners but who never signed up for an account or profile. This survey can be found in Appendix C.

We surveyed others who engaged with WSF by setting up an account or profile but never completed the process of requesting and receiving funds; this survey sought to understand their reasons for both initially engaging and also for not completing the entire process. However, we did not receive enough responses to include in our data set, so those survey instruments are not included in the appendix.

To gain greater insights into recipients' lives and the impact that WSF had on them, we conducted in-depth interviews with 38 WSF-funded recipients within a few days of receiving funds. Of those 38, we were able to speak with 35 recipients a second time, three to four weeks after their first interview. The interview guide for all first-round interviews can be found in Appendix D. The interview guide for all second-round interviews can be found in Appendix E.

Appendix B – Funded User Survey

Workers Strength Fund Pilot Funded User Survey

Thank you for taking our survey. Your feedback will help us learn more about how WSF impacted you and how we can improve the fund for future recipients. This survey will take 2-3 minutes to complete. Once you complete the survey, you will be entered into a raffle for the chance to win either one of 10 \$50 Amazon gift cards or one \$100 Amazon gift card.

01 What type of emergency did you request funds for?
(select all that apply)

- | | |
|--|---|
| <input type="checkbox"/> Rent/utilities (1) | <input type="checkbox"/> Emergency travel (5) |
| <input type="checkbox"/> Home repair (2) | <input type="checkbox"/> Moving expenses (6) |
| <input type="checkbox"/> Auto-related expense (car repair, car payment, car insurance, etc.) (3) | <input type="checkbox"/> Unable to pay for basic expenses (7) |
| <input type="checkbox"/> Medical expenses (4) | <input type="checkbox"/> Other (fill in blank) (8) _____ |

02 What was the total cost of your expense?
\$ _____

03 Were the funds offered by WSF enough to cover the total cost of the expense?

- Yes (1)
 No (2)

Skip To: Q5 If Were the funds offered by WSF enough to cover the total cost of the expense? = Yes

04 How did you make up the difference?
(select all that apply)

- | | |
|--|--|
| <input type="checkbox"/> I used money I had in my checking/savings account (1) | <input type="checkbox"/> I used a credit card (3) |
| <input type="checkbox"/> I borrowed from friends and/or family (2) | <input type="checkbox"/> I took out a cash advance loan or a payday loan (4) |
| | <input type="checkbox"/> Other (5) _____ |

05 Did you experience any other financial hardships as a result of this emergency?

- Yes (1)
- No (2)

Skip To: End of Block If Did you experience any other financial hardships as a result of this emergency? = No

06 What were the other types of financial hardships you experienced?
(select all that apply)

- Rent /utilities (1)
 - Home repair (2)
 - Auto-related expenses (car repair, car payment, car insurance, etc.) (3)
 - Medical expenses (4)
 - Emergency travel (5)
 - Moving expenses (6)
 - Unable to pay for basic expenses (7)
 - Other (8)
-

07 Did the emergency prevent you from working?

- Yes (1)
- No (2)

Skip To: End of Block If Did the emergency prevent you from working? = No

08 For how long did you have to stop working?

- Less than a week (1)
- 1-2 weeks (2)
- 2-4 weeks (3)
- More than 4 weeks (4)

09 Did receiving WSF funds help you start working again?

- Yes (1)
- No (2)

Skip To: End of Block If Did receiving WSF funds help you start working again? = No

10 How quickly were you able to get back to work after receiving funds?

- Less than a week (1)
- 1-2 weeks (2)
- 2-4 weeks (3)
- More than 4 weeks (4)

11 Please rate how much you agree with the following statements:

	Strongly Agree (1)	Agree (2)	Somewhat Agree (3)	Neither Agree or Disagree (4)	Somewhat Disagree (5)	Disagree (6)	Strongly Disagree (7)
I feel confident in my ability to pay for basic necessities within the next six months.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am confident that I'll be able to pay for basic necessities beyond the next six months.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

12 Please rate how much you agree with the following statements:

	Strongly Agree (1)	Agree (2)	Somewhat Agree (3)	Neither Agree or Disagree (4)	Somewhat Disagree (5)	Disagree (6)	Strongly Disagree (7)
I am confident that I'll be able to save and plan for emergencies within the next six months.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am confident that I'll be able to save and plan for emergencies beyond the next six months.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

