

Expanding Inclusion in the Social Safety Net: Impacts of New York's Excluded Workers Fund

Elaine Waxman
URBAN INSTITUTE

Hamutal Bernstein
URBAN INSTITUTE

David Dyssegaard Kallick
IMMIGRATION RESEARCH
INITIATIVE

Poonam Gupta
URBAN INSTITUTE

Paola Echave
URBAN INSTITUTE

Julio Salas
URBAN INSTITUTE

Luis Gallardo
URBAN INSTITUTE

Ashleigh-Ann Sutherland
IMMIGRATION RESEARCH
INITIATIVE

January 2023

Response to the COVID-19 pandemic and recession spurred a wave of policy innovation around the country. The pandemic revealed weak spots in our social safety net, and governments scrambled to fix them—at least temporarily. Although federal efforts typically tried to *carve out* undocumented immigrants (Smith et al. 2020), many states and localities around the country made a particular effort to include immigrants and others who were excluded.¹ New York's Excluded Worker Fund (EWF) was by far the largest of these efforts. The New York fund was a \$2.1 billion program that allowed 130,000 immigrants without work authorization, as well as some others who fell between the gaps of federal aid, to get unemployment compensation if they lost work during the pandemic recession. The amount of aid to the vast majority of workers, \$15,600, was nearly as much as the annual amount other New Yorkers who lost work were getting in unemployment insurance.²



To better understand the successes and shortcomings of the program, the Urban Institute and Immigration Research Initiative conducted a survey of individuals in the population targeted for aid by this fund. Findings from this survey are intended to help inform advocacy efforts and future legislation, as New York advocates urge inclusion in the 2023 budget and states and localities across the nation consider implementation of permanent unemployment benefit programs for excluded workers.

We sought to survey individuals who would have been eligible for the EWF, regardless of whether they applied for or received the funds. To qualify for the EWF, applicants had to meet residency and financial requirements, and they could not have received regular or expanded unemployment insurance. We partnered with 10 community-based organizations (CBOs) to reach out to constituents that could have qualified for the fund.

A total of 408 workers responded to the survey in seven languages including English, Arabic, Bangla, Chinese, French, Korean, and Spanish, with geographic representation from immigrants in Long Island, New York City, the northern suburbs of New York City, and Upstate New York. Working alongside CBOs helped to inform the research design and to build trust among community members that they were being given a confidential and meaningful opportunity to inform future government policy.

These survey results provide insights from a population for which survey data are hard to find and contributes to an appraisal of the success of a groundbreaking program seeking to bridge a gap in a crucial part of the social safety net.

What is the Excluded Workers Fund?

The EWF was set up in 2021 to provide financial relief to New York State (NYS) residents who lost work because of the COVID-19 pandemic and were ineligible for unemployment insurance or Pandemic Unemployment Assistance, most of whom were undocumented workers. The fund began taking applications on August 1, 2021. In total, 130,000 New Yorkers were approved for EWF payments. Although the program envisioned two tiers of benefits, over 99 percent of people who received funds received tier 1 benefits of \$15,600 per person. The few tier 2 recipients lacked more rigorous evidence of their residency and work status, and they received \$3,200, the equivalent of what eligible individuals across the US received in three rounds of stimulus checks (NYS DOL 2021). In addition, families who lost a breadwinner because of a death or disability related to COVID-19 qualified for tier 1 benefits. In all, 1,787 qualified for benefits in this way, including 1,495 because of a COVID-19-related disability and 292 because of a COVID-19-related death. The fund succeeded in getting to individuals who are often reluctant to come forward and apply, and in making it possible for them to overcome barriers to proving their eligibility. As a result, funds ran out quickly: by November 1, three months after the fund's first day of accepting applications, the entire \$2.1 billion fund had been exhausted. The 130,000 fund recipients were an estimated 42 percent of all those who were eligible (Dyssegaard Kallick 2022a).

In many cases, CBOs aided workers in completing applications for the program. To implement the fund, the NYS DOL granted \$16 million in total to 75 CBOs, in grants ranging from \$50,000 to

\$300,000. These groups—as well as local governments—publicized the fund and often helped people with the application process.

The NYS DOL identified types of proof acceptable for the fund applications, with sensitivity to the types of paperwork undocumented immigrants could provide, and which evolved throughout the program through regular consultation with a range of community partners (see appendix A for required documentation). Some challenges remained throughout program. People who needed a foreign passport renewed had difficulty completing it quickly; this was an even larger challenge for immigrants in upstate areas far from the consulates. People who were not primary leaseholders and those not named on electric bills, such as spouses or roommates, had difficulty providing rent documentation. Nevertheless, 130,000 workers were approved for benefits in a short period, while other pandemic relief programs, such as New York’s Emergency Rental Assistance Program, struggled with response time.³

Research Context

The current study builds on a qualitative study, “Finally, We’re Being Recognized’: Stories and Perspectives from Applicants to the Excluded Workers Fund,” published by Urban Institute and Immigration Research Initiative in March 2022, that was based on in-depth, one-on-one interviews with 15 EWF applicants, 10 of whom received benefits and 5 who did not (Waxman et al. 2022). That study also included interviews with staff members from nine CBOs who advocated for the fund or assisted with the outreach and application process of the fund. That analysis guided the questions and approach of the survey reported on here. In addition to the full report, Urban Institute and Immigration Research Initiative published a two-page fact sheet in six different languages (Dyssegaard Kallick et al. 2022c), and the Immigration Research Initiative has copublished additional reports on the EWF.⁴

Research Approach

Qualitative Interviews

Before collecting the survey, we conducted nine interviews with CBOs that supported the application process and 15 interviews with fund applicants in December 2021 and January 2022 to learn more about the impacts of the fund on families and communities. These interviews informed the research design for, and content of, our survey. The interviews explored themes related to how people used the fund, the fund’s implications for well-being, and who the fund missed. We published the findings in an earlier report, and key quotations are used to supplement findings throughout this report as well (Waxman et al. 2022).

Survey Methodology

New York has an extremely diverse immigrant population. According to the NYS DOL (2021), 42 percent of non-English EWF applicants filed their applications in Spanish, 5 percent in Chinese, and the remainder in Arabic, Bangla, French, Haitian Creole, Italian, Korean, Polish, Russian, Urdu, and Yiddish. This is likely an undercount of language needs, as applicants likely filled out their applications in English if an external entity assisted them. Although we could not be entirely representative with our survey sample, our goal was to include as many voices as possible. We focused on two main sampling criteria of interest: language and region of New York (including respondents from Long Island, New York City, the northern suburbs of New York City, and Upstate New York),⁵ given the variety of experiences these different groups had with the application process.

To develop our sample, we worked directly with New York CBOs serving immigrant communities. Because CBOs have built close relationships with their members, have culturally and linguistically competent awareness, and understand their members' fears associated with sharing information with outsiders, they are well situated to provide guidance on how to approach their members and how to administer a survey in a trusted and culturally sensitive manner (Chen et al. 2021; Ojeda et al. 2011). CBOs throughout NYS have built trusted relationships with immigrant communities and could therefore serve as a bridge between our research effort and workers who might have been eligible for the EWF.

Ultimately, we partnered with 10 organizations across NYS that had both upstate and downstate representation, as well as variation across racial and ethnic categories (see box 1 for more information about the survey approach).

Survey Administration

The survey included questions developed by the research team that focused on the application process and related barriers, uses of the fund, continued hardship, and citizenship and immigration status based on other validated survey questions.⁶ The survey was available in Arabic, Bangla, Chinese, English, French, Korean, and Spanish. We distributed unique survey links to all participants via SMS, WhatsApp, and e-mail through the survey platform Qualtrics. Three partner organizations opted to administer the survey to their members themselves as they expressed concerns about sharing contact information for members and felt they would not be amenable to this approach.⁷ We also used phone survey outreach through an external survey firm (in Spanish, Korean, and Arabic) to increase our response rate and reach those with limited internet access or technological literacy. The survey was fielded from June 21 to July 27, 2022, to a total of 667 respondents, and all respondents received a \$25 Visa gift card for completing the survey.

BOX 1

Working with CBOs in New York

The partnerships we developed with CBOs in New York drove the success of the survey, as their trusted relationships with their members paved the way for attaining a high response rate. See table 1 for more information about the organizations we worked with. Soliciting feedback and employing flexibility at every step was crucial to ensuring the process was workable for the partners and responsive to the cultural context of the communities they work with. Some of these practices included the following:

- **Compensating all involved CBOs for their time.** Each CBO received an agreed upon stipend (between \$2,500 and \$5,000 depending on their role).
- **Training CBOs in data security procedures and seeking their input on survey questions.** All CBOs attended one of three data security trainings to ensure data was protected, and everyone had the opportunity to provide feedback on key survey questions during the trainings.
- **Offering flexibility in incentive distribution.** Based on input from the CBOs, we offered to either mail a \$25 gift card directly to all survey respondents or mail the card to the CBO's main office so the respondent could retrieve it there. This provided an option for respondents who were fearful of sharing any identifying information with the research team (such as name and address for mailing).
- **Using a variety of survey distribution modes.** Drawing on CBO feedback, we used WhatsApp (which has end-to-end encryption for security) and phone calls as additional modes of survey distribution given how common these communication modes are for these populations. Three organizations also opted to administer the surveys themselves because of data security concerns. Despite the drawbacks of using multiple data collection methods in a survey, we prioritized including communities that are otherwise underrepresented.
- **Ensuring all translations were reviewed.** A few of the CBOs also closely reviewed all translated survey material and provided feedback to ensure accuracy and understandability. Given that very few, if any, surveys were taken in English, it was important to devote sufficient time to validating each translation.

