Access & Ownership
The Worker Center Prepaid Debit Card Pilot

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CENTER for COMMUNITY CHANGE
How we got into this business...

• **Goals**
  - **Access**: To provide convenient, reliable, robust and affordable financial services to low wage workers, mostly immigrants.
  - **Ownership**: To strengthen community organizations through increased membership and financial sustainability (e.g. with membership dues collection system).

• **Model**
  - Community orgs like worker centers have relationships of trust and expertise in education — hence, more effective distribution networks.

• **Research**
  - **Need**: Half unbanked, half used check-cashers, most remitted.
  - **Interest**: Strong interest in savings accts, home loans, fin education.
  - **Affinity**: Close connection to worker centers & community.
Pilot Take 1, Outcomes & Benefits

- Full-ish launch (300+ cards each) at 2 worker centers (PWC, NL)
- Test groups (10-50 cards issued) at 4 other worker centers
- Response to NYT article and Spanish language press — high demand!

Individuals

- Access to other marketplaces (e.g. online)
- Cost savings
- Domestic money share

Worker Centers

- Additional perspective on day to day life of workers
- Opportunities to engage workers in discussion on politics of money and decisions made with money
- Organizational development — information systems, membership programs
Pilot Take 1, Lessons Learned

- Quickly shifting industry
- Cash loading networks — costly, complicated
- Check cashing — not entirely solved
- Card to card transfers — uncertain remittance tool
- Authorization holds — prepaid debit, not credit card
- Lots of education needed
Pilot Take 2, Opportunities and Challenges

Prepaid Debit Card Feature Highlights
• Low cost cash loading at worker center
• Bill pay (to non-merchants)
• Alternative credit building

In the Works or Exploring
• Integrate with remittance company for card to cash solution
• Text message interactivity
• Check loading

Open Questions
• What impact will this product/service have on the economic security and mobility of low wage workers?
• What are the resource demands for community organizations?
• How might this product/service link or offer transition into other financial services and asset-building?
**Project Partners**

**National Organizations**
- Center for Community Change
- Enlace
- Interfaith Worker Justice

**Worker Centers in Pilot**
- *Alliance to Develop Power*, Springfield, MA
- *El Centro Humanitario*, Denver, CO
- *IDEPSCA*, Los Angeles, CA
- *La Raza Centro Legal*, San Francisco, CA
- *New Labor*, New Brunswick, NJ
- *Pilipino Worker Center*, Los Angeles, CA
- *Voces de la Frontera*, Milwaukee, WI
- *Workplace Project*, Hempstead/Long Island, NY

**For more information:**

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