13 What words would you use to describe how you felt when you first received funds from WSF? *(select all that apply)*

- Relieved
- Stressed
- Anxious
- Indifferent
- Excited
- Other

14 Please rate how much you agree with the following statements:

	Strongly Agree (1)	Agree (2)	Somewhat Agree (3)	Neither Agree or Disagree (4)	Somewhat Disagree (5)	Disagree (6)	Strongly Disagree (7)
Receiving WSF funds made me feel less stressed about my finances.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If I could access WSF again in the future, I would feel more confident in my ability to pay for emergencies.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

15 How well do these statements describe you or your situation?

	Completely (1)	Very well (2)	Somewhat (3)	Very little (4)	Not at all (5)
I am securing my financial future	<input type="checkbox"/>				
Because of my money situation, I feel like I will never have the things I want in life	<input type="checkbox"/>				
I can enjoy life because of the way I'm managing my money	<input type="checkbox"/>				
I am just getting by financially	<input type="checkbox"/>				
I am concerned that the money I have or will save won't last	<input type="checkbox"/>				

Thank you for completing our survey. To be entered into a raffle for the chance to win either one of 10 \$50 Amazon gift cards or one \$100 Amazon gift card, please enter your email address below.

Appendix C – Unfunded User Survey

WSF Pilot Survey for Unfunded Users

Thank you for taking our survey. Your feedback will help us learn more about how WSF impacted you and how we can improve the fund for future users. This survey will take 1-2 minutes to complete. Once you complete the survey, you will be entered into a raffle for the chance to win one of ten \$25 Amazon gift cards.

01 Do you remember receiving messages about Workers Strength Fund (WSF)?

- Yes (1)
- No (2)
- I Don't Know (3)

Skip To: Q5 If Do you remember receiving messages about Workers Strength Fund (WSF)? = No

Skip To: Q5 If Do you remember receiving messages about Workers Strength Fund (WSF)? = I don't know

02 How did you feel when you first saw the message?
(You can select more than one option.)

- Relieved
 - Stressed
 - Skeptical
 - Anxious
 - Indifferent
 - Other
 - Excited
 - Confused
-

03 Why did you choose not to sign up?
(You can select more than one option.)

- I didn't need to request money (1)
- I didn't understand what WSF was (5)
- I didn't trust WSF (2)
- I didn't know that I could sign up (6)
- I meant to sign up but forgot about WSF (3)
- Other (7) _____

04 How much did your awareness of Workers Strength Fund positively impact your peace of mind?

- A lot (1)
- Not at all (3)
- A little (2)
- I don't remember (4)

Thank you for completing our survey. To be entered into a raffle for the chance to win one of 10 \$25 Amazon gift cards, please enter your email address below.

Appendix D – Funded User Interview Guide 1

Workers Strength Fund Pilot In-Depth Interview Guide - 3-4 Days After Receipt of Funds

Questions about initial email/intro to WSF

- How did you find out about WSF?
- What was your initial reaction to the notification you received from (outreach partner) informing you about the fund?
 - *Prompt:* How did you feel (about WSF) when you saw the notification?
 - *Prompt if needed:* What words would you use to describe the message?
- After reading the notification from (outreach partner), what did you do?
 - *Prompt:* What did you do before signing up for WSF? How did you gather the information you needed to know about the fund?

Questions about emergency/request

- Why did you sign up for WSF?
- What prompted you to request funds? Can you tell us more about what happened?
 - Were there other emergencies you considered when you requested funds? If yes, what were they?
- How did you use the funds you requested?
 - What was the full cost of the expense? Were the funds enough to cover the total cost of the expense?
 - ii. *[If the amount of the expense was greater than \$1,000]* How did you make up the difference?
 - ii. Do you feel like the funds helped you resolve your emergency? Why or why not?
- Did you have other financial challenges occur as a result of the emergency you requested funds for? What were they and why did they occur?
 - Were you able to use WSF funds to cover the cost of other expenses that occurred as a result of the first one?
- If WSF didn't exist, how were you planning on covering this emergency?

Impact on work

- Before you received WSF funds, how did your emergency impact your ability to work?
 - *If applicable:* Why did that happen?
 - *If they stopped working:* For how long were you not working as a result of your emergency? Why?
 - Ask probing questions tailored to their responses.
- What impact did receiving the funds have on your ability to work, if at all?
 - *If they stopped working because of the emergency:* Did receiving the funds help you get back to work? How?
 - i. How quickly were you able to get back to work after receiving the funds?
 - *If they began working more after receiving the funds:* Can you share more about why that happened?
- How do you generate income? (work only on platforms, have a part-time job, etc.)