TABLE 1

Community-Based Organizations Involved in Survey Effort

| Organization | Primary Respondents to the Survey (Language Spoken, Geography) |
|--|---|
| African Communities Together | French, NYC |
| Brooklyn Chinese-American Association (BCA) | Chinese, Brooklyn |
| Desis Rising Up and Moving (DRUM) | Bangla, NYC |
| Justice for Migrant Families (JMF) | Spanish, Western NY |
| Midstate Education and Service Foundation (MESF) | Spanish, Finger Lakes |
| MinKwon Center for Community Action | Korean, NYC |
| New York Communities for Change (NYCC) | Spanish, NYC |
| Street Vendors Project (SVP) | Spanish & Arabic, NYC |
| The Workplace Project | Spanish, Long Island |
| Workers Justice Center of New York (WJCNY) | Spanish, Hudson Valley and Rochester |

Survey Respondents

A total of 408 out of 667 individuals contacted responded to the survey—a 61 percent response rate (see appendix B for all demographic information). Among the respondents, 73 percent applied for the EWF. Among those who applied, 73 percent received the benefit, and 27 percent did not.⁸ Among those who did not apply, 55 percent had heard of the fund, and among those who had heard of it, 56 percent thought they would be eligible. Throughout this brief, we refer to those who successfully applied and received funds as recipients and those who did not receive the EWF as nonrecipients. Nonrecipients include the pool of those who chose not to apply for the EWF, potentially those who wanted to apply but could not before the fund ran out, and those who applied but were rejected (also referred to as unsuccessful applicants). The full pool of those who applied (regardless of receipt) are referred to as applicants. We focus the majority of analyses on recipients to assess how those who received funding fared, but present some results on nonrecipients to highlight the many workers this program missed.

Among EWF recipients, 95 percent received tier 1 (\$15,600) and 5 percent received tier 2 (\$3,200) benefits, which is generally consistent with the Department of Labor’s reporting that 99 percent of all recipients received tier 1 benefits (NYS DOL 2021).

Among the full sample of respondents, 78 percent lived in New York City, and 19 percent lived elsewhere in the state (please see appendix B for more information on these estimates and missing data). Individuals in the sample resided in 13 counties and the five boroughs of New York City, with the largest representation from Brooklyn (35 percent), Queens (18 percent), Bronx (15 percent), Manhattan (9 percent), Nassau County (8 percent), Suffolk County (4 percent), and Buffalo (2 percent; data not shown).⁹

Most respondents were working age, ages 35 to 59 (68 percent); female (67 percent); had children under 18 years of age (52 percent); and lived with family members (69 percent). Over half of respondents worked for pay at the time of the survey (55 percent).

Many respondents were long-term residents of the US. Two-thirds had lived in the US for 11 years or more. Among EWF recipients, seven out of 10 had lived in NY for 11 years or more.

The survey population was also racially and linguistically diverse. A little more than half (54 percent) of respondents were Latinx, 26 percent were Asian or Pacific Islander, 14 percent were Black, and 3 percent selected other or two or more races. Respondents represented 35 countries of origin, with about one in three (32 percent) born in North America (31 percent from Mexico and 1 percent from the US), 25 percent in Central and South America, 28 percent in Asia or Oceania, and 12 percent in Africa. Among the 35 countries, the largest shares were from Mexico (31 percent), China (13 percent), South Korea (12 percent), and El Salvador (8 percent; data not shown). In terms of language, 54 percent completed the survey in Spanish, 10 percent in French, 13 percent in Korean, 12 percent in Chinese, 1 percent in Bangla, 9 percent in English, and less than 1 percent in Arabic.

Participants reported a large range of occupations, with the largest shares of workers employed in domestic work (35 percent), food preparation and serving-related positions (13 percent), or personal services and salons (11 percent).¹⁰

As noted above, the EWF provided financial relief to undocumented workers in NYS. Our survey data suggest this program and our survey reached its intended population. We find that at the time of the survey about 72 percent of all survey respondents either indicated that they had no visa or were undocumented (38 percent) or chose not to specify their citizenship or immigration status (34 percent); we consider the latter to be likely undocumented.¹¹ For EWF recipients specifically, 81 percent were likely to be undocumented at the time of the survey, including 49 percent who reported no visa or being undocumented, and an additional 32 percent who chose not to answer and were likely undocumented (see appendix tables C1 and C2 for full demographic results).

Among all respondents, 8 percent reported they had a green card; 2 percent reported they were asylees, refugees, or had Temporary Protected Status (TPS); 4 percent reported some other visa; and less than 1 percent reported being Deferred Action for Childhood Arrival (DACA) recipients.¹²

Key Findings

Overall, we find the fund helped workers make ends meet during the severe job loss and hardship during the COVID-19 pandemic, assisted them in catching up on housing costs, and helped propel job and business advancements for some workers.

USE AND IMPACTS OF THE FUND



EWF recipients used the funds most commonly for rent and food costs, while some recipients also used the money to improve their living situation or make a large purchase (such as a car) that could make a long-term impact on job opportunities and family well-being.

EWF recipients most commonly used funds to cover the basic needs of food and rent. When asked to choose two items they used *most* of their funds for, nearly all EWF recipients said they used the

benefits to pay overdue or back rent (66 percent), or ongoing rent (19 percent). Another 38 percent said they used most of it for food (figure 1).

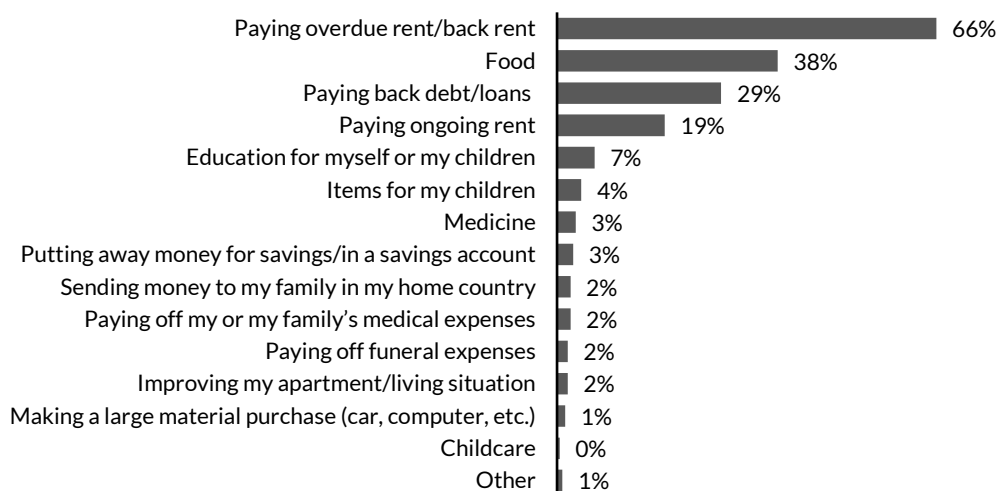
Although the fund resembled unemployment benefits other workers received, it was different in that it was disbursed in a one-time payment after a year of intense economic stress. Families excluded from other benefits had sometimes borrowed money from family and friends to make it through a difficult time. Reflecting this reality, nearly a third of recipients (29 percent) said they used most of the funds they received on paying back debt or loans (figure 1). One interviewed recipient described how a year after the beginning of the pandemic she “owed money everywhere” and ended up with a debt of \$2,000 in electric bills alone. She reported an inability to access forms of aid that might be available to others, stating, “The problem was I couldn’t apply for assistance with the electric bill. I would receive bills stating they were disconnecting...I was always stressed, thinking that it would get disconnected.” When she received the fund, she used it to pay the rent, electric bills, and other overdue bills.

EWF recipients also reported using the funds to cover medical expenses, purchase items for their children, pay for childcare, cover education costs for themselves or their children, and in some cases pay for funeral expenses.

Some respondents also reported using the money to make large material purchases, such as purchasing a used car, to improve their living situation, to send money to family in their home country, or to put away money for savings. As one of our interviewed recipients, a sole earner for her family, summed up the fund’s importance: “It was the lifesaver of my little household.... It helped us get out of the hole we were in.”

FIGURE 1

Areas Where Excluded Worker Fund Recipients Spent the Majority of Their Funds, 2022



Source: Urban Institute and Immigration Research Initiative Excluded Workers Fund Survey, June 21 to July 27, 2022.

Notes: EWF = Excluded Workers Fund. Estimates are unweighted. We asked 217 EWF recipients (1 percent of recipients have missing information) how they used their funds, and out of the choices they selected, we then asked, “Which of these did you use the most of your benefits for?” Recipients could choose a maximum of two items from the list.

BOX 2

How Did Nonrecipients Report They Would Have Used the Excluded Workers Fund?

To highlight areas where support is most needed, it should be noted not only how recipients used funding but how those in a more dire economic situation, nonrecipients, report they would have used funding. We asked nonrecipients what they would have spent the money on if they had received EWF funds. Over 8 in 10 nonrecipients indicated that they would have spent their funds paying overdue rent (81 percent) and purchasing food (85 percent), suggesting that they have similar priorities and needs as fund recipients, though perhaps also that they are now in even harder circumstances. Nonrecipients were less likely than recipients to report they would have used funds for making a large material purchase (10 percent versus 79 percent), improving apartment or living situation (35 versus 80 percent), paying off funeral expenses (7 versus 79 percent), sending money to their home country (41 versus 82 percent), putting away savings (37 versus 81 percent), and covering childcare costs (19 versus 77 percent).¹³ Instead, nonrecipients envisioned using funds to pay off accumulating debt from back rent (81 percent) and loans (63 percent) and paying ongoing rent (78 percent). Nonrecipients may have been more selective choosing potential uses for the fund given their hardships at the time of the survey, whereas recipients may have been more likely to select multiple options. One of the nonrecipients interviewed described their situation at the time of the interview: “This disease hasn’t disappeared. We’re still in the pandemic. COVID is still here. The sickness continues. I think that some of the people that received the money may have been able to pay their rent, their bills, electricity, phone—that’s the most common disease in this country, electricity, rent, and phone.”

The money immigrant workers spent also may have generated an economic stimulus for the communities they live in. Money spent on rent is income for local landlords, money on food goes to grocery stores, and money spent on childcare is income to daycare providers. In all, EWF funds played a role in an economic boost of \$1.6 billion in New York City, \$224 million on Long Island, \$122 in the Lower Hudson Valley, and \$71 million in the Upstate region north of the Lower Hudson Valley (Dyssegaard Kallick 2022b).



Receiving the EWF opened new possibilities for job advancement and well-being for recipients, such as investing in their business, obtaining job training, or interviewing for a new job.

Beyond using the funds to address expenses, over half of recipients (54 percent) reported they could undertake at least one work-related opportunity following the receipt of the fund. Specifically, 13 percent could invest in their business, 21 percent could invest in something that helped in their current job, 15 percent could take a job training, and 19 percent could interview for a new job.

