THE POWER OF CASH:

HOW GUARANTEED INCOME CAN STRENGTHEN WORKER POWER

MAY 2023



IE POWER OF CASH

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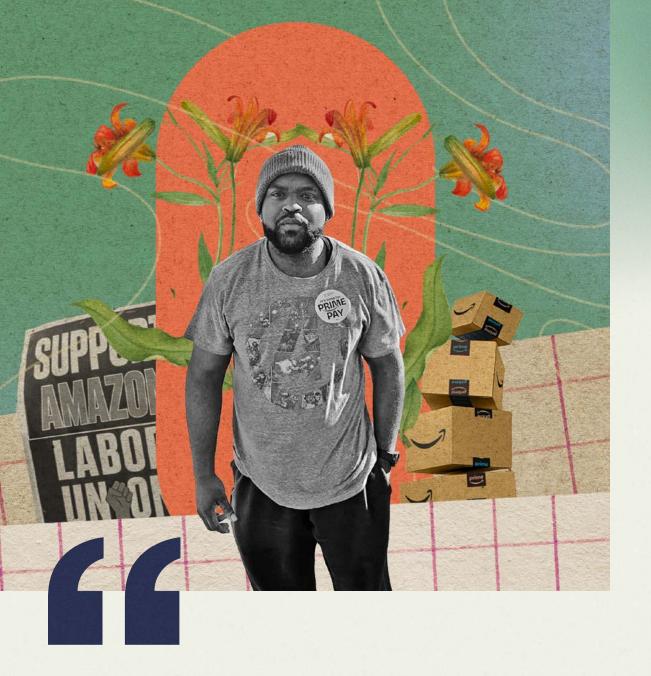
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EXECUTIVE SUMARY

For too long, the scales of power have been weighted in favor of corporations and against working people, leading to decades of declines in workers' share of profits, and in their rights and agency. Yet in the midst of a global pandemic with catastrophic and inequitable losses, **workers fought back.** We saw thousands of workers take the risk to strike, unionize, or switch jobs to demand more from employers, for themselves, and for their coworkers.



WORK doesn't move without the workers."

PAUL IRVING AMAZON WORKER IN ST. PETERS, MISSOURI

While some theorize the global pandemic and the resulting onset of a tight labor market gave rise to the surge of labor actions, we posit that another factor may also be at play: the federal government's unprecedented fiscal response, which provided workers with a relative economic cushion, giving them space to take risks and make demands.

In this report, we assess how the federal government's \$931 billion fiscal response points the way to a permanent tool to boost worker power: a federal guaranteed income, or a direct public cash investment without attached obligations, arriving on a predictable monthly basis. We explore the potential of guaranteed income to boost worker power, by analyzing findings from U.S. guaranteed income pilots, from federal pandemic cash policies, and from other available research. We also listen to what workers themselves say about how cash affects their agency over their work lives and their ability to exercise their power in the economy, and weave their stories throughout the report.

Through this exploration, we find the key lessons learned are:

01.

Workers can have power and agency over their work with guaranteed income.

Research strongly suggests guaranteed income can provide economic security for workers to take greater risks and find better jobs. Guaranteed income may also encourage more workers to organize. As the experiences of unionizing workers in St. Louis and other research indicate, equipping people with recurring cash can mitigate the risk of losing income, which is a critical barrier for many to join the labor movement.

02.

Workers receiving recurring, unrestricted cash embrace entrepreneurship.

Several workers shared that they leveraged guaranteed income and/or the expanded Child Tax Credit to start their own businesses, allowing them to have greater agency over their work.

03.

Direct cash reduces child poverty, not employment.

Expanding cash benefits like the Child Tax Credit,
Unemployment Insurance, and stimulus checks, paired
with other public benefits, improved child nutrition and
significantly reduced poverty, especially among children
of color, while having no discernible negative impact on
employment.

04.

Direct cash payments support the care economy.

Because of unrestricted cash payments, more people are able to care for loved ones, volunteer in their community, and engage in other forms of critical unpaid labor.

Although more research should be done to strengthen the link between guaranteed income and worker power, especially as pertains to collective forms of power, current evidence points to the significant potential of guaranteed income to rebalance power towards workers.

Advocates, legislators, researchers, and community-based organizations have already been laying the groundwork for guaranteed income by moving to modernize and expand the Earned Income Tax Credit and state Child Tax Credits, and to scale up guaranteed income pilots to become local and state policies. As our country shifts from emergency to structural response, we call on leaders in labor, guaranteed income, and economic and racial justice movements to absorb the findings of this report on the connection between guaranteed income and worker power, and to work in tandem to advance a guaranteed income that boosts the agency of workers and builds an economy that works for everyone.

EXPLORING THE ROLE OF CASH IN STRENGTHENING WORKER POWER

In November 2022, thousands of workers across the United States were on strike, including 48,000 academic workers at the University of California, 2,000 Starbucks workers, 250 workers at HarperCollins, and 900 coal miners in Alabama who passed 600 days on strike (Toohey, 2022; Fickenscher, 2022; Demopoulos, 2022; Bisaha, 2022). Thousands more exerted their power by organizing their workplaces or leaving their jobs to find better-paying ones. Some theorize the global COVID-19 pandemic in 2020, which contributed to the onset of the tight labor market in 2021, were the main drivers of these mass labor actions (Shierholz et al., 2022; Gurley, 2022; U.S. Department of Labor, 2022).



We posit that another factor may have provided workers with additional support to exercise power in the labor market: the relative economic cushion provided by the federal government's unprecedented fiscal response. From 2020-2022, the federal government distributed \$931 billion in unrestricted cash payments to all but the wealthiest households (U.S. Government Accountability Office, 2022). In this report, we explore how the effects of this cash support point to how a guaranteed income, or recurring, unrestricted cash with no strings attached, can bolster workers' sense of economic security, allowing workers to take risks and demand more from employers.

The report delves into several areas that shed light on how guaranteed income can strengthen worker power:

- We first examine the disproportionate impacts of the pandemic on workers.
- We then document the ways in which workers exerted their power in the labor market despite suffering these disproportionate impacts.

- Next, we explore the available research to see how federal cash programs, guaranteed income pilots, and other research may have led to this pandemicera expression of worker power, and could go on to build worker power in the future, if provided in the form of guaranteed income.
- In closing, we provide policy and research recommendations to advance a federal guaranteed income policy that can boost worker power and build an economy that works for all.
- Throughout the report, we share stories from workers on how they navigated the labor market during an economic crisis, and on the role guaranteed income played in fortifying their agency and power.

AN IMBALANCE OF POWER BETWEEN WORKERS AND EMPLOYERS MADE INEQUALITY WORSE DURING THE PANDEMIC

For decades, the American economy has not worked for working people. While higher-income households have seen rapid growth in income and wealth since the 1970s, middle- and low-income households have seen their wealth and incomes steadily decline (Stone et al., 2020). The Economic Policy Institute reports declining unionization accounts for about a third of the income gap between high and middle-wage earners (2021).

Despite increased worker productivity, workers have also been unfairly losing their share of profit from their labor. In the past 42 years, worker productivity increased nearly 65%, while wages increased just slightly above 17% — allowing employers to capture profits from the productivity-pay gap (Economic Policy Institute, 2022). Growing corporate concentration has also meant employers, namely the most dominant corporations in America, have been exerting outsized power to stifle wages, impose poor working conditions, and prevent workers from advancement (U.S. Department of the Treasury, 2022).

