Employee Hardship Funds as Private Welfare?

evidence from one matched worker-employer survey

Abstract

Hundreds of major US employers have created mutual aid programs called "employee hardship funds" (EHFs). EHFs pool money donations from a firm's workers in order to offer cash grants to the firm's employees in unforeseen emergencies. Do these programs have any impact on workers' financial well-being or attachment to their job? Can they be deployed for union avoidance? I present results from an original survey of workers at one major US retailer with one of the oldest and most widely publicized EHFs. I find "broad but thin" levels of worker awareness and engagement with the EHF, correlated with tenure at this firm. I use an embedded survey experiment to study EHF effects on the firm's workforce. An employer-produced video vingette describing EHF benefits for a particular recipient induces an increase in worker loyalty to co-workers and the employer, increases uncertainty about unionization, and increases support for government aid to the unemployed. Moreover, among workers who came in to the survey unaware of their employer's EHF, I find stronger evidence that EHFs can reduce support for unionization. There is no evidence that EHFs affects workers' perceived financial security, regardless of "pre-exposure" status.

Ordinary Americans have seen years of stagnating wages while also bearing more economic risk (Hacker 2019). Temporary, project-based, and other forms of "non-standard" employment relationships do not carry access to traditional social insurance and labor market protections. Yet such work arrangements are increasingly widespread (Abraham et al. 2018). Precarious employment, "fissured" workplaces, and distributed supply chains are making it harder for workers to develop the occupational identities and dense networks of coworkers that supported the mutual aid associations labor union organizations of the past (Ahlquist 2018; Thelen 2019; Naidu forthcoming; Weil 2014).

Even as unions and social protection atrophy, hundreds of major US employers have sponsored the creation of private "employee hardship funds" (EHFs). EHFs, organized as tax-exempt charities, take in money donations to fund emergency cash grants to a specific firm's employees when facing certain hardships. Donations typically come from the workers themselves, although corporate money is sometimes used to seed the fund or provide incentives for workers' contributions; contributions from executives can be considerable. EHFs may harken back the the era of "welfare capitalism" (Brandes 1976), but they also present a novel form of employer-driven mutual aid that is particularly noteworthy when contrasted with employers' behavior around standard issues of pay, benefits, and collective worker voice. EHFs thus pose a series of interesting questions, including why employers would institute them, how the programs vary across employers, and what effects they might have on workers, investors, and consumers.

In this paper, I concentrate on understanding how workers engage with EHFs and what effects the programs might have on a company's workforce. These programs present a tractable and under-exploited context relevant to several important questions in the social sciences, including worker attachment to one another and their employers, employer efforts to inculcate corporate culture across a widely distributed and often

low-paid workforce (Gorton and Zentefis 2020; Hayton, Carnabuci, and Eisenberger 2012) and workers' ability to construct of a "community of fate" (Ahlquist and Levi 2013). Studying EHFs speaks to ongoing debates about the conditions under which corporate social responsibility (CSR) efforts increase workers' affective attachment to employers (Rupp et al. 2006), retention Greening and Turban (2000), and effort (Burbano 2021). EHFs also provide one way to study whether "private governance" initiatives actually benefit workers themselves (Anderson 2017; Ahlquist and Mosley 2021; Locke 2013; Malesky and Mosley 2018; Distelhorst, Hainmueller, and Locke 2017). Finally, EHFs connect with the vibrant cross-disciplinary literature on support for unionization and the welfare state. Specifically, private resources may displace support for government welfare and social insurance. Employers may offer wages and other benefits to pre-preempt unionization or undermine unionization drives (Jacoby 1998; Bronfenbrenner 2009; Kochan et al. 2022). Does an EHF reduce support for worker-driven alternatives, including unionization? Does the private program substitute for public social insurance in the minds of workers? In short, EHFs are a novel private initiative that echoes past organizational forms and may have consequences for a variety of politically and economically important attitudes.

We know very little about EHFs. There is a small practitioner literature (Association of Disaster Relief Funds and Employee Hardship Funds 2013; Employee Relief Fund Education Group 2019; Aspen Institute 2019; Rodriguez 2020a, 2020b), but scholarly attention has been minimal and oblique[1] Consultants and human resources practitioners charged with designing and implementing EHF programs have produced most of the existing research. Unsurprisingly, these reports focus on documenting the positive impact that receiving an EHF grant can have for recipients in need. Interviews with EHF grant recipients, aggregated data on grant disbursement amounts, and anecdotes about best practices form the basis for these reports. In these studies there is no comparison between grant recipients and non-recipients suffering similar hardships nor any effort to address selection into grant application, receipt, or the study. More importantly, EHFs (and publicity around them) may have effects on a firm's broader workforce, regardless of whether someone ever applies for, much less receives, a grant. None of the existing studies reports basic descriptive information (such as employee awareness and engagement rates) or attempts to document overall effects among the workforce.