Four in ten (41 percent) recipients reported being able to make appointments for checkups or other medical services (figure 2). Some could take part in activities that could improve well-being for themselves and their families: enjoying leisure time (25 percent), visiting out-of-town family and friends (12 percent), or taking time off work (17 percent).

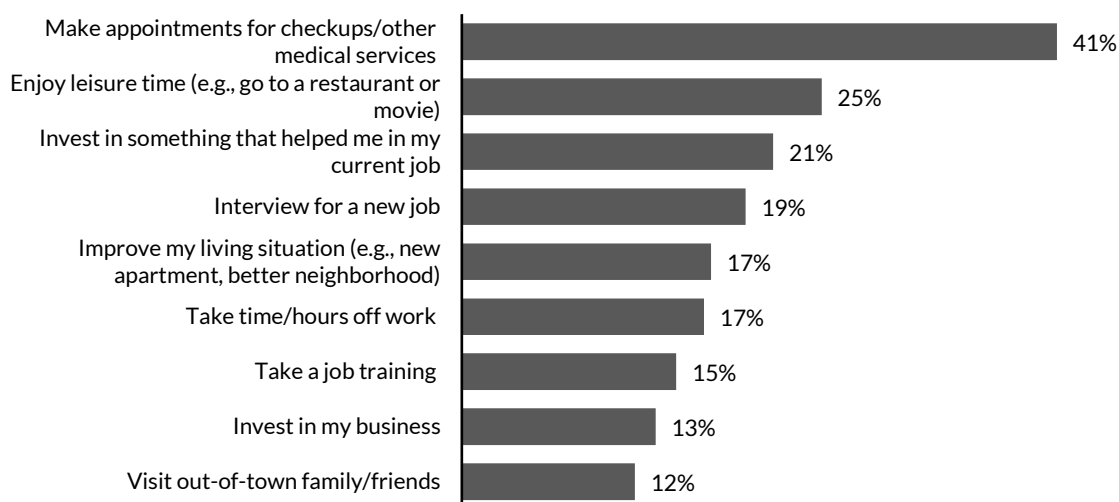
In addition, one in six recipients (15 percent) could improve their living situation (e.g., moving to a new apartment or neighborhood; figure 2). For example, one of the interviewed recipients was a mother who worked in personal care services, which were shut down in the early months of the pandemic. She reported using the money to secure an apartment with more space. While schools were closed, she found herself needing to supervise remote learning for five children, which was nearly impossible in their small one-bedroom apartment. She reported that sometimes her kids would sit in the stairwell of their apartment building to attend remote classes because it was too difficult for everyone to participate in online learning in such a small space. After receiving the EWF payment, she put down a deposit on a three-bedroom apartment and moved her family to a new location. She described the move as “life changing.”

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

EWF recipients were also more likely than nonrecipients to be employed at the time of survey (63 versus 51 percent; data not shown). Although our data are limited in their ability to explain this, it is possible that using the funds as indicated above—for training, job interviews, medical care, or getting a used car, for instance—may have played some role in helping recipients into jobs more readily than nonrecipients.¹⁴

FIGURE 2

Activities of Excluded Workers Fund Recipients after Applying, 2022



Source: Urban Institute and Immigration Research Initiative Excluded Workers Fund Survey, June 21 to July 27, 2022.

Notes: Estimates are unweighted. We asked 217 EWF recipients (2 percent of recipients have missing information), “At any point after you applied for EWF, did you do any of the following activities?”



Receiving the EWF also was connected to positive civic engagement activities, including filing for an Individual Taxpayer Identification Number (ITIN), applying for a local or state government ID or drivers’ licenses, and participating in community empowerment and organizing activities.

Being included in a government program designed to help immigrants who are undocumented, and in some cases being involved or seeing friends and family involved in the campaign that brought the program into existence, may have had an impact on the way respondents felt about civic engagement.

Existing estimates show that roughly half of all undocumented immigrants pay personal income taxes (Gee et al. 2017). ITINs facilitate tax filing for undocumented immigrants, and having one can also assist with opening bank accounts, securing a driver’s license, and providing proof of residency,¹⁵ which in turn can make it possible for qualifying undocumented immigrants to apply for other crucial social supports such as the child tax credit.¹⁶ But applying for an ITIN can be difficult because of challenging application requirements and limited numbers of providers who can assist applicants.¹⁷ Our survey shows that after applying for the EWF, one in five recipients (20 percent) reported applying for an ITIN. Twenty percent of recipients also applied for a local or state government ID card, and 17 percent applied for a driver’s license, which is permitted for immigrants regardless of legal status under NYS law (figure 3).

In addition, 60 percent of recipients reported engaging more with community organizations, and 44 percent said they participated in rallies, marches, and other activities to advocate for a second round of EWF funding to reach those left out of the first round. About half (45 percent) took part in community

activities like volunteering, and about a third (36 percent) advocated for improvements at their workplace, such as around better COVID-19 safety or improved wages (figure 3).

One of the interviewed recipients stated that she has started to participate in the rallies for a second round of funding after receiving EWF. “I go when I’m invited. We make sure the children are taken care of, and we go.... Everyone needs to get at least something.”

The EWF helped encourage some recipients to believe in those few programs open to immigrants who are undocumented. When one of the interviewed recipients was asked whether applying for EWF changed her opinion to apply for other programs, she responded, “Yes. I have a little more faith that it’s not a lie what I hear about in the news sometimes.”

FIGURE 3
Community Engagement Activities by Excluded Workers Fund Recipients after Applying, 2022



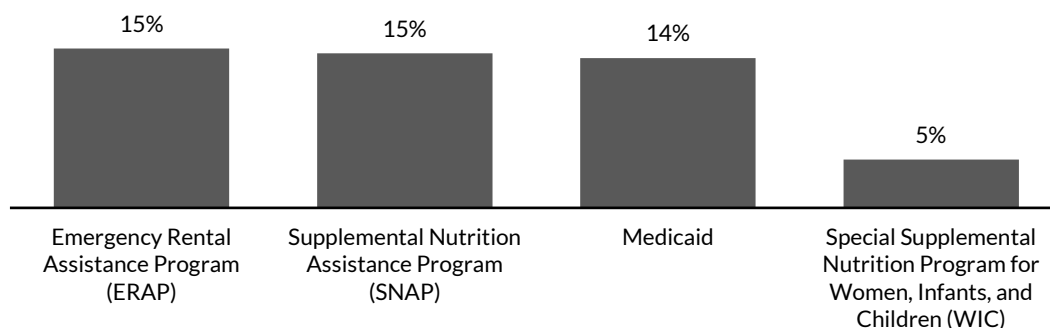
Source: Urban Institute and Immigration Research Initiative Excluded Workers Fund Survey, June 21 to July 27, 2022.
Notes: EWF = Excluded Workers Fund; IDNYC = Identification New York City; ITIN = Individual Taxpayer Identification Number. Estimates are unweighted. We asked 217 EWF recipients (2 percent of respondents have missing information), “At any point after you applied for EWF, did you also do any of the following?”

After receiving the EWF payment, small shares of recipients reported applying for safety net programs for themselves or household members, such as children who are often US citizens. Less than one in five (15 percent) reported applying for the Emergency Rental Assistance Program (ERAP), a program that did not exclude immigrants who are undocumented but that was seen as less effective than the EWF in reaching them.¹⁸ Fifteen percent of recipients applied for Supplemental Nutrition Assistance Program (SNAP), which excludes undocumented parents but includes eligible family members such as children who are US citizens. Fourteen percent applied for Medicaid, which in New York, is open to some categories of immigrants who are undocumented (with further expansion planned

in 2023).¹⁹ And 5 percent applied for Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), which is open to all mothers regardless of immigration status (figure 4).²⁰

FIGURE 4

Program Application by Excluded Worker Fund Recipients after Applying, 2022



Source: Urban Institute and Immigration Research Initiative Excluded Workers Fund Survey, June 21 to July 27, 2022.

Notes: EWF = Excluded Workers Fund. Estimates are unweighted. We asked 217 EWF recipients (1 percent of respondents have missing information), “At any point after you applied for EWF, did you apply to any of the following services for yourself or for someone in your household?”

Despite the important support provided by the EWF, recipients reported very high rates of material hardship, with even higher rates of hardship reported by non-recipients.

Material hardships are common among undocumented immigrants, and the COVID-19 pandemic’s disproportionate impact on the health and economic well-being of this community is well-documented.²¹ In NYS, 10.3 percent of all adults were food insecure in 2021, even with the robust COVID-19 pandemic safety net response (Coleman-Jensen et al. 2022). Although no representative estimates exist for undocumented populations facing food insecurity in New York, a recent study in California found that 45 percent of undocumented residents were food insecure,²² illustrating the extent of increased hardship this community faces.

At the time of the survey (early summer 2022), all of recipients’ funds were likely exhausted, and many indicated having slid significantly into debt by borrowing money from friends and family. More than two-thirds (68 percent) of EWF recipients reported being food insecure²³ in the 30 days before the survey.²⁴ Additionally, 51 percent reported not being able to pay the full amount of their gas, oil, or electric bills, and 51 percent reported not being able to pay the full amount of their rent or mortgage. At the time of the survey, 47 percent reported that they were still paying off debts or loans received during the pandemic (figure 5).

BOX 3

Differences in Material Hardship between Recipients and Nonrecipients

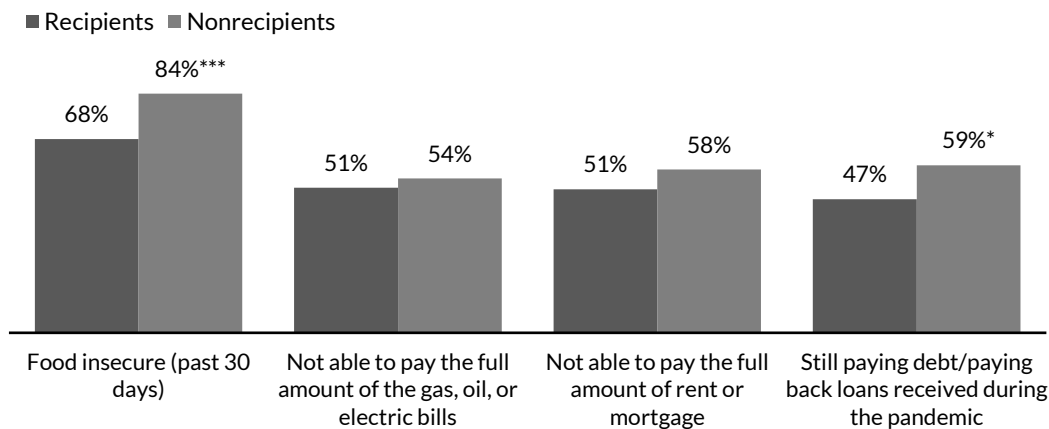
Though material hardship is high among all undocumented immigrants, nonrecipients struggled with more severe financial distress in the absence of EWF support. Nonrecipients were even more likely than recipients to be food insecure (84 versus 68 percent) and more likely to be paying back debts and loans from during the COVID-19 pandemic (59 versus 47 percent). Nonrecipients faced similar levels of hardship in being unable to pay the full amount of gas, oil, or electric bills (54 percent) and paying the full amount of rent or mortgage (58 percent; figure 6).