Corporate America also reaped profits during the pandemic while the American public reeled from lost wages. In an analysis of 22 companies employing more than 7 million frontline workers¹, most of whom are workers of color, the Brookings Institute found that wealthy shareholders grew \$1.5 trillion richer during the first 22 months of the pandemic, while most workers continued to earn less than a living wage (Kinder et. al, 2022). Compensation for corporate executives also skyrocketed such that on average, S&P CEOs earned 324 times their typical employee in 2021 (Bivens & Kandra, 2021). Taken together, the balance of power has shifted away from workers and towards employers (Barber et al., 2021).

In the first two years of the pandemic, long-standing inequalities in the labor market were also magnified and made visible in new ways. For industries deemed essential, Corporate America kept businesses running without implementing safe working conditions, putting workers at risk of catching a rapidly spreading, evolving, and deadly virus (McNicholas & Poydock, 2020; Kinder et al., 2020). Among all workers, Black and Latina women were the most overrepresented in roles with increased physical proximity to others in both essential and nonessential jobs, such as healthcare workers, hairdressers, and servers, followed by Black and Latino men and white women. These groups thus faced increased risks of illness and death as a result of COVID-19 (Hamilton et al., 2021).

Necessary business closures also forced many workers into unemployment. In 2020, the United States shed 22 million jobs in just two months, but certain groups faced higher job losses than others (Edelberg et al., 2022). Workers of color had higher unemployment levels compared to white workers. In the second quarter of 2020, when unemployment levels reached historic levels, 17.4% of Black workers suffered unemployment, followed by 16.9% of Latinx workers, 13.3% of Asian workers, and 10.8% of white workers (Williams, 2020). The sectors in which women, particularly Black and Latina women, are overrepresented — leisure and hospitality, government, and education — had the most job losses (Gould & Kassa, 2021). Workers with the lowest earnings in these sectors also faced the highest job losses, including Latina women, Black men, and Asian American Pacific Islander women and men (Gould & Kassa, 2021).

¹ Brookings used the following criteria when selecting companies for inclusion in this study. First, companies had to employ 100,000 employees or more. Second, the companies had to pay low hourly wages, defined as \$15 per hour or less at the start of the pandemic. And third, the companies had to rank among the largest in their industry. Although McDonald's franchise model means that they directly employ less than 10% of the 2 million McDonald's workers worldwide, Brookings included the company in their analysis given its size, scale, and influence. Find more on the selection criteria HERE.

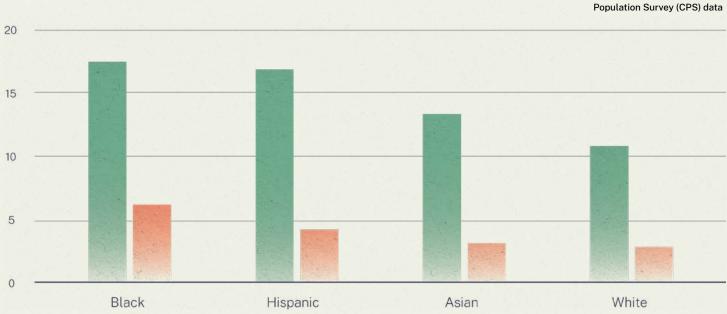
AN UNEQUAL RECOVERY:

Q2 2022

Q1 2020

Unemployment percentage decrease by race





Workers — mothers in particular — additionally experienced forced exclusion from the workforce due to heightened caregiving responsibilities. Mothers shouldered a disproportionate burden in providing childcare and managing remote education for their children when schools and childcare centers closed, leading women to exit the paid workforce more often than men (Barroso & Horowitz, 2021). This disproportionate exit in the labor market can harm future earnings, given that employment gaps among women, particularly women of low-income and women of color, account for 30% of the gender pay gap (Cassella, 2021).

Job recovery has also been unequal. In keeping with historical trends, white workers were much more likely to be re-employed after unemployment than Black workers. In the first quarter of 2022, unemployment rapidly fell among white workers such that their unemployment rate matched its quarter one levels the year prior at 3.0%.

Black workers, however, continued to face unemployment levels of 6.5%, which was slightly higher than the 6.2% unemployment rate among Black workers in the first quarter of 2020 (Moore, 2022).

Although data is less available for the following groups (as of December 2022), American Indian and Alaskan Native workers also frequently have unemployment rates at twice the level of white workers, and workers of color with disabilities and/or who are LGBTQ+ have even higher rates of unemployment (Traub & Diehl, 2022).

In the following section, we examine how, in the midst of widespread job losses and ubiquitous, unsafe working conditions, workers found ways to fight back and demand a rebalance of power, which we posit was enabled by unprecedented federal cash programs during the pandemic which provided workers stability and freedom.

DIRECT CASH SUPPORTED HOSPITALITY WORKER, VENORICA "VEE" TUCKER, NAVIGATE THE FALLOUT OF THE PANDEMIC

AFTER LOSING HER JOB DURING THE PANDEMIC, VENORICA "VEE" TUCKER, A HOSPITALITY WORKER IN WASHINGTON, DC, AND HER COLLEAGUES STRUGGLED TO NAVIGATE UNEMPLOYMENT AND PAY THEIR BILLS.

Vee was unemployed for a little over a year, and while she is now back to work in her previous job, she has not regained the level of work and pay she previously enjoyed. However, as the founder of, and a participant in, a five-year guaranteed income pilot, Let's GO DMV!, she and her colleagues have been using their unrestricted, recurring payments to generate additional income by starting their own ventures, such as publishing their own cookbooks and starting a food truck and a cleaning business.



WORKERS EXERTED POWER IN THE LABOR MARKET

We posit that cash programs gave workers the freedom and leverage to assert their power during the pandemic, despite the longstanding imbalance of power between workers and employers. In the subsequent section, we explore how pandemic cash programs provided the stability that may have allowed workers to do this, and how guaranteed income programs could continue to build worker power in the future. But first, in this section, we document two phenomena that represented an assertion of worker power in the face of massive imbalances: first, worker exit power, expressed through the Great Resignation, later re-branded as the Great Reshuffling, in which thousands of U.S. workers left their original employment; and second, the reinvigoration of the labor movement.



What is worker power?

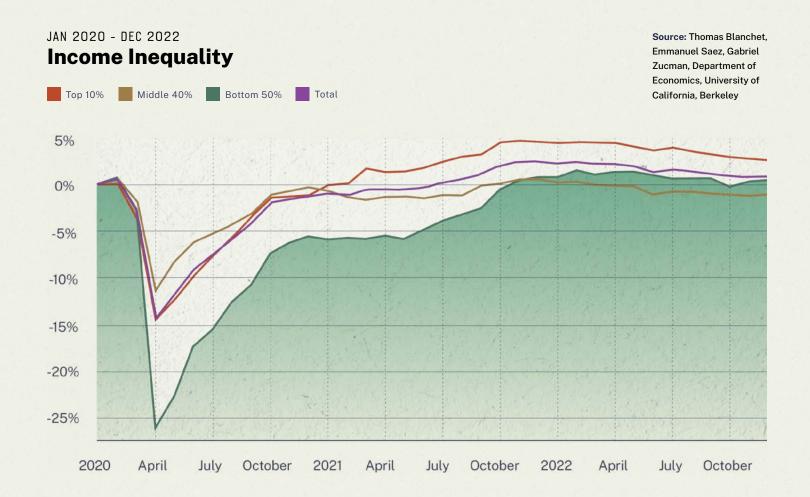
Drawing from the Omidyar Network, we define worker power as the ability to influence the terms of your work, including pay and benefits, working conditions, and other terms of employment (Omidyar Network, n.d.). Workers can exercise their power through worker voice or exit, as explained by Marinescu and Rosenfeld (2022). Worker voice is "representation with actual power," meaning workers have a say in the policies and practices that shape their employment, which promotes staff retention (Marinescu & Rosenfeld, 2022). Commonly, worker voice is exercised collectively in the form of unionizing and organizing to improve internal working conditions (Marinescu & Rosenfeld, 2022; Ogorzalek, 2023). Exit power, on the other hand, is commonly expressed individually through employees leaving their current employment situation for better opportunities externally (Marinescu & Rosenfeld, 2022; Ogorzalek, 2023).