To begin addressing these weaknesses, I use a social media recruitment strategy to manage the difficult task of generating a sample of workers linked to one firm. I focus on one large US retailer that maintains one of the oldest and most internally publicized EHF programs: The Home Depot. I report results of an original, independent survey of Home Depot workers, providing the first *systematic* evidence of employee awareness, experience, and opinion about one specific EHF. I find that awareness of the EHF among Home Depot workers is "broad-but-thin", with well over 50% of respondents displaying some awareness of the program, but with inconsistencies between measurement items. Tenure at the firm is the only consistent predictor of EHF awareness and engagement.

I use survey experimental designs to identify the impact of information about the EHF on workers' subjective financial stability, attachment to co-workers and employer, and support for unionization and government-provided social insurance. Simple textual statements have no detectable average effects on any outcome, but a more aggressive video vignette produced by the employer does. The video treatment produces an average increase in attachment to co-workers of about 0.5 standard deviations on the relevant scale, with a smaller but significant effect on employer attachment . I find that the video treatment makes workers more *uncertain*

[1] Amorim and Schneider (2022); A. Reich and Bearman (2018) are the only two peer-reviewed pieces mentioning EHFs of which I am aware.

about unionization and more supportive of unemployment insurance. I further decompose treatment effects based on whether or not a respondent was aware of the EHF before the survey. In doing so, I find that the EHF video treatment significantly reduces support for unionization among those not previously aware of the program.

These findings break new empirical ground and provide a needed baseline for further study of EHFs and other "private welfare" initiatives. The EHF findings also illustrate how employers have tremendous leeway to introduce or modify benefit plans and other policies that may influence workers perceptions and attitudes, including around politics. The study has policy implications in several domains. First, EHFs speak to the role of tax policy around "charity" in the American political economy (R. Reich 2018). In the late 1990s, the IRS was skeptical of EHFs, worried that they might be exploited for business-related (as opposed to purely charitable) purposes (Aprill 2016). But Congress overruled the IRS in the aftermath of the 9/11 attacks. This research will speak to the outcomes of that decision. Second, this research speaks to the process and tools available for union avoidance and—perhaps—rebuilding. Most research on union avoidance emphasizes employers' use of "education campaigns", threats, and retaliatory firings during unionization drives. This project broadens the discussion to include other strategies reminiscent of "company unions". On the labor side, this research could speak to whether a renewed emphasis on mutual aid–and other solidaristic selective incentives–could provide a basis for renewal in the American labor movement (Hertel-Fernandez and Porter 2021; Jarley 2005; Horowitz 2021).

1 EHFs: history and theory

The Home Depot and Wal-Mart are two of the largest retailers in the world. Since 1999, The Home Depot has maintained the Homer Fund. Wal-Mart started its EHF, Associates in Critical Need, in 2001. Both programs are set up as non-profit charities (501c(3)) offering cash grants for employees facing emergency expenses. The Homer Fund makes grants of up to $10,000 while the Wal-Mart fund makes grants of up to $1,500. Beyond simple generosity, the programs differ in variety of other ways, including application procedures and the frequency with which a worker can receive a grant. Both funds take (tax deductible) corporate funds while also soliciting (tax deductible) donations from both corporate and front-line employees themselves. Grants to workers are tax-exempt.

Prior to 2001, the IRS expressed skepticism about firm-controlled charities set up for the benefit of their own workers, fearing that EHFs might be used to funnel tax-advantaged compensation to workers or be deployed for strategic or even nefarious purposes. But Congress changed the law after the 9/11 attacks to allow employer-sponsored foundations to provide assistance to employees (Internal Revenue Service 2014; Aprill 2016). EHFs can now provide grants if an employee suffers a "qualified disaster," which typically include natural disasters, terrorist or military actions, etc. Funds can only be used for basic living expenses (food, clothing, transportation, housing/house repair, burial) for the recipient and immediate family (Internal Revenue Service 2014).

Although there is no central database of EHFs, our research team has documented over 300 companies operating EHFs as of December 2022; 9 of the 10 top retailers in the US maintain an EHF. The Employee Assistance Foundation, a non-profit organization that manages EHFs on behalf of firms, claims to have over 400 clients, some of which do not even operate in the US (Employee Assistance Foundation 2022). And EHFs appear to be growing, particularly in the shadow of the coronavirus pandemic. Levi Strauss &

Co. reported a three-fold increase in applications to their EHF in 2020 (Rodriguez 2020b), with another spike in applications once coronavirus emergency aid programs expired in the US. The Home Depot suspended fundraising from employees and expedited grant processing during the pandemic emergency. The Employee Assistance Foundation reported a more than tenfold increase in grant applications relative to historical averages in the first two quarters of 2020 as well as 140 new client EHFs (Employee Assistance Foundation 2022). In May 2020 Amazon.com launched its EHF–using $25 million in corporate money–in the face of extensive criticism of its workplace safety practices during the coronavirus outbreak as well as ongoing attempts to unionize its warehouse and fulfillment centers. Amazon shuttered its EHF in August 2022.