One of the interviewed nonrecipients who earned her income selling food she made had hoped to pay off rent and utility bills. “The stress of the rent is the worst. Rent...is the worst one. That’s the heaviest stress. Sometimes I say, if COVID doesn’t kill me, the rent will.”

Source: Urban Institute and Immigration Research Initiative Excluded Workers Fund Survey, June 21 to July 27, 2022, and interviews conducted in January 2022.

FIGURE 5

Ongoing Material Hardships by Excluded Worker Fund Receipt, 2022



Source: Urban Institute and Immigration Research Initiative Excluded Workers Fund Survey, June 21 to July 27, 2022.

Notes: EWF = Excluded Workers Fund. Estimates are unweighted. The sample size for this figure is composed of 217 recipients and 189 nonrecipients. Two-tailed t-tests were conducted between EWF receipt groups for categories with more than 25 people. Two-tailed p-value computed using the t distribution.

*/**/***: $p < .05/.01/.001$; difference in means is statistically different from zero.

IMPLEMENTATION ISSUES RELATED TO APPLYING FOR AND RECEIVING THE EXCLUDED WORKERS FUND

Even workers who received the fund indicated they had overcome some hesitancy in applying because of misinformation about public charge, documentation requirements for the application process, and apprehension that the funds might have to be repaid.

The EWF was successful at reaching a group of people who have strong reasons to be hesitant to come forward to apply for government programs. Several factors help explain why. The EWF was a substantial amount of cash aid that came at a time when families were in drastic need. CBOs acted as trusted partners and were often funded by the state to help facilitate the application process. And the EWF program was streamlined to require paperwork that would be available to undocumented workers (see appendix A for application requirements), and to be accessible through a newly designed technology that allowed for application through smart phones, for example.

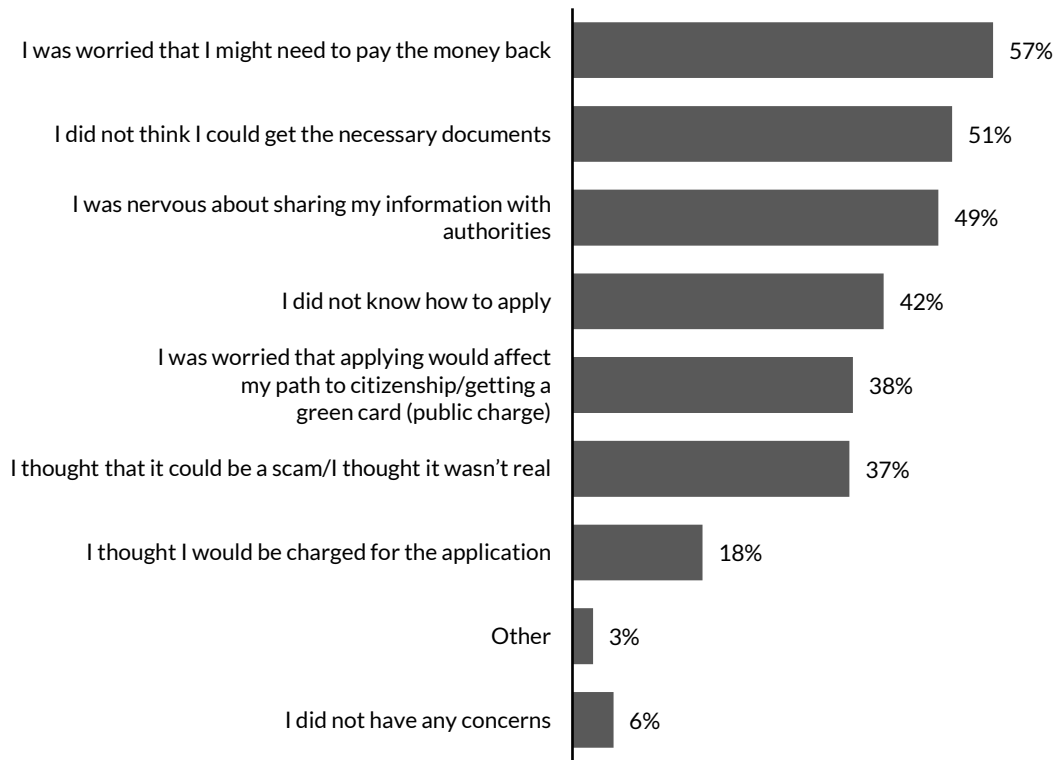
Yet, misinformation about the fund, genuine concerns, and challenges of the application process still proved to be barriers even for many who ultimately overcame them (see box 4 for application barriers among nonrecipients).

Among recipients, the most common concern about applying for EWF was the misinformed worry that they might have to pay the money back (57 percent). More than a third (38 percent) worried that receiving this assistance could affect their current or future immigration status, even though the US Citizenship and Immigration Services has confirmed that pandemic-related cash assistance would not be considered in a “public charge” determination.²⁵

Even those who ultimately received the funds often struggled to get the necessary documents (51 percent; see appendix A for more information about application requirements), were nervous about sharing information with authorities (49 percent), were worried about impacts the application might have on their path to citizenship or green card (38 percent), thought it could be fraud or it was not real (37 percent), or had concerns that they might be charged to apply (18 percent). Another 42 percent said they did not know how to apply, and only 6 percent expressed no concerns (figure 6).

FIGURE 6

Concerns Expressed about Applying for Excluded Workers Fund among Recipients, 2022



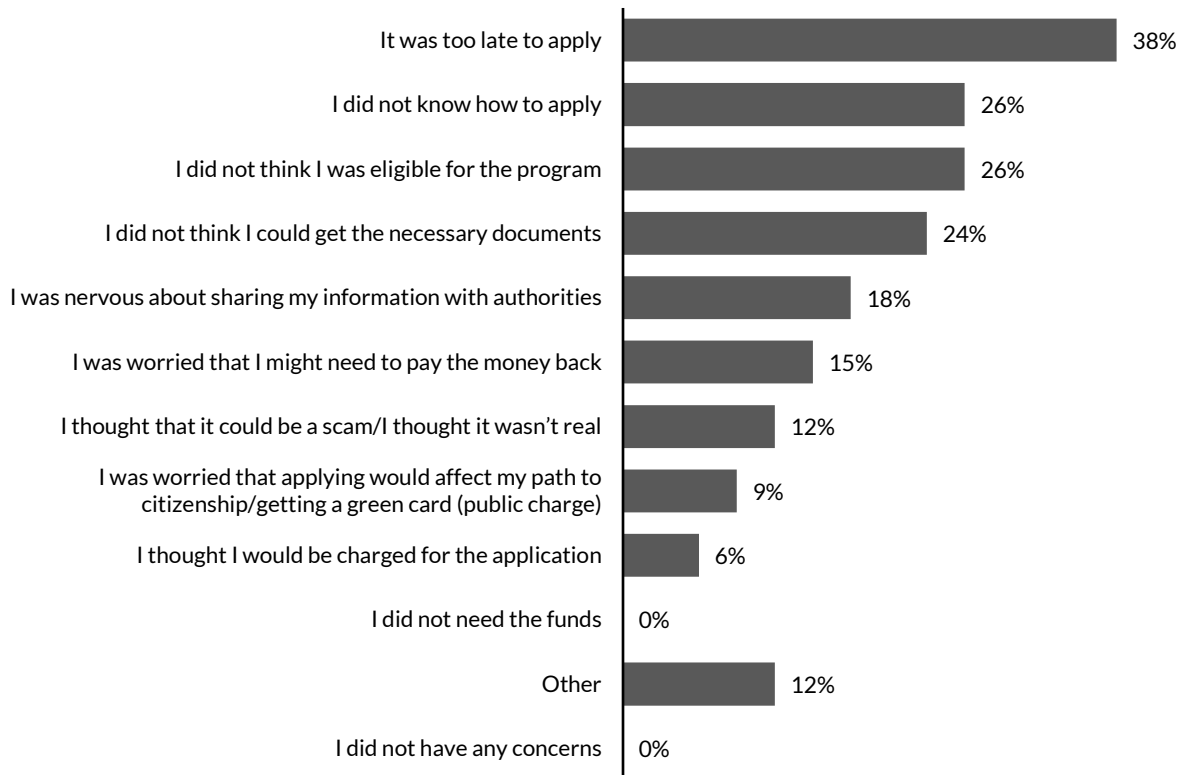
Source: Urban Institute and Immigration Research Initiative Excluded Workers Fund Survey, June 21 to July 27, 2022.

Notes: Estimates are unweighted. Categories are not mutually exclusive with the exception of “I did not have any concerns.” We asked 217 recipients, “Which of the following concerns, if any, did you have before completing your application?”

Those who did not apply to EWF had similar concerns to those mentioned above. In addition, 38 percent thought—and were likely correct—that it was too late to apply. About a quarter (26 percent) said did not think they were eligible (figure 7).

FIGURE 7

Concerns Expressed about Applying for Excluded Workers Fund among Nonapplicants Who Were Likely Eligible, 2022



Source: Urban Institute and Immigration Research Initiative Excluded Workers Fund Survey, June 21 to July 27, 2022.

Notes: EWF = Excluded Workers Fund. Estimates are unweighted. Categories are not mutually exclusive with the exception of “I did not have any concerns.” We asked nonapplicants if they had heard about EWF before today, and if they said yes, we asked, “Do you think you would have been eligible for this program?” If they said yes to this question, they were asked, “Why didn’t you apply for the Excluded Workers Fund?” We asked 34 out of 110 nonapplicants the last question. Response options included the following: “It was too late to apply,” “I did not think I was eligible for the program,” and “I did not need the funds.”