Exit power: The Great Reshuffling

One way that workers exerted their power during the pandemic was in the form of exit, where a wave of workers quit bad jobs and/or found better jobs, signaling broad refusal to work under unsafe and unfair working conditions. As early as June 2020, signs of a tight labor market appeared when job openings started to exceed unemployment levels (Buckley & Samaddar, 2021). Although labor market recovery still had not reached pre-pandemic levels, nearly 57 million Americans quit their jobs from January 2021 to February 2022 (Bartash, 2022). Most of these workers cited low pay, lack of advancement opportunities, and disrespect in the workplace as reasons for seeking new employment.

While individual exertions of exit power do not automatically or necessarily change conditions at the original workplace, sufficient numbers of workers refusing to accept certain wages or conditions can result in industry-wide shifts. The fact that thousands of U.S. workers left their original employment during the pandemic may have exerted greater pressure on employers to improve wages and working conditions.

In fact, these broad exertions of exit power catalyzed some job improvements. Some workers reported increased pay, advancement opportunities, and better work-life balance a year after their exit (Parker & Horowitz, 2022). The impact of so many workers



exercising exit power and of the tight labor market also included increased wages in some fields. In particular, workers in accommodations and food services — who faced the highest job losses — leveraged the tight labor market and exit power to secure higher wages (Buckley & Samaddar, 2021). Moreover, the bottom 50th percentile of income earners continued to see wage gains that amounted to real income growth in 2022 (Blanchet et al., n.d.).

However, not all Americans who quit their jobs left the labor market in a way that either built or exerted worker power. As previously noted, the closure of schools, daycares, and other facilities increased the demands of unpaid care work, forcing women out of paid labor. There was also a large uptick in retirement among workers aged 55 and above. According to the St. Louis Federal Reserve, as of August 2021, more than half of the 4.2 million people who left the labor market from the beginning of the pandemic in March 2020 through June 2021 can be accounted for by 2.4 million more people retiring due to COVID-19 (Faria e Castro, 2021). In addition, new research suggests that long COVID may be keeping 280,000 to 680,000 workers out of the labor market, and an additional 400,000 workers missing from the labor market may also be due to COVID-related deaths (Powell, 2022).

DIRECT CASH SUPPORTED WORKERS IN BUILDING ENTREPRENEURSHIP AND ECONOMIC SECURITY

SEVERAL WORKERS INTERVIEWED
CITED THAT THEY EXERTED
EXIT POWER AFTER RECEIVING
UNRESTRICTED CASH PAYMENTS
IN THE FORM OF EXPANDED CHILD
TAX CREDITS, STIMULUS, AND/OR
GUARANTEED INCOME FROM
LOCAL PILOT PROGRAMS.

Six out of nine workers interviewed. who were not actively forming a union, left their jobs to start their own businesses or to strengthen their businesses. Shanelle Wilson, a mother and owner of a new jewelry business in Washington, DC shared what recurring, unrestricted cash meant to her: "For me and my family it helped us out a lot, because to be honest. I felt like we were struggling at first and it really helped us to get through and then it gave us even more leverage-like I was able to start a business. I'm not going to have all this money and I'm not going [to] come out at least with my foot on the ground...And you know I just got everything and put everything in order because I don't know when this is going to end."

Voice power: A resurgence of organizing

Along with the rise of worker exit, a surge of workers started organizing during the pandemic to exert and build power through worker voice. Labor scholar Dorian Warren states, "The labor resurgence is a powerful signal that people are collectively demanding a multiracial democracy—at the workplace and in their communities. With union interest at an all-time high, we're seeing new forms of organizing take shape and new voices take up the mantle of unionizing to build permanent, structural power for workers."

The National Labor Relations Board saw a 53% increase between October 2021 and September 2022 in union election petitions filed, the highest single-year increase since 2016 (Shierholz et al., 2023). Workers have been organizing — and winning — union elections at America's most dominant corporations, including Amazon, Apple, Starbucks and Chipotle (Velasquez & Aponte, 2022; Bruenig, 2022; Polo, 2022). Long-standing unionized workers like Kellogg's workers, teachers, and nurses have also been successful in winning new collective bargaining agreements with historic wage increases and improved working conditions (Associated Press, 2022; National Nurses United, 2022; Lumpkin, 2022). By forming unions and strengthening collective

bargaining power, workers are building foundations for generations of future workers to continue exerting their power to improve conditions and wages within their workplaces.

This growing interest in unionization, however, has not been sufficient to overcome the enormous forces arrayed against unions. Over the past several decades, federal and state legislation and court decisions have rolled back workers' rights. In addition, workers are often up against corporations willing to use their massive resources against them. The Economic Policy Institute estimates that employers spend \$340 million per year to hire union avoidance advisers to deter organizing (McNicholas et al., 2019). In addition to these legal, though seemingly unfair tactics, employers have historically violated federal labor laws in 41.5% of all union elections, including illegally firing, disciplining, coercing, threatening or retaliating against workers in 2016 and 2017 (McNicholas et al., 2019). For workers already struggling to get by, unionizing a workplace with a hostile employer can therefore seem a highrisk activity and a nearly impossible task.

LESSONS LEARNED FROM A FOCUS GROUP OF UNIONIZING WORKERS IN ST. LOUIS MISSOURI

IN DECEMBER 2022, WE SPOKE WITH SEVEN UNIONIZING WORKERS IN THE ST. LOUIS METRO AREA WORKING ACROSS VARIOUS INDUSTRIES FROM FAST FOOD TO RETAIL TO LOCAL GOVERNMENT. WE HEARD STORIES OF HOW THEY HAVE BEEN ORGANIZING TO DEMAND HIGHER WAGES AND BETTER WORKING CONDITIONS, AND WE HEARD THEIR THOUGHTS ON THE IMPLICATIONS OF A GUARANTEED INCOME ON THEIR UNIONIZING EFFORTS. BELOW ARE THE TWO MAIN TAKEAWAYS FROM THE CONVERSATION:

Workers named the fear of losing one's job as the greatest barrier to organizing, and nearly all agreed that guaranteed income can encourage more people to organize.

As Marvin King, a janitorial worker, stated, "If everyone walks out, we would shut down St. Louis. But they won't do that. People need food. They're afraid. If you ain't got no money, you're not going to let your child starve. You're going to be put out in the street." Gerald McPeek, a worker at Amazon also said, "Our biggest problem is people are afraid of being fired. They don't realize the power of laws behind them protecting them. That's what we have to show them." Jay Lopez, a worker at Amazon gave a firm "Yes" when asked if building financial security through a guaranteed income can encourage more people to organize, adding that "There is currently no safety nets for people to leave their jobs." Sebrina Luckett, also a worker at Amazon, added that guaranteed income can work "as long as we continue to educate so people don't become complacent." These testimonials are supported by research — researchers found that in the first year of the pandemic, workers were less likely to see job loss as an obstacle to collective action when they felt confident about being able to access unemployment benefits (Hertel-Fernandez & Gould-Werth, 2020).

