

Excluded No More:

Ending Unjust Gaps in Our Safety Net That Leave Workers Behind

The fight for the Excluded Workers Fund showed us that our safety net system is filled with gaps that unjustly shut out many of New York's most vulnerable workers, especially Black, brown, and immigrant workers in precarious low-wage industries.

Our plan will remedy these injustices by providing unemployment compensation to workers who are excluded from regular unemployment insurance, primarily because of their immigration status or because of the kind of work they do.

Who Will Be Covered?

- Anyone who loses their job and **can't access unemployment insurance because of their immigration status**.
 - Applicants must have earned under the state's median individual earnings (currently \$56,000), and worked at least 20 weeks in the 12 months before they lost work.
- **People paid in cash**, such as domestic workers and day laborers. While theoretically eligible for UI, these workers are excluded in practice.
 - Applicants must have net earnings under the state's median (currently \$56,000).
- **Self-employed workers like street vendors or house painters who face an adverse event** like losing multiple clients or a major personal issue. Applicants must make less than 80% of the median earnings on a net basis (currently \$45,000/year).
 - Special consideration is given to making sure people who should get unemployment insurance, such as misclassified workers, do get regular unemployment insurance.

How Will It Work?

- Eligibility requirements take the best practices of regular unemployment and the best lessons of implementing the Excluded Worker Fund. Individuals will apply in the month following their unemployment. They can reapply each month, and can qualify for up to six months per year.
- Those who qualify will get a flat payment that matches the average state rate for unemployment insurance, currently \$1,200 per month.
- Documentation requirements would build on the Excluded Workers Fund, including correspondence from employers, direct deposits, and self-attestation, as well as W-2, 1099, or income tax filings.
- Community-based groups and other agencies will direct applicants who could be eligible to the program and help those who qualify through the application process and navigators will steer those eligible to regular unemployment insurance to that program.

How Much Will It Cost?

First-Year Cost: \$800 million

The funding will be enough to cover a \$1,200 monthly payment to 50,000 people, along with administration costs. The number of people who qualify is roughly equivalent to a 10% unemployment rate and a 50% take-up rate for a million people. (Note: this is a rough estimate of the number of people who would qualify and apply.) Any surplus would be rolled over to the following year.