Providing the requisite documentation was a common barrier to applying even among recipients. Although the NY DOL made the program as flexible as possible in terms of documentation requirements, 33 percent reported they faced challenges providing documentation for the EWF application process; more than 68 percent who reported challenges reported that proof of employment loss was difficult to provide, 35 percent said proof of residency, and 27 percent said proof of identity (figure 8).

One of the interviewed fund recipients mentioned that she used a PO box to receive mail for security reasons and had difficulty providing proof of a physical address. She said, “That requirement [proof of residency] is going to be impossible”; she submitted a signed letter from the person whose name was on the lease for her home, but it was not accepted as proof of residency. Another interviewed recipient shared that getting a letter from his employer documenting his job loss was difficult to get and only possible with the help of a CBO:

I found my boss again after a long time. I had a hard time finding him out. I tried to reach him repeatedly, but he was not available at home. He was not available in the office either. Whenever I had called him, he could not receive the calls due to his busy schedule. Later I managed to meet him with great difficulty and collected the job letter from him.

BOX 4

Differences in Application Difficulties between Recipients and Nonrecipients

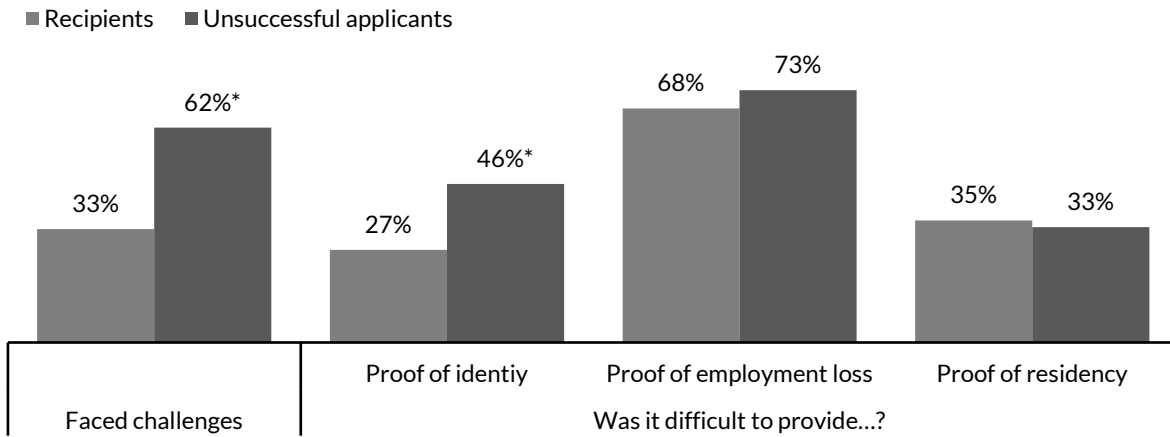
Nonrecipients were more likely than recipients to cite challenges with documentation (62 percent compared with 33 percent among recipients). Nonrecipients were twice as likely to cite proof of identity as a challenge among applicants who cited documentation challenges of any kind (46 percent compared with 27 percent; figure 9). Although it is likely that many nonrecipients did not receive funding because the fund was exhausted, it is important to note that regardless of flexibilities offered by the DOL, gathering any kind of documentation is a barrier to undocumented immigrants.

For example, one interviewee who did not receive the fund had difficulty proving loss of employment. They said, “It really broke my heart that I couldn’t prove it [loss of employment] even after doing the real work, so I couldn’t get help.... The hardest thing for me is to prove something that can’t be proven.” Another interviewee who works in cleaning and did not receive the fund said, “They didn’t want to give me any reference letter to show they were my bosses. Nothing. They blocked me. They refused to give me the letter. I cried, I begged, and told them they wouldn’t have any issues with it, but they didn’t give me any letter. That was also an important requirement, and I couldn’t get it.”

Source: Urban Institute and Immigration Research Initiative Excluded Workers Fund Survey, June 21 to July 27, 2022, and interviews conducted in January 2022.

FIGURE 8

Challenges Providing Required Documentation by Excluded Workers Fund Application Status, 2022



Source: Urban Institute and Immigration Research Initiative Excluded Workers Fund Survey, June 21 to July 27, 2022.

Notes: EWF = Excluded Workers Fund. Estimates are unweighted. We asked 298 applicants (less than 1 percent of respondents have missing information), “Did you face any challenges providing documentation for the Excluded Workers Fund application?” and 71 recipients (no missing data) and 48 unsuccessful applicants (2 percent of respondents have missing information) specified the type of documentation that was difficult to provide.

*/**/****: $p > .05/.01/.001$, difference in means is statistically different from zero; two-tailed t-tests were conducted between EWF receipt groups for categories with more than 25 people. Two-tailed p-value computed using the t distribution.

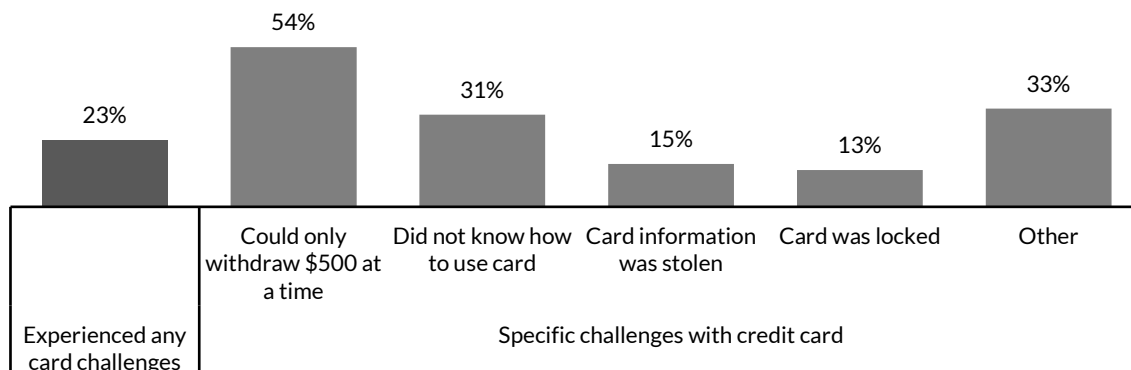


In addition to barriers to applying for EWF, many recipients faced challenges in using the funds on the cards that were sent to them and grappled with the abundant scams and fraud during the COVID-19 pandemic.

Almost one in four (23 percent) of EWF recipients reported challenges using the prepaid cards sent to them. Recipients were allowed to withdraw a maximum of \$500 a day from their card, which created difficulties in paying large bills or loans. Within the group that reported facing challenges, the most common concern was this withdrawal limit (54 percent), followed by not knowing how to use the card (31 percent). Additionally, some fund recipients were affected by ATM “skimming” schemes that we heard about in interviews and read in news reports.²⁶ Our survey indicates that card information was sometimes stolen (15 percent) or that the card was locked (13 percent; figure 9).

FIGURE 9

Challenges Accessing Excluded Workers Funds Money among Recipients, 2022



Source: Urban Institute and Immigration Research Initiative Excluded Workers Fund Survey, June 21 to July 27, 2022.

Notes: EWF = Excluded Workers Fund. Estimates are unweighted. We asked 217 individuals (less than 1 percent of respondents have missing information), “Which challenges did you run into?” which was only asked to individuals who received the EWF.

Discussion

New York’s EWF showed the possibility of developing state-level programs at scale that fill large gaps in this country’s safety net, even for people excluded from federal benefits. New York’s fund was far from the only one in the country, but it was the largest, making for a useful case to study its impacts.

Our study found that the fund provided crucial support to immigrants and their families, helping some of the people who were hit hardest by the COVID-19 pandemic and the recession through an extraordinarily difficult period. People ineligible for other forms of aid could access the EWF, and it helped people who had lost their jobs to put food on the table, pay the rent, and pay for gas and electric bills. Although New York State had an ERAP²⁷ that was intended to help cover rent for those in dire need, including undocumented immigrants, it was slow to roll out and was intermittently unavailable, making the EWF a critical support for many households struggling to pay rent. Moreover, a statewide moratorium on evictions, which helped many people stay in their homes temporarily if they were unable to pay rent, ended in January 2022.²⁸

These expenditures also provided a benefit for the communities where EWF recipients live, stimulating economic activity at a time when it was urgently needed. Speaking to the moment of crisis, the fund also was important to families in paying funeral expenses and in sending support to relatives in their countries of origin.

Because the fund was paid out late in 2021, recipients largely self-financed their way through the prior year, typically by borrowing money from friends and family. The fund allowed those who received it to pay off these pandemic debts. For some workers, being able to pay off debt freed funds to invest in their business and job training or to take on a large expense—such as helping pay for a used car to get to work. As a result, people who received the fund were launched into the postrecession economy on a far

stronger basis than those who did not receive the fund, who were weighed down by past debt, challenging housing circumstances, and severely limited ability to invest in their own job or business prospects.

The fund also led undocumented immigrants to feel a rare sense of being seen and being included in a government program. In our survey, we found that this sense of inclusion led to several positive activities. Fund recipients applied for ITINs, identification cards, and driver's licenses in larger numbers. And recipients got engaged in civic life, participating in rallies, volunteering in their communities, and advocating for improvements in their workplace.

The success of this fund demonstrates that, with the right combination of government commitment, community partnership, and assurance that their data privacy will be respected, safety net programs can cover individuals and families who can be challenging to reach.

This is a promising outcome for New York, and the 10 other states and District of Columbia that provided one-time unemployment aid to excluded workers during the pandemic; it also provides useful insights around implementation and logistics of setting up a program at this scale for the dozens of local governments and nonprofit agencies that did the same on a smaller scale.²⁹

States can address major gaps in the existing safety net if they choose to do so—for immigrants who are undocumented and for others, even in advance of federal action on immigration reform. Colorado has already acted to create an annual fund that provides state-only coverage (separate from the state-federal unemployment system) to people who would qualify for unemployment insurance for their immigration status. The California legislature passed a similar bill in 2022, and although it was not funded and has not been signed by the governor, advocates are pressing for it to be included in next year's budget. In NYS, another proposal goes even further, covering not only immigrants who are undocumented but also those eligible for the federal expansion of unemployment benefits during the pandemic but continue to be left behind in traditional unemployment insurance. The New York bill is a top priority for some of the leading grassroots advocacy groups in the state in 2023. These ongoing, annual funds would implement a system to cover excluded workers now and for the next recession, whenever it comes. The ongoing funds would also allow for these workers to be covered in something closer to real time, rather than forcing them to finance their way first with debt.