Unionizing has been the main way for workers to make their jobs better for themselves, their coworkers, and future generations, knowing that they deserved more than what they were getting.

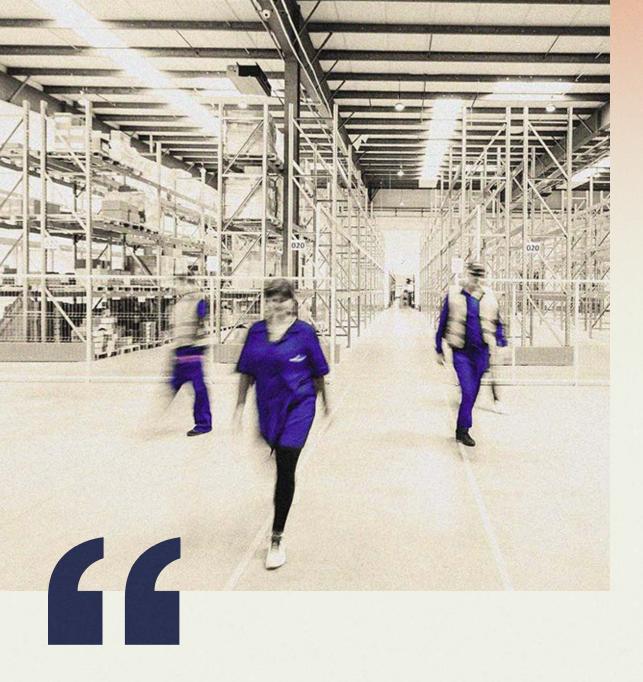
Svaeder Harfst, a worker at Starbucks, started unionizing because, "We need someone to make the first step.

[We saw] the Buffalo store for Starbucks unionizing as well as some of the back of the napkin math realizing Starbucks made enough profits that year to pay every single employee an extra \$75,000 and still have made a billion dollar profit." After hearing stories from his co-workers and his community, Paul Irving, a worker at an Amazon warehouse got involved because it seemed like "no one was doing anything" within the corporation to improve conditions. Monique Jamison, worker at fast food chain Raising Cane's was clear that she sees her actions as a multigenerational effort: "That's why I joined organizing: because it's not only for us, it's for our kids and their generation."

Workers need stronger economic buoys to take on the risks that come with exercising their power and to sustain their organizing and strikes for the long-haul.

The Economic Policy Institute reports 60 million workers expressed the desire to join a union this year but could not (Shierholz et al., 2023). The lack of living wage laws and gaps in the public benefits system — and the stringent work requirements attached to them — mean workers have to risk losing their incomes and employersponsored benefits when engaging in strikes and organizing activity. This risk can take a heavy toll, given that more than half of Americans today cannot afford a last-minute, \$1,000 emergency expense and struggle to meet basic needs like food and childcare because wages have remained stagnant and have not kept up with the cost of living (Ali, 2022; Masten et al., 2021; Desilver, 2018; Mishel et al., 2015). Newly unionizing workers are predominantly young workers under 40, who are often saddled with mounting debt, further putting them at risk for economic precarity while engaging in the unpaid work of sustaining strikes and organizing (Durbin, 2022; O'Connell-Domenech, 2022).

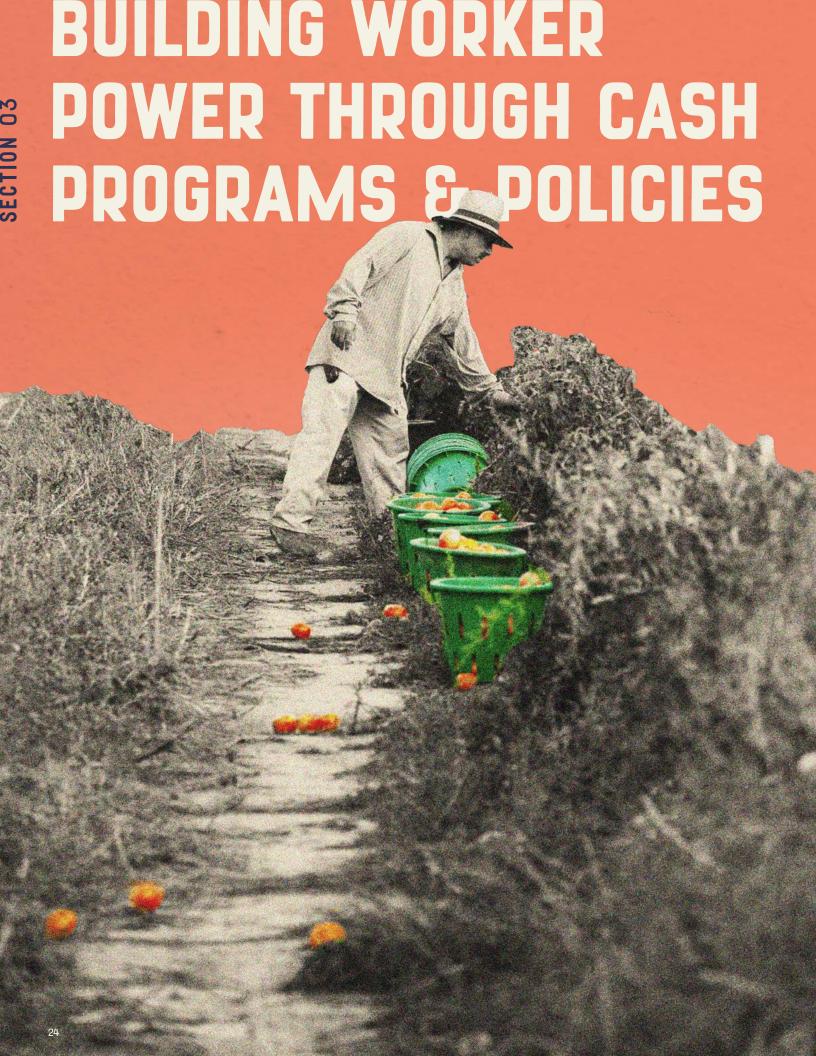
We suggest that the federal government's distribution of unrestricted cash to all but the wealthiest Americans provided an economic cushion that strengthened workers' ability to take the risk of organizing or quitting their jobs to improve their working conditions and increase their wages. As we explore in the following section, regular cash payments provide workers with the security to challenge working conditions or to leave them in search of another. It also has the potential to strengthen unionizing and bargaining power. All these attributes of cash suggest to us that a federal guaranteed income, or recurring cash policy with no strings attached, can boost the power of workers.



WE'RE ALL IN THE SAME OCEAN

with different boats. But it's the same struggle. I think that's what gives us the power. We can relate and build something much bigger."

SEBRINA LUCKETT AMAZON WORKER IN ST. PETERS, MISSOURI



The rise of worker exit power and the resurgence of labor during the pandemic may have been attributable to federal cash programs that provided breathing space and security for workers seeking to exercise their agency. In this section, we explore the connection between cash and worker power by assessing evidence from pandemic cash policies, evidence from U.S. guaranteed income pilots, and other research. We find that the evidence points to how a guaranteed income would continue to strengthen worker power.

