One of my top priorities when I took office was to ensure that pandemic-related relief was made available to workers in a timely and efficient manner. We accomplished that goal in a short amount of time. I am proud of the unprecedented speed at which Excluded Workers Fund (EWF) benefits were distributed, and the impact these dollars have made on immigrant families across the state.

No one knows better than New York’s essential workers of the devastation brought on by the COVID-19 pandemic. Not only were their families and communities among the hardest hit by the virus, but many lost their livelihoods and soon found themselves excluded from the myriad of relief programs that kept so many other New Yorkers afloat.

From street vendors to domestic workers, delivery drivers, and cooks—literally hundreds of thousands of low-wage immigrant workers delivered vital services to keep New York going during its darkest days, a time when many others had the privilege of working from home. Yet, for those without immigration status, this significant portion of the workforce received no stimulus checks, no unemployment insurance, no federal aid or other government lifeline to keep themselves going during the pandemic—even though they paid taxes and contributed greatly to all aspects of the economy.

That changed on August 1, 2021 as New York State’s historic Excluded Workers Fund, the largest program of its kind in the country, began accepting applications. The $2.1 billion fund, passed by the New York State Legislature in April of 2021, provided relief in the form of one-time payments of up to $15,600 to over 128,000 essential workers throughout the state.

As any long-term resident of this state knows, New Yorkers always stand together during the most difficult of times. Just as thousands of people took to their windows night after night to give thunderous applause to front-line workers, the EWF exemplifies the values of compassion, fairness, and equality that define us as a state.

This unparalleled fund was hard-fought and hard-won by those who put their lives on the line while boosting our local economies. It is the result of workers and community advocates who marched, held rallies, and even went on hunger strikes to make their case to Albany.

It also is the result of legislators and government officials who recognize that while many workers and businesses are starting to recover from pandemic-related losses, our undocumented immigrants remain especially vulnerable when it comes to housing, health care, and employment.

What follows is a report summarizing in detail the various components of this historic fund.

Respectfully,

Governor Kathy Hochul
1. OVERVIEW

After months of steadfast efforts by advocates and impacted communities across New York State, on April 19, 2021, the New York State Legislature and the Governor passed the historic $2.1 billion Excluded Workers Fund, the first such large-scale program of its kind in the country. The fund was created to provide financial relief for residents of New York State who suffered income loss during the pandemic and were left out of various federal relief programs, including unemployment and pandemic benefits. Immediately after the program was passed into law, the New York State Department of Labor (DOL), the agency tasked with operationalizing the fund, began the implementation process.

The program went live on August 1, 2021 and within the first month more than 90,000 applications were received. To qualify for EWF benefits, applicants needed to verify both their identity and NYS residence. Benefits under the fund were tiered, with approved applicants receiving one of two amounts based upon the proof of work eligibility they provided. Tier 1 qualifiers received $15,600 and Tier 2 qualifiers received $3,200. More than 99 percent of approved applicants received the maximum funding amount of $15,600. Both tiers are subject to state and federal taxes.

Fund administrators initially estimated that review and processing would take six to eight weeks, but due to close collaboration among various State agencies, approved applications were processed in approximately four weeks (including claims that were initially denied and approved after an appeal). As of the date of publication of this report, over 128,000 applications were approved and, minus administrative costs, the entirety of the $2 billion fund was distributed to eligible New Yorkers.

“The Fund changed my life so much. I was able to pay overdue rent, get back up to date on my payments, pay off electricity, internet, and was even able to buy school uniforms for my daughter.”

- Elvia
COMMUNITIES FIRST APPROACH

Upon passage of the EWF legislation, the DOL began partnering closely with representatives of the Fund Excluded Workers Coalition and other government agencies that serve immigrant populations. For the DOL, a key component of implementation was having a “Communities First” approach, which involved ongoing collaboration with these groups to ensure the program would be uniquely tailored to meet the needs of the communities it seeks to benefit. This approach also provided critical feedback from advocates that led to money being distributed to eligible New Yorkers more efficiently.

Understanding that community-based organizations (CBOs) are often best suited to assist impacted communities, DOL also developed the Excluded Workers Fund Outreach and Assistance Program which awarded over $16 million in grant funds to 75 CBOs across New York State.

Under the program, the impact of the DOL’s funding partnerships with CBO’s was substantial. Each CBO received between $50,000 and $300,000 in funding to provide direct EWF application assistance, education, training, and related services. CBOs that received funding had a history of working with EWF eligible populations; the ability to fluently speak, read, and write in relevant languages; and experience with other community engagement and volunteer-driven efforts. Through the EWF Outreach and Assistance Program many CBO’s received state funding for the first time.