Other states are also considering fixes to the gaps in unemployment compensation. And there is movement to close gaps in other safety net programs as well. The earned income tax credit is now available in eight states and the District of Columbia to immigrants who file income tax returns using ITINs.³⁰ Numerous states provide some form of medical assistance to at least some immigrants who are undocumented, and there has been a growing trend to expand this state-level coverage.³¹ States that want to create a more inclusive safety net are recognizing that they have the capacity to do so, even without waiting for immigration reform at the federal level that would address some, though far from all, of the existing safety net exclusions. The lessons from the New York's EWF can help lead the way.

Appendix A. Application Requirements to the Excluded Workers Fund

Applicants were required to prove that they

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

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

- **Proof of identity:** Applicants had to provide documents totaling four points; acceptable documents included a NYS driver license (four points), municipal ID card (four points), or a foreign-issued passport (three points).
- **Proof of residency:** Applicants had to provide documents showing their names and addresses within NYS.
- **Proof of work eligibility:** Applicants had to provide documents totaling five points for tier 1 and three points for tier 2; acceptable documents included tax filings, six weeks of pay stubs or wage statements, or letters from employers (each constituting five points).³²

Appendix B. Full Demographics of Survey Population

TABLE B-1

Demographic Characteristics of All Survey Respondents, 2022

| Characteristics | Percentage (%) |
|---|----------------|
| Residence in NY City | |
| No | 19 |
| Yes | 78 |
| Age | |
| 18–35 | 20 |
| 36–59 | 68 |
| 60 | 9 |
| Gender | |
| Male | 29 |
| Female | 67 |
| Other/prefer not to say | 0 |
| Race/ethnicity | |
| Black | 14 |
| Asian or Pacific Islander | 26 |
| Other or two or more races/ethnicities | 3 |
| Latinx | 54 |
| Have children under 18 | |
| No | 45 |
| Yes | 52 |
| Living situation | |
| Living in an emergency shelter/on the streets | 1 |
| Living alone | 8 |
| Living with nonrelated adults | 10 |
| Living with family members | 69 |
| Living with both nonrelated adults and family members | 10 |
| Working for pay | |
| No | 41 |
| Yes | 55 |
| Region of origin | |
| Africa | 12 |
| Asia and Oceania | 28 |
| North America | 32 |
| Central and South America | 25 |
| Years lived in the US | |
| 0–10 | 28 |
| 11–19 | 33 |
| 20 or more | 35 |
| Language that the survey was completed in | |
| Arabic | 0 |
| Bangla | 1 |
| English | 9 |
| Spanish | 54 |
| French | 10 |

| Characteristics | Percentage (%) |
|---|-----------------------|
| Korean | 13 |
| Chinese | 12 |
| US citizenship status | |
| Not US citizen | 67 |
| US citizen | 8 |
| Likely undocumented (prefer not to answer) ¹ | 23 |
| Category of noncitizen² | |
| Permanent resident with a green card | 8 |
| Recipient of DACA | 0 |
| Granted asylum, refugee status, or TPS holder | 2 |
| Some other visa holder | 4 |
| No visa/undocumented | 38 |
| Likely undocumented (prefer not to answer) ¹ | 11 |
| Other | 2 |
| Total undocumented and likely undocumented | 72 |
| Total likely undocumented³ | 34 |

Source: Urban Institute and Immigration Research Initiative Excluded Workers Fund Survey, June 21 to July 27, 2022.

Notes: DACA = Deferred Action for Childhood Arrivals; EWF = Excluded Workers Fund; TPS = Temporary Protected Status. Estimates are unweighted and percentages are based on the total number of people who answered the questions associated with each characteristic. Therefore, the percentages of subcategories within each group do not add up to 100 percent. Also, 3 percent of individuals did not provide information on age, gender, race/ethnicity, children under 18, living situation, working for pay, and citizenship status, and 4 percent of individuals did not provide information on country of origin and number of years lived in the US.

¹Includes individuals who selected “prefer not to answer” for questions about citizenship or immigration status. Two cases with missing information for citizenships status were recoded to “likely undocumented” because they skipped the question on citizenship status. Three cases with missing information for immigration status were recoded to “likely undocumented” because they skipped the question on immigration status.

²Only individuals who indicated that they are not US citizens were asked about their immigration status.

³Includes 135 individuals who selected “prefer not to answer” to questions on citizenship or immigration status, and 5 cases with missing information for citizenships or immigration status. Percentage was rounded up.

TABLE B-2

Demographic Characteristics of Excluded Workers Fund Recipients, 2022

| Characteristics | Percentage (%) |
|---|----------------|
| Residence in NY City | |
| No | 19 |
| Yes | 79 |
| Age | |
| 18–35 | 15 |
| 36–59 | 72 |
| 60 | 11 |
| Gender | |
| Male | 31 |
| Female | 66 |
| Other/prefer not to say | 0 |
| Race/ethnicity | |
| Black | 14 |
| Asian or Pacific Islander | 25 |
| Other or two or more races/ethnicities | 1 |
| Latinx | 58 |
| Have children under 18 | |
| No | 48 |
| Yes | 49 |
| Living situation | |
| Living in an emergency shelter/on the streets | 2 |
| Living alone | 10 |
| Living with nonrelated adults | 12 |
| Living with family members | 65 |
| Living with both nonrelated adults and family members | 8 |
| Working for pay | |
| No | 36 |
| Yes | 61 |
| Region of origin | |
| Africa | 12 |
| Asia and Oceania | 26 |
| North America | 35 |
| Central and South America | 24 |
| Years lived in the US | |
| 0–10 | 21 |
| 11–19 | 41 |
| 20 or more | 36 |
| Language that the survey was completed in | |
| Arabic | 0 |
| Bangla | 1 |
| English | 6 |
| Spanish | 59 |
| French | 11 |
| Korean | 21 |
| Chinese | 1 |
| US citizenship status | |

| Characteristics | Percentage (%) |
|---|----------------|
| Not US citizen | 71 |
| US citizen | 5 |
| Likely undocumented (prefer not to answer) ¹ | 22 |
| Category of noncitizen² | |
| Permanent resident with a green card | 3 |
| Recipient of DACA | 0 |
| Granted asylum, refugee status, or TPS holder | 1 |
| Some other visa holder | 4 |
| No visa/undocumented | 49 |
| Likely undocumented (prefer not to answer) ¹ | 11 |
| Other | 2 |
| Total undocumented and likely undocumented | 82 |
| Total likely undocumented ³ | 33 |

Source: Urban Institute and Immigration Research Initiative Excluded Workers Fund Survey, June 21 to July 27, 2022.

Notes: DACA = Deferred Action for Childhood Arrivals; EWF = Excluded Workers Fund; TPS = Temporary Protected Status.

Estimates are unweighted, and percentages are based on the total number of people who answered the questions associated with each characteristic. Therefore, the percentages of subcategories within each group do not add up to 100 percent. Three percent of individuals did not provide information on age, gender, race/ethnicity, children under 18, living situation, working for pay, and citizenship status. Also, 4 percent of individuals did not provide information on country of origin and number of years lived in the US.

¹ Includes individuals who selected “prefer not to answer” for questions about citizenship or immigration status. Two cases with missing information for citizenships status were recoded to “likely undocumented” because they skipped the question on citizenship status. Three cases with missing information for immigration status were recoded to “likely undocumented” because they skipped the question on immigration status.

² Only individuals who indicated that they are not US citizens were asked about their immigration status

³ 72 individuals selected “prefer not to answer” for questions about citizenship or immigration status and 5 cases with missing information for citizenships or immigration status were recoded to “likely undocumented” because they skipped the questions on citizenship or immigration status.

Notes

- ¹ The federal economic impact payments or “stimulus checks,” for example, excluded undocumented immigrants, and in the initial round, also their spouses and children (see Guelespe et al. 2022). At the state and local level, there were various efforts to extend assistance, including a number of cash funds supported by philanthropy (see “The Emma Lazarus Campaign, Executive Summary,” International Migration Initiative and Open Society Foundation, March 2021, <https://www.opensocietyfoundations.org/uploads/5c240f26-bde9-4c7f-a115-0a86d34506a7/emma-lazarus-campaign-executive-summary-20210308.pdf>), California’s \$75 million cash assistance fund for undocumented immigrants, and moves to expand Medicaid eligibility such as Illinois’s expansion to low-income seniors regardless of immigration status.
- ² For an overview of similar funds around the country, see Dyssegaard Kallick and colleagues (2022a).
- ³ “Emergency Rental Assistance Program Overview,” Office of Temporary and Disability Assistance, accessed March 1, 2022, <https://otda.ny.gov/programs/emergency-rental-assistance/>.
- ⁴ A joint report of Immigration Research Initiative and the Century Foundation, “Administration of the Excluded Worker Fund in NY: How It’s Structured, the Case for Continuing New York’s History-Making Excluded Worker Fund” provides analysis and detailed explanation of how EWF was implemented (Dyssegaard Kallick, Wing, and Stettner 2022). Additional information, and summaries in 11 languages, can be found in a report from NYS DOL (2021).

Another report, “Providing Unemployment Insurance to Immigrants and Other Excluded Workers: A State Roadmap for Inclusive Benefits,” copublished by Immigration Research Initiative and the Century Foundation, analyzes policy options for states considering permanent funds that would address needs of workers left out of the traditional unemployment insurance—both those who are undocumented and others who are not covered (Dyssegaard Kallick et al. 2022b).