A federal guaranteed income policy expands the safety net for workers, allowing them the freedom and economic stability to exert their power without fear. Guaranteed income is a direct public cash investment without attached obligations, arriving on a predictable monthly basis. Guaranteed income can build a robust minimum income floor to keep people out of poverty (Guaranteed Income Community of Practice, n.d.). Empirical research specifically on the link between guaranteed income and worker power is limited, but we find guaranteed income's potential by evaluating the broader research and findings from cash policies and guaranteed income pilot programs.



With More Income, Workers Can Strike Back

Current research sheds promising light on how increasing income can strengthen organizing. loana Marinescu and Jake Rosenfeld report that increasing nonwork income through unconditional cash transfers is predicted to increase reservation wages, or a person's wage floor, allowing workers to demand more from their jobs (2022). Tom Ogorzalek also posits that guaranteed income may increase collective bargaining power by providing resources to withstand labor actions that require high-risks and that outlast employers (2023). If also paired with a tight labor market, guaranteed income may "lead to increased organizing activity and labor victories, especially when paired with labor-friendly regulations," Ogorzalek notes (2023). Similarly, in the first year of the pandemic, researchers found that workers who felt more confident about being able to access unemployment benefits were less likely to see job loss as an obstacle to engaging in collective action (Hertel-Fernandez & Gould-Werth, 2020).

Guaranteed Income Pilots Support Workers' Finding Better Jobs

Guaranteed income pilots have also demonstrated that regular, recurring cash of six months or more promotes employment and supports workers in exerting exit power to find better jobs. The Stockton Economic Empowerment Demonstration (SEED), a randomized control trial studying the effects of guaranteed income, found that after 12 months of cash payments with no work requirements, recipients were more likely to be employed full-time compared to the control group. Within one year, full-time employment among SEED participants increased by 12% while full-time employment increased by only 5% for those in the control group (West et al., n.d.). The SEED researchers note that guaranteed income spurred these increases in employment by removing material, time, and capacity barriers to full-time employment, specifically by allowing participants to miss work or reduce the number of work shifts to pursue trainings, internships, coursework, and search for stronger job prospects. Participants generally had new bandwidth to search for better jobs, or to take on internships, trainings, or coursework that could lead to a promotion or better jobs (West et al., n.d.). Additionally, reduced financial strain increased recipient's capacity for goal-setting and risk-taking (West et al., n.d.).





Data from another guaranteed income pilot program, the Magnolia Mother's Trust, shows the power of direct cash in supporting working parents to exert exit power, while sustaining their unpaid work of caregiving. Under this year-long guaranteed income program for Black women of low income in Jackson, Mississippi, 18.9% of participants started new careers while receiving monthly cash payments of \$1,000 (Moore et al., n.d.). The mothers in the program also reported being able to find higher paying jobs now that they were able to afford childcare. leave unsafe jobs that posed heightened health risks, find flexible jobs to balance caregiving responsibilities. or reduce their work hours to a reasonable amount (Springboard To Opportunities, n.d.). One mother in the Magnolia Mother's Trust used her first guaranteed income payment to re-enroll in phlebotomy classes, which she had stopped for years after being unable to pay tuition. She has since graduated from her phlebotomy program and transitioned to work as a phlebotomist — allowing her to earn higher wages to support herself and her family.

Guaranteed income pilots have also spurred entrepreneurship. A worker participating in a pilot program in San Diego, Kelvin Marshall, leveraged his two-year, monthly guaranteed income payments of \$500 to develop a specialized business while caring for his three daughters. When the pandemic started, Kelvin lost business as a carpet technician and his children were home full-time due to school closures for almost a year. Guaranteed income allowed him to continue to focus on providing their care and assisting them with remote schooling. By being able to meet their everyday needs and to save, he was able to turn his attention to starting his own LLC specializing in contracting cleaning services for restaurants. He states, "It's a dream of mine to have my own business. I have some other projects I'd like to start but my main focus is to make sure my girls have something for today, but also for tomorrow."

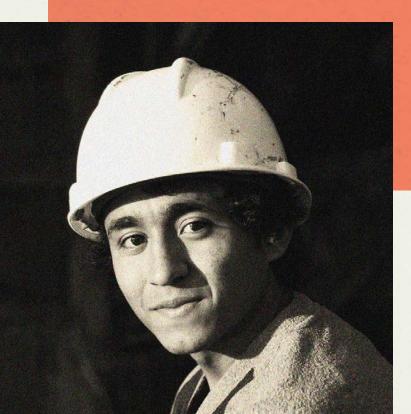
This data and these stories are just the start. The more than 100 ongoing guaranteed income pilots around the country are expected to provide an additional wealth of information on how guaranteed income strengthens power for a variety of workers, including workers of color, hospitality workers, caregivers, artists, and more (Appendix A).

GUARANTEED INCOME CAN SUPPORT WORKERS WHO ARE TRANSITIONING OUT OF FOSSIL FUEL INDUSTRIES AND CAN FACILITATE ORGANIZING IN THE GREEN ECONOMY

IN MARCH 2021, PRESIDENT BIDEN SIGNALED AN IMPENDING SHIFT IN THE AMERICAN ECONOMY WHEN HE ANNOUNCED A \$2 TRILLION INFRASTRUCTURE BILL THAT ALLOCATES \$4.4 BILLION IN CLEAN ENERGY INVESTMENTS, INCLUDING \$200 MILLION IN DOMESTIC SOLAR MANUFACTURING, IN AN EFFORT TO TACKLE CLIMATE CHANGE (RAINEY & WOLFF, 2021; HOWLAND, 2022).

Without sufficient safeguards, unions have argued that jobs in the green economy could end up being low-wage jobs, falling below the standards of pay and benefits that workers currently enjoy within fossil fuel industries, which are mostly unionized (Rainey & Wolff, 2021).

Guaranteed income can buffer against this, and can empower workers to organize for better jobs in the green economy.



A federal guaranteed income can be a job transition fund that protects workers and communities in the midst of economic and labor market shifts. As this report demonstrates, workers receiving a guaranteed income have a stable income floor during times of economic crises and transition. Furthermore, guaranteed income can create space for collective worker power, providing security for people to take the risk of organizing to demand better jobs for all workers shifting to new and budding industries. Economic security will be especially fortifying to workers and families in rural communities that have built their economic bases on fossil fuel industries (Silvers, 2022; Tomer et al., 2021).

Pandemic Cash Policies Reduced Child Poverty, Not Employment

The federal government's fiscal response provided stability for working people and families, but did not deter them from working. Instead, it may have helped them stay in the labor market.

Under the American Rescue Plan Act, the federal government provided unrestricted cash payments via three rounds of stimulus checks to all but the wealthiest households (U.S. Department of the Treasury, n.d.). While the federal government has previously utilized stimulus payments, it had never before provided cash payments to those with little or no wage earnings, as it did during the pandemic.² In addition to the stimulus payments, the 2021 expansion of the Child Tax Credit provided unrestricted monthly cash reaching 90% of children in the United States. As a result, the expanded Child Tax Credit effectively halved child poverty, with the most decreases among Latino, Black, and American Indian and Alaskan Native households (Curran, 2022; Center on Budget and Policy Priorities, n.d.).

 2 In 2008, the U.S. government provided stimulus checks as part of the fiscal response to what would become known as the Great Recession. To be eligible to receive the tax credit, tax filers had to have a minimum of \$3,000 in qualified income (Internal Revenue Service, 2008).