As the comparison of the Home Depot and Wal-Mart illustrates, there is enormous variation across EHF programs. They differ in program age, eligibility requirements, generosity, funding structure, and even whether they are managed in-house or out-sourced to third parties like the Employee Assistance Foundation. But two critical features distinguish EHFs from other perks or employer-based insurance programs, making them particularly interesting objects of study. The first is their mutual aid nature. In EHFs, workers donate their own money into a fund, with the goal of assisting fellow employees in need. Firms choose to maintain an administrative and outreach apparatus to solicit and direct charitable contributions towards their own workforce. Second: EHFs are potentially accessible to hourly, part-time, or even contract workers. This sets EHFs apart from other benefits and protections that tend to accrue primarily to salaried and full-time workers. For example, Amazon.com restricted its EHF to "Amazon Flex Delivery Partners, Delivery Service Partner Delivery Associates, Temporary Associates employed by eligible staffing agencies, and drivers of eligible line haul partners," i.e., non-standard, temporary contract labor.[2] The Employee Assistance Foundation updated its EHF program guidelines, recommending that employers "include contractors, furloughed employees, and franchise employees" in their EHF schemes (Employee Assistance Foundation 2022).

Although EHFs are a relatively recent development, mutual aid is not. Workers in an industry, region, or ethnic group routinely pooled their money to assist one another in hard times or pool savings (Beito 2000; Glenn 2001; Dreyfus 1993). Early mutual aid funds–many affiliated with labor unions–filled an unmet need: industrialization uprooted workers from traditional sources of support and government social insurance programs were nascent or absent altogether. Mutual aid and friendly societies have played an outsized role in the literature on social capital (Putnam 1994; Ismay 2018). What distinguishes EHFs from past mutual aid programs are their employer-organized and firm-centered structure. Workers do not organize or direct the EHF, a worker need not donate in order to apply for benefits (unlike a strictly mutualist arrangement), and EHFs are employer-specific. Although all EHFs have a mutual aid component, the communication around the programs can vary, sometimes emphasizing charitable contributions and sometimes framing the program as more of an employment benefit.

1.1 Why EHFs?

Although this paper does not attempt to explain the variation in EHF existence and structure across firms, it is worth considering possible explanations as a way of generating hypotheses about EHFs' possible *effects* on workers. And there are a variety of (non-exclusive) reasons why large employers might develop EHFs. One is signalling corporate culture. Based on reports from practitioners and author interviews with EHF managers, EHFs are believed to be useful in building common knowledge about corporate values and commitments.

[2]As of 31 July 2022, Amazon will no longer accept applications to its EHF. It also appears that Amazon never aggressively solicited donations to its EHF. Rather, it was using the EHF as a vehicle to (appear to) target some benefits to its "nontraditional" workforce. It is unclear how much money was actually distributed.

Strong corporate cultures that signal caring and mutual interdependence can increase worker identification with the employer and positive affect towards coworkers, which can increase productivity and decrease turnover (Kampkötter, Petters, and Sliwka 2020; Lin 2010). Similarly, mutual aid programs might be a mechanism whereby workers from diverse backgrounds and spread all over the country come to see their fates as intertwined with one another and the firm, developing a sort of "community of fate" (Ahlquist and Levi 2013; Ismay 2018). Recent research on corporate CSR campaigns reinforces this connection. Signals about corporate charity and other pro-social activities have been shown in increase worker retention (Bode, Singh, and Rogan 2015) and even increase uncompensated worker effort in gig-economy jobs (Burbano 2021). In other words, information about EHFs may enhance workers' subjective attachment to the employer and possibly one another. The social and psychological mechanisms involved remain contested

Some EHFs appear to be the result of spontaneous initiatives from executives or even workers, often in response to a major natural disaster affecting a region closely connected to the firm and its employees.[3] Even before COVID-19, there was plenty of evidence that the existing social insurance and welfare systems were stigmatizing, encumbered with numerous "administrative burdens" (Herd and Moynihan 2019), and straining to deliver to those in need. EHFs may present a private, partial solution to a weakening public system. By locating mutual aid programs in the firm, program participation might be higher and the EHF can benefit from corporate resources. Applying for an EHF grant could be easier or less stigmatizing than applying for government assistance.[4]