- ⁵ Our sample does not fully represent each region of NYS, but it reasonably reflects the proportion of immigrants who are undocumented in New York City and in the rest of the state. Seventy three percent of NYS’s undocumented immigrants (and 79 percent of people who received the EWF) live in New York City, while 27 percent of undocumented immigrants (and 21 percent of Fund recipients) live in the rest of the state. Estimates of the number of immigrants who are undocumented come from an Immigration Research Initiative analysis of estimates from “Estimates of Undocumented and Eligible-to-Naturalize Populations by State,” Center for Migration Studies, accessed November 15, 2022, <http://data.cmsny.org/>, and the share of immigrants from different regions of the state come from Dyssegaard Kallick (2022b).
- ⁶ The authors can be contacted for the English-language and translated version of the survey protocol.
- ⁷ Though there are biases associated with interviewer-administered surveys, such as social desirability bias (Atkeson et al. 2017; Choi and Pak 2005), it was likely that the team members already knew most of the information the survey requested given they helped many members apply or were involved with them in other assistance. We weighed the advantages and disadvantages of this approach. For instance, a main disadvantage of not adopting an interviewer-administered survey was the loss of potential participants, especially because we were already working with a hard-to-reach population. Ultimately, we decided that *not* including these populations would be detrimental to the representativeness of our survey and limit the responsiveness of the research initiative to community concerns.
- ⁸ There are two people who applied for EWF but did not say whether they received it.
- ⁹ Share of the total responses varied across organization given the varied sample sizes. Large representation from Brooklyn, Bronx, and Manhattan came from survey responses from NYCC.

| Organization | Primary Respondents to the Survey (Language Spoken/Geography) | Responses (N/%) |
|--|--|----------------------------|
| African Communities Together | French, NYC | 48 (12%) |
| Brooklyn Chinese-American Association (BCA) | Chinese, Brooklyn | 50 (12%) |
| Desis Rising Up and Moving (DRUM) | Bangla, NYC | 10 (2%) |
| Justice for Migrant Families (JMF) | Spanish, Western NY | 13 (3%) |
| Midstate Education and Service Foundation (MESF) | Spanish, Finger Lakes | 6 (1%) |
| MinKwon Center for Community Action | Korean, NYC | 54 (13%) |
| New York Communities for Change (NYCC) | Spanish, NYC | 138 (34%) |
| Street Vendors Project (SVP) | Spanish & Arabic, NYC | 23 (6%) |
| The Workplace Project | Spanish; Long Island | 49 (12%) |
| Workers Justice Center of New York (WJCNY) | Spanish; Hudson Valley and Rochester | 17 (4%) |

- ¹⁰ These estimates are based on the number of people who reported to work for pay at the time of the survey. Fifty-five percent of all respondents reported to be working for pay (3 percent of recipients have missing information).
- ¹¹ We refer to these individuals as “likely undocumented” in appendix tables C1 and C2. In addition, two respondents skipped the question on citizenship status and three respondents skipped the question on immigration status. Though there are potential limitations to this method, we felt it was appropriate given what is known about the target population for the program, and the method is consistent with approaches taken in prior research (see Bachmeier, Van Hook, and Bean 2014; Young and Madrigal 2017). Note in addition that we asked for the respondents’ immigration status at the time of the survey, rather than at the time of application, so

it is possible that someone who was undocumented at the time of application changed their status by the time they took the survey, though we anticipate this number to be low.

- ¹² Only individuals who said are not citizens were asked about their specific immigration status, 397 individuals answered the question on citizenship, and 273 indicated that they are not citizens.
- ¹³ Here and throughout the report, we highlight only statistically significant differences between recipients and nonrecipients. We conducted two-tailed t-tests between recipients and nonrecipients for categories with more than 25 people. We computed two-tailed p-values using the t distribution. Difference in means is statistically different from zero if $p < .05$.
- ¹⁴ These estimates are based on the total number of individuals who answered the question on whether they were working for pay at the time of the interview. Individuals who skipped this question are excluded from the calculation. Three percent of recipients (217) did not indicate whether they were working for pay at the time of the survey. Three percent of nonrecipients (189) did not indicate whether they were working for pay at the time of the survey.
- ¹⁵ “The Facts About the Individual Taxpayer Identification Number (ITIN),” American Immigration Council, March 2022, <https://www.americanimmigrationcouncil.org/research/facts-about-individual-taxpayer-identification-number-itin>.
- ¹⁶ “Individual Taxpayer Identification Number: A Powerful Tool for Immigrant Taxpayers,” National Immigration Law Center, last updated January 2017, <https://www.nilc.org/wp-content/uploads/2015/11/ITIN-facts-Q-and-A.pdf>.
- ¹⁷ See Howard Gleckman, “Why do we make it so hard for immigrants to pay their taxes?” *TaxVox* (blog), October 12, 2017, <https://www.taxpolicycenter.org/taxvox/why-do-we-make-it-so-hard-immigrants-pay-their-taxes>.
- ¹⁸ Eric Lach, “Andrew Cuomo Left Behind a Rent-Relief Debacle,” *New Yorker*, September 2021, <https://www.newyorker.com/news/our-local-correspondents/andrew-cuomo-left-behind-a-rent-relief-debacle>.
- ¹⁹ “Medical Assistance Programs for Immigrants in Various States,” National Immigration Law Center, October 2022, <https://www.nilc.org/wp-content/uploads/2022/10/med-services-for-imms-in-states-2022-10-1-1.pdf>.
- ²⁰ These questions were asked of all recipients, though many may not meet eligibility rules, which include immigration status as well as income limits, family structure, and other factors, depending on the program.
- ²¹ Samantha Artiga and Matthew Rae, “Health and Financial Risks for Noncitizen Immigrants due to the COVID-19 Pandemic,” California: Kaiser Family Foundation, August 18, 2020, <https://www.kff.org/racial-equity-and-health-policy/issue-brief/health-financial-risks-noncitizen-immigrants-covid-19-pandemic/>.
Nicole Prchal Svajlenka, “Protecting Undocumented Workers on the Pandemic’s Front Lines,” *Center for American Progress*, December 2020, <https://www.americanprogress.org/article/protecting-undocumented-workers-pandemics-front-lines-2/>.
- ²² See “Food Insecurity Among Undocumented Immigrants in California & Exclusion from Nutrition Assistance Programs,” Food4All Coalition, April 2022, <https://nourishca.org/wp-content/uploads/2022/04/Food4All-FoodInsecurityBrief-April2022.pdf>.
- ²³ Respondents with two to four affirmative responses are defined as having low household food security, and respondents with five to six affirmative responses (the most severe form) are defined as having very low household food security. These groups are jointly defined as food insecure. Affirmative responses include reporting that it was often or sometimes true that the food the household bought did not last, and the household did not have money to get more; it was often or sometimes true that the household could not afford to eat balanced meals; adults in the household cut the size of meals or skipped meals because there was not enough money for food at least once; household meals were cut or skipped for almost every month, or some months but not every month; the respondent ate less than they felt they should because there was not enough money for food; and the respondent was ever hungry but did not eat because there was not enough money for food.

- ²⁴ There has been limiting testing and validation of food security items in cross-cultural contexts and languages other than Spanish. Therefore, it is difficult to know how these limitations may affect overall rates of food insecurity in a multilingual population. See, for example, Sethi et al. (2017) and Kwan et al. (2015).
- ²⁵ “Public Charge Resources,” US Citizenship and Immigration Services, accessed November 11, 2022, <https://www.uscis.gov/green-card/green-card-processes-and-procedures/public-charge/public-charge-resources>.
- ²⁶ Rommel H. Ojeda and Giulia McDonnell Nieto del Rio, “NY’s Excluded Workers Fund Hit with Debit Card Thefts,” *City Limits*, February 2022, <https://citylimits.org/2022/02/01/nys-excluded-workers-fund-hit-with-debit-card-thefts/>.
- ²⁷ “Emergency Rental Assistance Program Overview,” Office of Temporary and Disability Assistance, accessed March 1, 2022, <https://otda.ny.gov/programs/emergency-rental-assistance/>.
- ²⁸ Chau Lam, “One Week after Eviction Moratorium Ends, Thousands of At-Risk Tenants Seek Assistance,” *Gothamist*, January 22, 2022, <https://gothamist.com/news/one-week-after-eviction-moratorium-ends-thousands-risk-tenants-seek-assistance>.
- ²⁹ Sara McTarnaghan, Hamutal Bernstein, Carolyn Vilter, and Aadaeze Okoli, “Including immigrants in state and local support responses during the COVID-19 pandemic,” *Urban Wire* (blog), July 6, 2020, <https://www.urban.org/urban-wire/including-immigrants-state-and-local-support-responses-during-covid-19-pandemic>.
- Marissa J. Lang, “Events DC Will Give \$15 Million In Covid-19 Relief To Hospitality Workers, Undocumented Immigrants,” *Washington Post*, April 9, 2020, https://www.washingtonpost.com/local/events-dc-will-give-15-million-in-covid-19-relief-to-hospitality-workers-undocumented-immigrants/2020/04/09/26e3f6ec-7a97-11ea-a130-df573469f094_story.html.
- “The Emma Lazarus Campaign, Executive Summary,” International Migration Initiative and Open Society Foundation, March 2021, <https://www.opensocietyfoundations.org/uploads/5c240f26-bde9-4c7f-a115-0a86d34506a7/emma-lazarus-campaign-executive-summary-20210308.pdf>.
- “Arizona Undocumented Workers Relief Fund,” Grantmakers Concerned with Immigrants and Refugees, April 24, 2020, <https://www.gcir.org/news/arizona-undocumented-workers-relief-fund>.
- ³⁰ “Map of States that Offer Earned Income Tax Credits (EITCs) to ITIN Filers,” National Immigration Law Center, accessed November 11, 2022. <https://www.nilc.org/issues/taxes/tax-credit-itin-filers/>.
- ³¹ “Medical Assistance Programs for Immigrants in Various States,” National Immigration Law Center, October 2022, <https://www.nilc.org/wp-content/uploads/2022/10/med-services-for-imms-in-states-2022-10-1-1.pdf>.
- ³² “Excluded Workers Fund FAQ,” NYS DOL, last updated September 2021, <https://dol.ny.gov/system/files/documents/2021/11/ewf1-11-18-21.pdf>.

References

- Atkeson, Lonna Rae, Alex N. Adams, and R. Michael Alvarez. 2014. “Nonresponse and Mode Effects in Self- and Interviewer-Administered Surveys.” *Political Analysis* 22 (3): 304–20. <https://doi.org/10.1093/pan/mpt049>.
- Bachmeier, James D., Jennifer Van Hook, and Frank D. Bean. 2014. “Can We Measure Immigrants’ Legal Status? Lessons from Two US Surveys.” *International Migration Review* 48 (2): 538–66. <https://doi.org/10.1111/imre.12059>.
- Chen, Lei, Hin Wing Tse, Deborah Wu, and Maria-Elena De Trinidad Young. 2021. “Cross-Cultural Researchers’ Positionality in Immigrant Health Research: Reflections on Conducting Research on Chinese Immigrants’ Experiences in the United States.” *International Journal of Qualitative Methods*, 20. <https://doi.org/10.1177/16094069211052190>.
- Choi, Bernard C., and Anita W. P. Pak. 2005. “Peer Reviewed: A Catalog of Biases in Questionnaires.” *Preventing Chronic Disease* 2 (1): A13. <https://pubmed.ncbi.nlm.nih.gov/15670466/>.