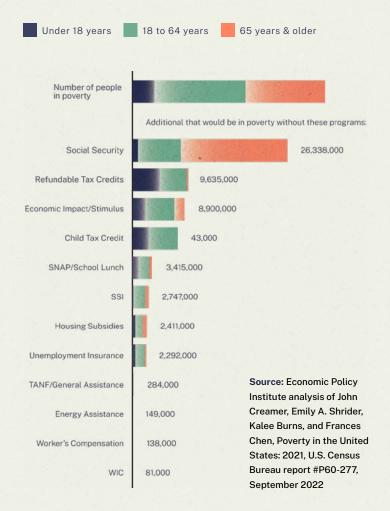
These pandemic cash programs were incredibly

effective. The Urban Institute projects that the combined effect of these benefits, including the stimulus checks, expanded Child Tax Credit checks, unemployment payments, additional benefits via means-tested programs like SNAP and TANF, and more, led to a 67 percent reduction in poverty, meaning nearly 50 million fewer Americans experience poverty than would have otherwise (Wheaton et al., 2021).

As effective as the expanded Child Tax Credit in particular was at decreasing poverty, it did not discourage employment. Instead, it demonstrated potential to support workers to stay engaged in the labor market. Research shows that the expanded Child Tax Credits had "no discernable negative effects on parental employment" (Curran, 2022). The Center for Budget and Policy Priorities reports that some families saw their expanded Child Tax Credit payments as a supportive measure to balance their paid work and caregiving (Curran, 2022). Moreover, experts convened by the National Academy of Sciences project that under a similar child credit policy, 99.5% of parents would continue to work (Curran, 2022).

Without government programs, millions more would be in poverty

NUMBER OF PEOPLE IN POVERTY, AS MEASURED BY THE SUPPLEMENTAL POVERTY MEASURE, AND ADDITIONAL NUMBER THAT WOULD BE IN POVERTY WITHOUT SPECIFIED GOVERNMENT PROGRAM, BY AGE GROUP, 2021



RACIAL IMPACT OF WAGE EARNING REQUIREMENTS

WAGE EARNING REQUIREMENTS
DISPROPORTIONATELY HARM FAMILIES
OF COLOR WITH LOW INCOME.

Prior to the Child Tax Credit expansion in 2021, nearly 50% of Black and Latino children lived in households that did not receive the credit or only received partial credit because their family incomes were too low, whereas only about 20% of white children were disqualified from the full credit due to the income requirement (Curran, 2022). With the expansion of the Child Tax Credit and the removal of the wage earning requirement, child poverty rates dramatically decreased, especially among Black and Latino families who had nearly an 8% decrease in poverty within one year. This reduction demonstrates that Black and Latino families have been systematically excluded from poverty-reducing income support due to wage requirements (Curran, 2022). Similarly, evidence from the impact of wage earning requirements on recipients of Temporary Assistance for Needy Families (TANF), shows wage requirements have had limited impact in supporting families in finding quality jobs (Curran, 2022). Furthermore, Black and brown women were the most likely to lose their TANF benefits due to work requirements compared to white women (Curran, 2022).



The available research about the effects of cash on worker power, and the findings of guaranteed income pilot programs, indicate that a guaranteed income would increase worker power. We therefore recommend:

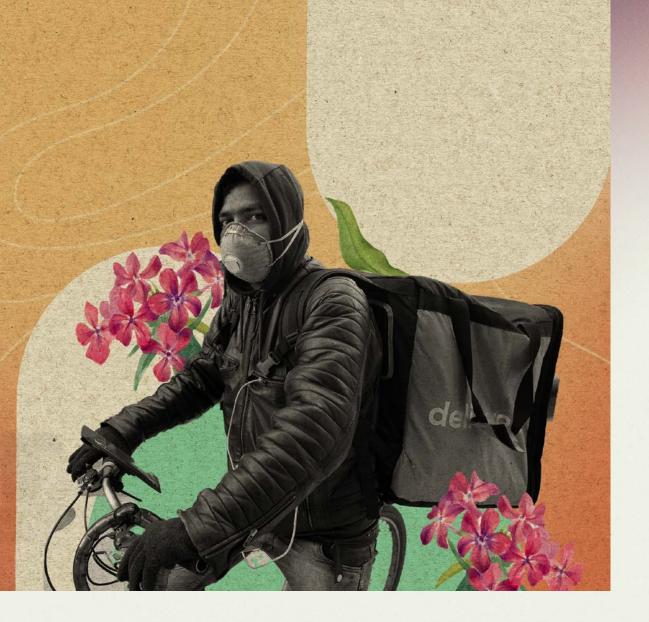
- Passing guaranteed income policies based on several available models;
- Further research to strengthen our understanding of the connection between guaranteed income and worker power; and
- Passing and strengthening other pro-worker policies that will support and amplify the effects of guaranteed income on worker power.

Policy Recommendations

We recommend various policy models for a federal guaranteed income that would strengthen worker power. These models have been developed by advocates, legislators, researchers, and community-based organizations:

- A Guaranteed Income for the 21st Century, a
 proposal from the New School's Institute for Race
 and Political Economy, calls for reforms to the
 U.S. tax code so that Americans earning less than
 \$50,000 would receive monthly, unconditional
 payments (Zewde et. al, 2021).
- The LIFT the Middle Class Act, proposed by then-Senator Kamala Harris, provides a model for how to move towards a guaranteed income by modernizing and expanding the Earned Income Tax Credit. The Act would reduce the income threshold for families to receive the maximum benefit (LIFT the Middle Class Act, 2019).

- The BOOST Act, proposed by Representative Rashida Tlaib, would provide an income floor for Americans by providing monthly, fully refundable tax credits with no income requirements. The Act represented the first time since 1969 that a guaranteed income bill received attention in Congress (BOOST Act, 2021).
- The American Rescue Plan's expansion of the federal Child Tax Credit — effectively a guaranteed income for families with children — was enormously effective. Congress failed to extend it in 2022, but they should reauthorize it. In the meantime, states have taken the lead in establishing their own, new or expanded state Child Tax Credits.
- The U.S. guaranteed income pilots provide models to design and administer guaranteed income programs, which should be scaled to local and state policy while also protecting public benefits.



• Expanding access and equity to the Child Tax
Credit and the Earned Income Tax Credit, by
advocating for federal and state agencies to
automatically file taxes on behalf of eligible
recipients, and expanding eligibility to ITIN filers
and people with conviction histories, would make
sure cash is easily streamlined and not withheld
from anyone who can utilize it (Downey, 2022;
Center for Employment Opportunities, n.d.;
Guaranteed Income Community of Practice, 2022).



Research Recommendations

Available findings suggest a link between guaranteed income and worker power. We call for empirical research to solidify our understanding of the impacts of guaranteed income on worker power, specifically in strengthening workers' ability to organize and unionize. State programs — such as the Benefit Recovery Fund and Left Behind Workers Fund in Colorado, and the Excluded Workers Fund in New York — and expanded state Unemployment Insurance benefits in New Jersey, which allows striking workers to qualify for unemployment benefits, all provide opportunities to explore the impact and feasibility of publicly-funded cash payments as tools to increase worker power (Dress, 2022; Lalljee, 2023; Denver Mayor's Office, 2020; NYS Department of Labor, n.d.; Marcus, 2018). The Solidarity Fund operated by Coworker also provides an opportunity to explore the impacts of direct cash on organizing. The Fund houses two mutual aid funds led by workers: one for workers organizing the tech sector including delivery, logistics, and rideshare, and another for organizing Starbucks workers. Furthermore, researchers can partner with more than 100 U.S. guaranteed income pilots to analyze how recurring, unrestricted cash payments allows workers to take greater risks in the labor market (Appendix A).