Impact on short-term planning

- When you requested funds, did you consider using a portion of the funds to pay for basic necessities beyond the initial emergency? (rent, utilities, groceries, etc.)
 - Did you end up using funds to pay for necessities?
 - *If they did not use funds to pay for necessities:* Did receiving WSF funds change the way you approached or planned to pay for basic necessities this month? Why?
- Before receiving WSF funds, how confident did you feel about your ability to cover basic necessities (rent, utilities, groceries, etc.) during the month after your emergency occurred?
 - Now that you've received funds, how confident do you feel about your ability to cover these expenses in the next month?
- How confident do you feel about your ability to cover basic necessities in the following month?
- What were your financial goals before you received WSF funds?
 - How did WSF impact your ability to meet those goals?

Impact on family, friends, and community

- Did the funds have any impact on those who you consider to be a part of your family?
 - If so, how?

Psychological impact

- How did you feel when you first received WSF funds?
 - What words would you use to describe how you felt? Why did you choose those words?
- How did knowing that you could potentially access \$1,000 in WSF funds change the way you thought about your finances?
- How would you describe someone who is financially secure?
 - In your current financial situation, what does financial security look like to you?
 - Based on that definition, how financially secure do you feel now that you've received funds? Prompt if needed: On a scale of 1-5.

Interview conclusion

Appendix E – Funded User Interview Guide 2

Workers Strength Fund Pilot In-Depth Interview Guide - 3-4 Weeks After Receipt of Funds

Recap questions

- How have the past few weeks been for you financially?
- Can you remind us what your emergency was?
 - Do you remember the actual cost of the emergency? What was the cost and were WSF funds enough to cover the whole cost?
- Do you feel like WSF funds helped to resolve your emergency or are you still feeling the impact of the emergency? If yes, how and why?
- Were there other financial challenges you experienced as a result of this emergency? What were these challenges and why did they happen?
 - Do you feel like WSF funds helped resolve these challenges? Why or why not?
- How are you feeling about your financial situation now?
 - *Prompt:* Do you think you can pay your bills? Do you feel like you're able to take steps toward your financial goals?
 - What impact did WSF funds have on the way you feel about your current financial situation?

Impact on long-term planning

- How confident are you that you'll be able to pay for basic necessities in the next month? Three months? Six months? [If applicable] A year?
 - Do you think that receiving WSF funds had anything to do with this? Why or why not?
- How confident are you that you'll be able to plan and save for unexpected expenses in the next month? Three months? Six months? A year?
 - *Prompt:* e.g., ability to save, to think strategically about how to use your money/income, generally move beyond just paying basic necessities...
- What are some of your financial goals in the short term? What about the long term?
 - How are you defining short term and long term in this instance?
 - How is WSF helping you achieve these goals?

Long-term impact on ability to work

- What impact did receiving WSF funds have on your ability to work? Can you tell us why that happened?
 - *If they stopped working as a result of the emergency:* Did receiving the funds help you get back to work? Why or why not?
 - *If the funds helped them resume working:* How quickly were you able to get back to work after receiving the funds?
 - i. Have you been able to maintain that level of work from the time you received the funds to now?
 - *Ask probing questions as needed.*
- How far into the future do you think you'll be able to continue working as a result of receiving WSF funds? Why do you say that?

Impact on family, friends, and community

- Did the funds have any impact on those who you consider to be a part of your family?
 - If so, how?

Long-term psychological impact

- What words would you use to describe how you felt when you first received WSF funds?
- If WSF continued to exist, how would you feel knowing that you could have access to another \$1,000 next year in case of an emergency?
 - How would this impact the way you think about your financial situation?
- What effect, if any, did receiving WSF funds have on your stress levels?
- What does it mean to you to be financially secure?
 - What does financial security look like to you in the short term? What about the long term?
 - How do you define short term and long term?
 - Based on that definition, how financially secure do you feel right now?
 - i. Prompt if needed: On a scale of 1-5
 - ii. How do you feel about your future financial security?
 1. E.g., in the next year, five years
 - How has receipt of WSF funds impacted your feelings about your financial security?

Feelings about WSF

- How have your feelings about WSF changed from when you first learned of its existence to now?
- Since you first received funds and now?

Interview conclusion



commonwealth

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