The DOL launched a far-reaching campaign to raise awareness about the program, since it was the first-of-its-kind in scale and scope. This included social media messaging, in-person grassroots events, traditional advertisements on TV, radio, and print publications, as well as targeted marketing efforts on subways and buses in the New York metropolitan area. This chart provides estimates on the number of people reached by each component of the campaign.
2. PARTNERSHIP WITH KEY STAKEHOLDERS

As part of the DOL’s Communities First approach, partners from across New York State provided key input on all aspects of the program, including the application itself, and assisted in developing regulations that significantly reduced barriers to apply. The DOL met regularly with community partners statewide, including representatives of the Fund Excluded Workers Coalition, to ensure the program met the needs of the communities it sought to benefit. Among the many partners the agency engaged with, the DOL is proud to have worked extensively with the following steering committee organizations of the Fund Excluded Workers Coalition:

- Community Resource Center
- Fiscal Policy Institute
- Make the Road NY
- National Day Labor Organizing Network
- New York Communities for Change
- New York Immigration Coalition
- Retail, Wholesale, and Department Store Union
- Urban Justice Center
- Worker Justice Center of NY

“I was able to apply and it’s been a tremendous help. After they cut my hours, I wasn’t able to cover my living costs. But after a powerful fight, we were able to win. Thank you to everyone who fought.”

- Yuriana
3. INNOVATIVE TECHNOLOGY SOLUTIONS

In partnership with Google, Nuvalence, and Blackhawk Network, DOL utilized state-of-the-art technology to design a mobile-first application that allowed applicants to: apply online 24/7 in 13 different languages, check the status of their application, receive regular updates via text message or email, upload documents, and receive pre-paid payment cards in the mail once approved.

Available languages included English, Arabic, Bengali, Chinese, French, Haitian Creole, Italian, Korean, Polish, Russian, Spanish, Urdu, and Yiddish.

Google’s support focused on a modern scalable cloud design that simplified processing and helped meet high volumes.

Nuvalence developed a cutting-edge, user-friendly application that allowed applicants to upload documents directly from their mobile devices using the device’s camera. The application was designed to support individuals who may not have had all their documentation ready but wanted to get a head start. After an applicant completed each page, their application was automatically saved so they could return to finish answering questions or to upload documents. Applicants could also choose their preferred method of communication – text message or email – and receive a notification in their preferred language any time their application status changed.

On the customer service side, Google’s Call Center AI (CCAI) and chatbot solution allowed applicants to receive important program information in their preferred language, including real-time application status updates, without having to wait to speak with an agent.

Given the tremendous response to the Excluded Workers Fund, combined with a notably efficient review and payment process benefitting thousands of eligible New Yorkers statewide, DOL stopped accepting new applications effective 7:30 p.m. on October 8, 2021.

### Call Center AI (CCAI)

Provided flexibility for applicants or potential applicants to receive information and status updates, as well as schedule call appointments, thereby reducing operational call center load by providing real-time support.

### Data Dashboard

Provided the ability for the general public, advocates, and government officials to view real-time program data, such as total claims approved and funds dispensed, conveniently from the EWF website.

### Document AI

Provided the program the ability to recognize documents that applicants have uploaded directly into the application and automatically analyze various data elements contained in those documents to ensure their integrity.
4. FILING AN APPLICATION

When applications opened on August 1, 2021, applicants were able to apply online 24/7 by utilizing the DOL’s state-of-the-art technology. Applicants could also speak with a live representative by scheduling a callback for within 24 to 48 hours from the DOL’s 600-person multilingual call center that was available six days a week, from 7 a.m. to 7 p.m. on weekdays and 9 a.m. to 5 p.m. on Saturdays. The application and an FAQ document were available on the DOL’s website in 13 different languages.

Through the DOL’s website, applicants seeking application assistance could also search for a local CBO providing services in their language from a list of 75 partner organizations.

Applicants had the ability to sign up for text message or email updates in their preferred language, which were used to provide updates as their applications were being processed. Approved applicants received a prepaid card mailed to the address they provided in their application. Cardholders were able to use the EWF card for cash withdrawals and with vendors everywhere Visa® debit cards are accepted in the United States.

“I am ecstatic with the relief from the Fund. I was able to reunite with my son. I was able to move to a new home. It improved and changed my life!”