Other Pro-Worker Policy Recommendations

To be most impactful, we assert that a federal guaranteed income policy must be paired with other pro-worker policies. Workers need strong enforcement and protections of their rights through critical legislation like the PRO Act. We also must advance good jobs and increase labor standards by building upon those in the Inflation Reduction Act, which incentives employers to pay prevailing wages and hire apprentices (Michaels, 2022). We need measures like the Federal Trade Commission's recent proposal to ban non-compete clauses, which is estimated to boost labor competition, increase wages by almost \$300 billion, and expand job opportunities for nearly 30 million Americans (U.S. Federal Trade Commission. 2023). Lastly, the federal government needs to establish national standards for benefits like paid family leave and paid sick leave while also catalyzing public options for essential goods and services that are increasingly becoming unaffordable to Americans, like childcare, broadband, and grocery stores (Williamson, 2023; A Better Balance, n.d.; Hurley, 2023; Galvani et al., 2022; Brenan, 2023; Sitaraman & Alstott, 2019).

BUILDING AN ECONOMY THAT WORKS FOR EVERYONE

In the midst of a global pandemic with catastrophic job losses, workers took the risk to demand more from employers, while building momentum for policies to strengthen worker power and rein in corporate power.

We must capitalize on this momentum by investing in structural tools that advance power back to workers.

In this report, we explored how the federal government's unprecedented distribution of temporary, unrestricted cash payments may have served as an economic cushion for a groundswell of workers to engage in labor activity. We further suggested that a federal guaranteed income policy can sustain and boost this momentum of worker power, by sharing stories and research on how workers can leverage cash to take greater risks. As our country shifts from emergency to structural response, we call on policymakers, organizers, researchers, and labor leaders to collectively advance a guaranteed income that can fortify workers and build an economy that works for everyone.

GUARANTEED INCOME PILOTS FOR WORKERS

As of 2022, there are more than 100 guaranteed income pilots operating in the United States. Below is a selection of pilots demonstrating how guaranteed income can support a diversity of workers. For a full list of pilots, a global map of the latest pilot demonstrations can be found at Stanford Basic Income Lab, a U.S. map of the latest pilots can be found at the Guaranteed Income Pilots Dashboard, a U.S. map of Mayor-led pilots can be found at Mayors for Guaranteed Income, and further resources on the landscape of guaranteed income can be found at the Guaranteed Income Community of Practice.

Artist Grants

LOCAL SOUND COLLABORATIVE / 2022-2023

The **LOCAL SOUND COLLABORATIVE** is the only music and arts organization piloting a guaranteed income for independent artists in Rochester, New York. Five local artists are receiving \$200 monthly, unconditional payments for one year to build their financial stability, with the aim to grow the guaranteed income program in the future.

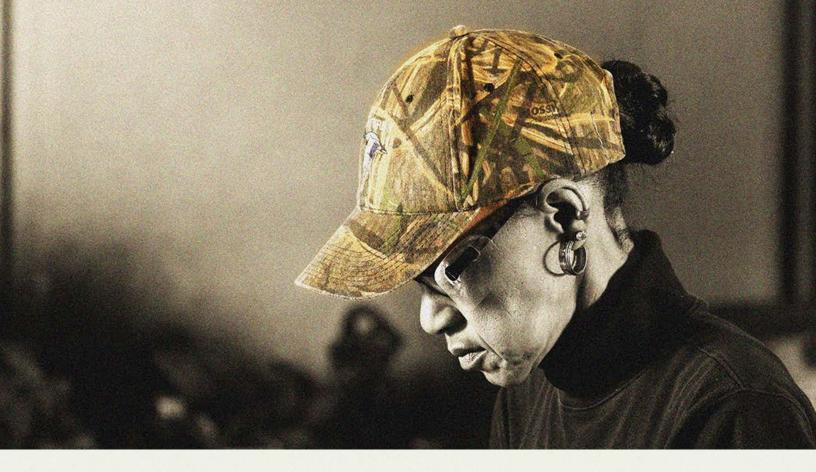
02

Black Resilience Fund's Guaranteed Income

BROWN HOPE / 2022-2025

The organization Brown Hope launched the <u>BLACK</u>

<u>RESILIENCE FUND</u> — the second guaranteed income pilot implemented in Portland, Oregon — to promote resilience and healing for residents. Twenty-five Black families living in Multnomah County are receiving \$2,000 monthly payments for 3 years, with priority given to minimum and low-wage workers, formerly incarcerated individuals, single parents, and foster care alumni.



Chicago Futures Fund

EAT CHICAGO / 2021-2023

EAT Chicago is a Chicago-based organization aiming to build social and economic equity for Black workers engaged in the informal economy. In 2021, they launched the CHICAGO FUTURES FUND, a guaranteed income pilot providing \$500 per month for 30 system-impacted people for 12 months. In January 2023, the pilot was extended to 100 formerly incarcerated people in Chicago's Austin, West Garfield Park and Inglewood neighborhoods. By providing recurring direct cash, the program aims to support returning Chicago residents who are traditionally shut out from the workforce, forced into informality, and criminalized for surviving.

04

Community Love Fund

FAMILIES FOR JUSTICE AS HEALING & THE NATIONAL COUNCIL FOR INCARCERATED AND FORMERLY INCARCERATED WOMEN AND GIRLS / 2021-2023

THE COMMUNITY LOVE FUND was launched in 2021 to demonstrate that women affected by the justice system can work and generate the funds necessary to develop systems of support. In its first year, 21 women in Boston, 17 of whom were formerly incarcerated and 4 currently incarcerated, received recurring payments of \$500 for 12 months. IN ITS SECOND YEAR, the program will serve 17 formerly incarcerated and four currently incarcerated women in partnership with F4GI. By investing in the care of justice-impacted people and their families, the Fund aims to expand understanding of public safety and demonstrate the power of transformative justice.

Creative Communities Coalition for Guaranteed Income

YBCA / 2021-2023

YBCA is operating the CCC GUARANTEED INCOME

PROGRAM in partnership with six San-Francisco-based arts and culture organizations to disburse \$1,000 monthly payments to 60 artists for 18 months. The program focuses on building economic security for artists of color; immigrant, refugee, non-English speaking, and undocumented artists; queer and trans artists; sex working artists; artists in communities grappling with over policing and the carceral system; housing insecure and unhoused artists; and senior and youth artists.

06

Early Childhood Educator Pay Equity Fund

WASHINGTON D.C. / 2022-2023

Washington, D.C. provided cash payments for early childhood educators through their **EARLY CHILDHOOD EDUCATOR PAY EQUITY FUND.** The program invested in teachers as a preliminary step towards expanding high-quality childcare alternatives, and to address economic inequities faced by educators, who are often women of color and immigrants. While the city has not specified a target number of educators, participants received four payments up to \$3,500 within a 13 month period ending in 2022. The Fund is now offering a second round in 2023.

Guaranteed Income for Artists

CREATIVES REBUILD NEW YORK / 2022-2024

As the nation's largest guaranteed income program for artists, Creatives Rebuild New York launched a **GUARANTEED INCOME FOR ARTISTS** program to support artists, culture bearers or culture makers in building financial stability and employment, especially for those rooted in or reflective of communities that face structural barriers to financial security across the state of New York. The program provides monthly payments of \$1,000 to 2,400 artists over 18 months to help artists meet their basic needs with no strings attached.