- Coleman-Jensen, Alisha, Matthew P. Rabbitt, Christian A. Gregory, and Anita Singh. 2022. *Household Food Security in the United States in 2021*. Washington, DC: US Department of Agriculture, Economic Research Service.
- DaVanzo, Julie, Jennifer Hawes-Dawson, R. Burciaga Valdez, Georges Vernez, Christina Andrews, Barbara Levitan, Joyce E. Peterson, and Robert F. Schoeni. 1994. *Surveying Immigrant Communities: Policy Imperatives and Technical Challenges*. Santa Monica, CA: RAND Corporation.
- Dyssegaard Kallick, David. 2022a. "Excluded Worker Fund: \$3 Billion Needed in FY 2022-23." New York: Immigration Research Initiative.
- Dyssegaard Kallick, David. 2022b. "Excluded Worker Fund: Crucial Support, But More Is Needed." New York: Immigration Research Initiative.
- Dyssegaard Kallick, David, Andrew Stettner, Ashleigh-Ann Sutherland, and Samantha Wing. 2022a. "Providing Unemployment Insurance to Immigrants and Other Excluded Workers: A State Roadmap for Inclusive Benefits." New York: Immigration Research Initiative and the Century Foundation.
- David Dyssegaard Kallick, Andrew Stettner, Ashleigh-Ann Sutherland, and Samantha Wing. 2022b. *Providing Unemployment Insurance to Immigrants and Other Excluded Workers: A State Roadmap for Inclusive Benefits*.
- Dyssegaard Kallick, David, H. Gallardo, Luis, Waxman, Elaine, Gupta, Poonam, Echave, Paola, Salas, Julio, and Bernstein, Hamutal. 2022c. "Impact of NY's Excluded Worker Fund – in 6 Languages." New York: Immigration Research Initiative and Washington DC: Urban Institute.
- Dyssegaard Kallick, David, Samantha Wing, and Andrew Stettner. 2022. "Administration of the Excluded Worker Fund in NY: How It's Structured." New York: Immigration Research Initiative and Washington DC: The Century Foundation.
- Gee, Lisa C., Matthew Gardner, Misha E. Hill, and Meg Wiehe. 2017. *Undocumented Immigrants' State & Local Tax Contributions*. Washington, DC: Institute on Taxation and Economic Policy.
- Kwan, Christine M. I., Anna M. Napoles, Jeyling Chou, and Hilary K. Seligman. 2015. "Development of a Conceptually Equivalent Chinese-Language Translation of the US Household Food Security Survey Module for Chinese Immigrants to the USA." *Public Health Nutrition* 18 (2): 242–50. <https://doi.org/10.1017/S1368980014000160>.
- NYS DOL (New York State Department of Labor). 2021. "New York State Excluded Workers Fund White Paper." New York: NYS DOL.
- Ojeda, Lizzette, Lisa Y. Flores, Rocio Rosales Meza, and Alejandro Morales. 2011. "Culturally Competent Qualitative Research with Latino Immigrants." *Hispanic Journal of Behavioral Sciences*, 33 (2): 184–203. <https://doi.org/10.1177/073998631140262>.
- Parrado, Emilio A., Chris McQuiston, and Chenoa A. Flippen. 2005. "Participatory Survey Research: Integrating Community Collaboration and Quantitative Methods for the Study of Gender and HIV Risks among Hispanic Migrants." *Sociological Methods & Research* 34 (2): 204–39. <https://doi.org/10.1177/0049124105280202>.
- Sethi, Vani, Chandana Maitra, Rasmi Avula, Sayeed Unisa, and Surbhi Bhalla. 2017. "Internal Validity and Reliability of Experience-Based Household Food Insecurity Scales in Indian Settings." *Agriculture & Food Security* 6 (21). <https://doi.org/10.1186/s40066-017-0099-3>.
- Smith, Robert C., Manuel Castro, Andrés Besserer Rayas, and the NICE team. 2020. *Immigrant Serving Organizations: Key Partners with Government to Help Those Worst-Hit and Least-Served Through the Lifecycle of the Pandemic*. New York: New Immigrant Community Empowerment & Baruch College.
- Waxman, Elaine, Dyssegaard Kallick, David, Gupta, Poonam, Echave, Paola, H. Gallardo, Luis, Salas, Julio, and Bernstein, Hamutal. 2022. "Finally, We're Being Recognized': Stories and Perspectives from Applicants to the Excluded Workers Fund." Washington, DC: Urban Institute.
- Young, Maria-Elena De Trinidad, and Daniel S. Madrigal. 2017. "Documenting Legal Status: A Systematic Review of Measurement of Undocumented Status in Health Research." *Public Health Review* 38 (26). <https://doi.org/10.1186/s40985-017-0073-4>.

About the Authors

Elaine Waxman is a senior fellow in the Income and Benefits Policy Center at the Urban Institute. Her expertise includes food insecurity, nutrition, and the US safety net, as well as broader issues affecting families and communities with low incomes. She received her MPP and PhD from the University of Chicago, where she is currently a lecturer at the Crown Family School of Social Work, Policy, and Practice.

Hamutal Bernstein is a principal research associate in the Income and Benefits Policy Center, where she leads Urban's program on immigrants and immigration. Her research focuses on the well-being and integration of immigrant and refugee families and workers. Her areas of expertise include immigration and integration, workforce development and training, and human services. Before joining Urban, Bernstein was a program officer at the German Marshall Fund of the United States and research associate at the Georgetown University Institute for the Study of International Migration. Bernstein received her BA in international relations from Brown University and her PhD in government from Georgetown University.

David Dyssegaard Kallick is director of Immigration Research Initiative. He is the author of numerous studies of the economic and fiscal aspects of immigration at the national, state, metro area, and local level with a particular focus on the regions of NYS. Prior to his work with Immigration Research Initiative, Kallick was deputy director and director of immigration for the Fiscal Policy Institute, and before that senior fellow at the Preamble Center and editor of *Social Policy Magazine*. In addition to his work at Immigration Research Initiative, Kallick teaches urban economics at the Pratt Institute's Graduate School for City and Regional Planning.

Poonam Gupta is a research analyst in the Income and Benefits Policy Center, where she focuses on social safety net policy. She works on several projects related to federal nutrition programs and food insecurity. Gupta holds BAs in public health and Spanish from the Johns Hopkins University and an MSPH in international health from the Johns Hopkins School of Public Health.

Paola Echave is a research associate in the Income and Benefits Policy Center. Her areas of expertise include immigration and health. Her research focuses on the role of immigration enforcement on the health, economic, and social well-being of Latinx and immigrant communities. She has extensive training in quantitative and qualitative methods and experience with large-scale social science and demographic surveys. She is currently the project manager of the Annual Survey of Refugees for the US Department of Health and Human Services. Before joining Urban, Echave worked as a research assistant at the Ohio State University, where she conducted research and published work on the role of obesity on the risk of mortality and trends in specific health outcomes in the US. Echave holds a BA in criminology from the University of New Mexico and master's and doctoral degrees in sociology from the Ohio State University.

Julio Salas is a research assistant in the Income and Benefits Policy Center at Urban. Before joining Urban, Julio was a Congressional Hispanic Caucus Institute Public Policy fellow and a legislative health

fellow at the US House of Representatives, where he led a health portfolio. Julio graduated from Cornell University and Queensborough Community College with degrees in human development and health sciences.

Luis Hassan Gallardo is a research assistant in the Health Policy Center at the Urban Institute. His past research focused on United States immigration policy and the barriers vulnerable populations face in accessing health and welfare services. Gallardo graduated from the University of California, Berkeley, with degrees in political science and ethnic studies.

Ashleigh-Ann Sutherland is a Senior Policy Analyst of the Immigration Research initiative. They have previously held positions at the Whitney M. Young, Jr. Health Center, Public Consulting Group, and the NYS Division of the Budget. They are also an advocate for gender and racial justice. Ashleigh has a bachelor's degree from SUNY Buffalo State in Political Science and a Master of Public Administration from the Rockefeller College of Public Affairs & Policy at the University at Albany.

Acknowledgments

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

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

We are indebted to the CBOs that aided in connecting us to workers, including the Fund Excluded Workers Coalition, African Communities Together, Brooklyn Chinese-American Association (BCA), Desis Rising Up and Moving (DRUM), Justice for Migrant Families (JMF), Midstate Education and Service Foundation (MESF), MinKwon Center for Community Action, New York Communities for Change (NYCC), Street Vendors Project (SVP), the Workplace Project, and Workers Justice Center of New York (WJCNY). We also acknowledge assistance from Landmark Associates for their translation services and from Research Support Services for helping conduct interviews and phone surveys. The authors gratefully acknowledge assistance from Robert Smith and Tim Triplett and thank Alex Dallman for her careful editing. Finally, we acknowledge and are grateful to the workers to took part in the survey.



ABOUT THE IMMIGRATION RESEARCH INITIATIVE

Immigration Research Initiative is a nonprofit, nonpartisan think tank on immigrant integration, looking at issues of economic, social, and cultural inclusion of immigrants in the United States. IRI is attentive to how immigrants fare in the United States and to how the receiving communities fare as they change, with particular attention to the implications for race, gender, and income equity.



ABOUT THE URBAN INSTITUTE

The nonprofit Urban Institute is a leading research organization dedicated to developing evidence-based insights that improve people’s lives and strengthen communities. For 50 years, Urban has been the trusted source for rigorous analysis of complex social and economic issues; strategic advice to policymakers, philanthropists, and practitioners; and new, promising ideas that expand opportunities for all. Our work inspires effective decisions that advance fairness and enhance the well-being of people and places.

500 L’Enfant Plaza SW
Washington, DC 20024

www.urban.org

Copyright © January 2023. Urban Institute. Permission is granted for reproduction of this file, with attribution to the Urban Institute.