- Rubi
5. PROCESSING APPLICATIONS

A. Application Review and Outcomes

The DOL implemented a streamlined application review process designed to efficiently process legitimate claims while weeding out and addressing fraudulent ones. The fund received over 350,000 applications. Based on the funds available for distribution, the DOL was able to fund over 128,000 applications. Of those that were denied, 88% were because they were suspected to be fraudulent, had received other benefits, or were duplicate applications. Note: Analysis does not include claims that were denied due to a lack of funding. Here is a further breakdown of the most common reasons applications were denied:

- 100% | Suspected Fraud
- 75% | Applicant Did Not Provide Additional Information Within the Required Timeframe
- 60% | Records Showed the Applicant Already Filed an EWF Application
- 50% | Records Showed the Applicant Received UI or Other Pandemic Benefits
- 25% | Did Not Meet Program Requirements
- 10% | Applicant Did Not Provide Additional Information Within the Required Timeframe
- 0% | Applicant Did Not Provide Additional Information Within the Required Timeframe

*In most instances of “duplicate applications”, EWF applicants inadvertently started a new application instead of accessing their current application. In response, the DOL was able to implement an enhancement to the application that made it clearer for returning applicants to avoid submitting a new application.

The DOL implemented an appeal process that provided a heightened review of denials. Upon notification of a denial an applicant then had the opportunity to file an appeal within 7 days. After appealing, applicants were provided an additional 7 days to provide information if required to complete the appeal process. Approximately 25% of appeals were approved.

B. Protecting EWF Against Fraud

Protecting taxpayer money from fraud was a top priority for the DOL, particularly against the backdrop of the vast amount of attempted unemployment insurance fraud throughout the pandemic. The DOL took extensive measures to protect against fraud, including deploying cutting-edge security measures such as geofencing and rate limits to protect the application against individuals outside of the United States attempting to apply for benefits and from artificial intelligence-driven attacks against the system.

Through its partnership with Google, the DOL was able to develop and implement a vast array of sophisticated fraud detection mechanisms – for instance, similarity engines – to readily identify and prevent applications that shared common elements such as the same driver’s license or ITIN numbers from moving forward. Each application was given a “confidence score” based on the presence of fraud indicators, enabling adjudicators access to this information in a manner that was easy to process.

Additionally, the DOL executed “cross-checks” with various other agencies to be able to verify applicants’ identity and transaction history in relation to the program’s eligibility requirements. Finally, by issuing highly secure pre-paid debit cards that could only be sent to NYS addresses and required a unique PIN code to activate, the DOL was able to ensure that funds went directly to legitimate applicants and prevent monies from being siphoned off electronically to other states or countries.
The most common documents submitted were NYS driver’s licenses, proof of state tax filing or ITIN, foreign passports, bank statements, IDNYC, and utility bills. Tens of thousands of applicants were able to establish work eligibility through an expedited “tax path” in the application that utilized a cross-match between the DOL and Department of Tax and Finance to verify that the applicant has in fact filed state taxes in one of the last three years.

The DOL worked closely with the NYC Mayor’s Office of Immigrant Affairs, the agency that administers IDNYC, throughout the program.

Along the way, they sent targeted communication to over one million IDNYC cardholders apprizing them of this program. The DOL also adopted a policy of accepting IDNYC’s that expired throughout the pandemic, in line with the city’s policy.

Finally, the state legislature’s reversal of a 20-year-old policy excluding undocumented immigrants from access to state-issued driver’s licenses and non-driver’s ID was vital in allowing tens of thousands of EWF applicants who previously would not have been able to establish identity to access the fund.
In an ongoing effort to provide the public with transparency about the fund, the DOL created a dashboard containing application analytics, which was updated in real time and available 24/7 on the NYS Department of Labor website at: dol.ny.gov/excluded-workers-fund-data

Below are some of the key data points.

a. More than 350,000 applications were submitted and over 128,000 were approved to receive the benefit.

b. The entire $2 billion fund was obligated for payment by November 1.

c. Of the applications approved, the two most common non-English languages were Spanish (42%) and Chinese (5%).

d. Applications were also received in Arabic, Bengali, French, Haitian Creole, Italian, Korean, Polish, Russian, Urdu, and Yiddish.

e. 33% of the workers approved were between the ages of 30 and 39.
7. ADDITIONAL STORIES FROM NEW YORKERS

To help convey the impact of the Excluded Workers Fund, we have included unedited testimonials from people all across the state who have directly benefited from the program. Out of respect for their privacy, we have redacted their full names.

Anel

My name is Anel, I am originally from Mexico and have been in this country for over 23 years. It has been a blessing because for the first time we have been taken into consideration and it has helped me tremendously. I would like to thank the Governor of New York State and the legislators who accepted this proposition and mostly all the organizations that have always worked so hard and fought for immigrants and who have made it possible to not exclude us. It has been great help especially for us during the winter months when it is more difficult. This fund is going to help us tremendously by providing us with food and help to pay for some of our services like oil, gas, and electricity. Thank you very much.