08

Guaranteed Minimum Income for Artists & Culture Workers

SPRINGBOARD FOR THE ARTS / 2021-2022

Empowerment, Springboard for the Arts launched the GUARANTEED MINIMUM INCOME FOR ARTISTS AND

CULTURE program in 2021. Under the program, 25 artists based in St. Paul, Minnesota who have been disproportionately impacted by the COVID-19 pandemic, received \$500 monthly payments for 18 months. The pilot was recently extended to support 75 artists, culture bearers, and creative workers in St. Paul and beyond to reach both urban and rural artists. The goal of the program is to provide a national model for policies that build economic equity and artist inclusion, invest in historically disinvested and displaced neighborhoods, and to understand the impact of a guaranteed income on artists, culture bearers, and culture makers.

In partnership with the City of St. Paul's Office of Financial



Guaranteed Income Program for Refugees

INTERNATIONAL INSTITUTE OF MINNESOTA / 2022-2023

10

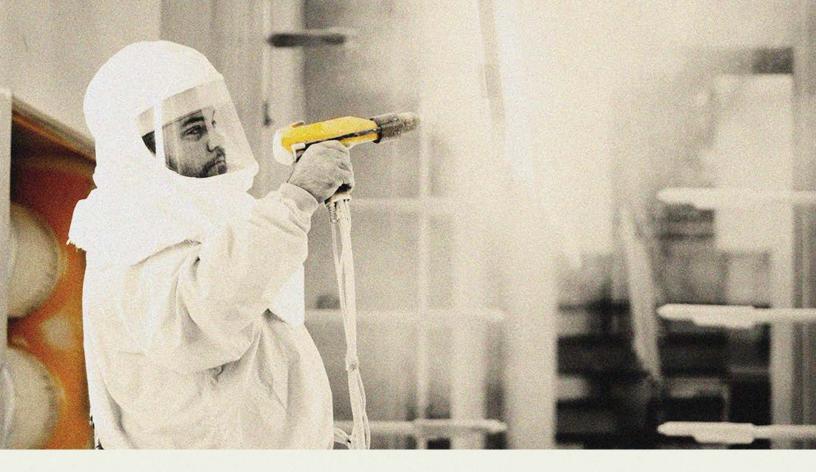
Ithaca Guaranteed Income

HUMAN SERVICES COALITION / 2021-2022

The INTERNATIONAL INSTITUTE OF MINNESOTA

launched the nation's first guaranteed income for refugees in response to the high number of refugees expected to resettle in the state. A total of 25 families who demonstrated barriers to employment are receiving \$750 monthly for one year. Eligible participants included single-parent households with young children; families with four or more children, one working parent and one parent with employment barriers; single adults with physical or mental illnesses limiting their ability to obtain employment; or families or single adults who are unable to work due to paperwork, processing, or other barriers beyond their control.

Run by the Human Services Coalition, the ITHACA
GUARANTEED INCOME program focuses on unpaid caregivers who care for aging or disabled adults and/ or children, neighbors, friends and more, and are city residents. A total of 110 participants received \$450 monthly payments for 12 months. Through its program, Human Services Coalition aims to improve racial and gender equity and strengthen relief and resilience for families during the pandemic.



11
Just Income GNV

JUST INCOME GNV / 2022-2023

program run by and designed for formerly incarcerated people in Alachua County. The goal of the program is to mitigate known barriers to successful reentry and to unlock the inherent potential of justice-impacted people. In the first month, 115 justice-impacted people received \$1,000, and will receive \$600 regular, monthly payments for the remaining 11 months.

12

LA Guaranteed Income Program

NCJW / 2021-2022

The National Council for Jewish Women's LA

GUARANTEED INCOME PROGRAM was designed for women living in District 13 of Los Angeles and in paid care work. The program is using cash as an additional income support for women to address gender inequality and poverty, recognizing the fact that women of color are overrepresented in care work. A total of 12 participants will receive monthly payments of \$1,000 for 12 months.

Let's GO DMV!

LET'S GO DMV! / 2022-2027

LET'S 60 DMV! is a worker-centered pilot run and designed in partnership with hospitality workers, most of whom are people of color and/or immigrants. Let's GO DMV! aspires to create a space for workers to rest, dream, and build their own individual and collective power. Through their pilot, 75 hospitality workers who lost their jobs during the pandemic are receiving \$1,000 monthly cash payments for 5 years—the longest period of time out of all currently existing guaranteed income pilots.

14

Music Makers Grant

BLACK MUSIC ACTION COALITION / 2023-2024

The Black Music Action Coalition, a Nashville-based organization, aims to advance equity and representation in the music industry. Under their MUSIC MAKERS GRANT, 40 local Black artists, creators, and aspiring managers who demonstrate financial need are receiving a monthly guaranteed income of \$1,000 for one year, along with mentorship and music industry education classes.



National Immigrant Families Recovery Fund

MISSION ASSET FUND / 2021-2023

The NATIONAL IMMIGRANT FAMILIES RECOVERY FUND

was launched by Mission Asset Fund to support the financial recovery of immigrant families who have few income streams, financial strain, and were excluded from federal relief during the COVID-19 pandemic. Under the program, **2,500 FAMILIES** with children are receiving \$400 monthly payments for up to two years. Participants can also receive financial coaching in group or individual settings, and self-advocacy trainings.

16

New Mexico Immigrant GBI Project

NEW MEXICO ECONOMIC RELIEF WORKING GROUP / 2022-2022

The New Mexico Economic Relief Working Group, a coalition of immigrant-based and advocacy organizations, in partnership with UpTogether, are launching a guaranteed income for 330 undocumented and mixed-status workers and their families who are traditionally excluded from worker benefit programs, traditional economic relief, and safety net programs. Each family participating in the NEW MEXICO IMMIGRANT GBI PROJECT is receiving monthly \$500 payments for 12 months. The pilot will assess how direct cash payments impact family finances, health and educational outcomes, and work decisions.

New Returning Home Career Grant

BETTER CAREERS DESIGN GROUP / 2020-2022

The Better Careers Design Group, with the leadership of Rubicon Programs, are launching their guaranteed income program—NEW RETURNING HOME CAREER GRANT— to support the career mobility of 15 justice-involved adults in Alameda County, California. Participants are receiving \$1,500 monthly payments over 9-18 months along with mentorship. The BCD Group also aims to educate and encourage employers to train, support, and hire more justice-involved job seekers by confronting stereotypes and featuring participant stories and their career goals through their Fair Chance Hiring Video.

18

San Francisco Guaranteed Income Pilot For Artists

YBCA / 2021-2023

INCOME PILOT FOR ARTISTS (SF-GIPA) in partnership with the City of San Francisco to strengthen the financial security of artists, particularly artists of color, and artists who are disabled, immigrant, LGBTQIA+, and living in historically overlooked and underfunded areas. Under SFGIPA, 130 artists who have been disproportionately harmed by the pandemic are receiving \$1,000 monthly payments for 18 months.

19

Thriving Providers Project

HOMEGROWN CHILDCARE / 2022-2023

HomeGrown Childcare provides direct cash payments of less than \$1,200 to more than 70 family, friend, and neighbor childcare providers including those who are unpaid but meet the state's regulations for license-exempt childcare for at least 12 months. THE THRIVING

PROVIDERS PROJECT is currently piloting in Colorado in partnership with Impact Charitable, with plans to expand to Nashville in partnership with the Raphah Institute.

HomeGrown's goal is to demonstrate that the financial stability of workers in the childcare industry are critical to transforming the work ecosystem in ways that positively impact workers, working parents, children, and their communities.



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