Raymundo

I went to the U.S., leaving my wife and two children behind in Saudi Arabia to work for a better future for them. I endured the heartbreak of being separated from my family just to earn and save money. But when the pandemic hit, my full-time work became part-time and I had to use the savings that were intended for my family just to survive. When I heard about EWF, my hope was renewed and I eagerly applied. When I was asked for additional documents, Damayan Migrant Workers Association was there to assist me. Soon after, I got approved. I am so happy! The EWF means more than just financial help to me. This means I can finally pay for my legal representation for my U Visa case, which means I can finally have a way to stay and find better-paying work legally. It means I have a better chance at earning more so I can finally secure my children’s future, and finally be reunited with my wife and children. EWF helped me make my sacrifices all worth it.
Mercedes

Before the pandemic even came, I had been supporting my sick husband and six children in the Philippines. When the pandemic put us on lockdown, I lost my job. I couldn’t tell my family back home. I tried to get work wherever I could to survive. Now, EWF has helped me with covering the expensive medicines for my husband, repairing our home in the Philippines, and even sharing with a former co-worker who got sick with COVID-19. I am no longer living with anxiety, but with gratitude.

D. R.

I was cooking at home and doing good business. But then COVID hit and I was making $20 a week. Some weeks nothing. This was our life. When I first heard about EWF I didn’t think it was possible, but now I am excited. I called my daughter and said “We got it!” She said, “How much?” and I said “$15,000.” She couldn’t believe it. We have been evicted twice in the last three years, most recently just a month ago. This will be the last time. It won’t happen again. I told myself that if we get the money, it will go toward a down payment on a house.

K. G.

I work as a nanny for a family in Chappaqua. It’s a full-time job where I take care of two children. When I lost work, my husband and I accumulated debt. With this money, we can pay our credit card bills. We can also start looking into better housing options since we live in a small studio. We need more space because we want to start a family and our current studio doesn’t have enough room. If we didn’t get the assistance, we wouldn’t have the option to move and would be stuck in the same place for a long time.

“I suffered terribly under the stress of not being able to pay for electricity, gas, rent, and food for my family. The Fund was a relief for my whole family, and it’s one less charge on my health.”

- Pedro
Neftali
The Excluded Workers Fund helped me pay off my debts accrued during the pandemic. I was able to pay my rent and stay in my home.

Norman
With the fund, I plan on paying off debts accrued during the pandemic, and buying a new bed for my daughter.

Rosanna
The fund helped resolve so many financial problems caused by the pandemic. Since we didn’t receive any other help, the biggest problem was back rent. With over $2,000 in rent now paid off, we feel relieved and secured that we have a roof over our heads. My husband and I feel less pressure and, personally, we believed the fund helped save our lives. We feel as if we have come back to life, and I’m very grateful.

TC
Losing income put me back into a spot that my family and I hadn’t been in for more than five years. It was terrifying, and I couldn’t help to wonder when the eviction and shut off notices would appear on our door. We couldn’t pay our bills and had to prioritize our phones and internet since my sisters were still in school. Everything else had gone far into arrears. Receiving the money has helped tremendously.

Watch as Sara, an Excluded Workers Fund recipient, details her family’s struggle during the pandemic and how EWF benefits allowed her to turn things around. We also hear from Diana Cruz, Director of the Columbia County Sanctuary Movement, on her experience helping workers submit their applications and get approved.

Sara’s Interview: on.ny.gov/ewfsara
Diana’s Interview: on.ny.gov/ewfdiana
8. KEY TAKEAWAYS

- The EWF program was expeditiously implemented and executed.
- The application process was efficient, user-friendly and fast. The application itself was available in 13 languages and applicants could easily apply from their smart phones.
- The lives of over 128,000 New Yorkers have been positively and meaningfully impacted as a direct result of these relief funds.
- Far more individuals than initially anticipated, approximately 99%, were eligible for and received Tier 1 funding ($15,600).
- CBO partners were critical to EWF success via the direct application assistance, education, and training they provided.
- Beneficiaries of the fund, many of whom were previously fearful or skeptical of government agencies, gained trust and confidence in state government.

Conclusion

The Excluded Workers Fund distributed $2 billion to tens of thousands of New Yorkers -- within three months from the first application -- to support New York’s efforts to rebuild and recover from the COVID-19 pandemic. This first-of-its-kind fund should serve as a model for local and state governments throughout the country, some of which have already replicated New York’s efforts. The EWF is a promising illustration of a large-scale government program that was successfully and swiftly implemented and met its goal of bringing financial relief to workers across the state who lost income during the pandemic and did not qualify for government-issued COVID-19 benefits. The EWF shows what a truly collaborative partnership between government, advocacy groups, CBOs, and the private sector (technology) can accomplish when we come together with a shared goal and a drive to deliver results that impact people’s lives in meaningful ways.