The nature of work and labor contracting are changing (Weil 2014; Ahlquist 2018), with increasing prevalence of precarious and supplier-like "independent contractor" relationships. In the US, many labor protections and social insurance benefits do not cover workers in such "nonstandard" employment relationships nor are these workers eligible for employer-provided benefits such as health insurance and paid time off. This may save some labor-related costs in the near term, but these precarious contractor relationships have additional costs. Workers in non-standard contracting arrangements may be less loyal to the firm and less motivated to exert additional effort and therefore less productive. Nonstandard work may also pose a threat to the corporate brand, to the extent that the broader public finds such arrangements unfair or exploitative. EHFs may represent one avenue by which firms can direct some benefits to their workers–perhaps improving morale and blunting public criticism–without jeopardizing the savings that make non-standard labor contracting attractive. Some EHFs, notably Amazon's, are explicitly aimed at part-time and contract workers. But others only consider directly employed ("W-2") workers and sometimes impose a minimum tenure requirement for grant eligibility. Exploring this variation in program parameters across firms is outside the scope of this paper.

But there are other ends that EHFs might serve alongside charitable motivations or team-building functions. One is investor relations (Godfrey, Merrill, and Hansen 2009). "Environment, Social, and Governance" (ESG) has become something of a fad, spawning numerous mutual funds and other investment vehicles that claim to channel resources toward companies that meet particular standards for sustainability, stakeholder respect, and corporate governance. This, in turn, has created a whole slew of ESG ratings, with various levels of transparency and disclosure. Author interviews with EHF professionals confirm that some of the recent interest in EHFs stems from the hope that EHF programs will "count" in the "S" bucket when large investors and fund managers evaluate a company's ESG performance. The Home Depot aggressively promotes its ESG

[3]Disaster aid and social insurance are closely linked in the US (Landis 1999).

[4]The Home Depot claims that grants are processed within 7 business days of application receipt, far faster than welfare or unemployment benefits, which also require waiting periods in many states.

credentials and highlights the Homer Fund among them (The Home Depot 2023b).

Related to investor relations is union avoidance. Unionization remains low in the United States but interest in labor unions is at historically high levels (McCarthy 2022; Workers Empowerment Research Network 2023; Kochan et al. 2019). High profile unionization drives are now occurring in the traditionally hard-to-organize retail sector. Employer resistance remains strong, with firms employing a variety of legal and illegal tactics to thwart unionization efforts.

Aggressive union resistance is not new. As part of "welfare capitalism," US employers frequently created corporate welfare programs and "company unions" meant to bind workers to their employer and provide the appearance of worker voice without any independent means of challenging management (Brandes 1976). Such organizations were banned under the 1935 Wagner Act. The literature on union "threat effects" highlights how non-union employers may offer wage and benefit improvements in an effort to preempt unionization and prevent workers from defecting to unionized competitors Ahlquist (2017). For their part, unions face a collective action problem in getting workers to pay dues, respect picket lines, and otherwise contribute to union activities. Among a variety of solutions, unions routinely offer "selective incentives," including mutual aid and insurance schemes (Olson 1965; Hertel-Fernandez and Porter 2021). In the post-War US economy, bargaining over non-wage benefits became an important union function. Brown Brown (1997) neatly summarizes the situation: "For labor leaders, fringes [benefits] were a device to insure the loyalty of workers; for businessmen, it was way to undermine unions." (650).

EHFs may do both, providing a benefit that substitutes for those typically associated with unions and worker-run mutual aid arrangements. EHFs may even appear more desirable than union offerings, insofar as workers are not obligated to contribute in order to apply for EHF benefits and EHFs often receive subsidies in the form of corporate and executive donations, something union funds rarely see. EHFs also take on a form and rhetoric that may connect with the same "social custom" or solidaristic motivations that support union membership (Akerlof 1980; Naylor and Cripps 1993). As such, employers could point to EHFs as a union-like workplace benefit as part of a broader union avoidance strategy. Whether this strategy might plausibly work is something this paper seeks to determine.

The union substitution hypothesis also has an echo in the literature on support for the welfare state. There is now a growing body of scholarship arguing that government welfare programs and private resources substitute for one another (Beito 2000; Yeo 1979; Wiedemann 2022). Public programs often step in when private mutual aid or insurance pools collapse. For example, the famous "Ghent system," in which unions administer government-mandated unemployment insurance, arose out of the repeated collapse of various privately-organized welfare and mutual aid pools (Social Security Administration 2023; Western 1997). Conversely, increases in private resources, private insurance, or employer-provided benefits can crowd out support for government programs (Ansell 2014; Busemeyer and Iversen 2020; Rosner and Markowitz 2003; Hacker, Rehm, and Schlesinger 2013; Zhu and Lipsmeyer 2015) and possibly unions Neumann and Rissman (1984). This dynamic relationship between public programs and private "self-insurance" form the theoretical core for this project. Increased awareness of EHFs could blunt support for social insurance, regulation of non-standard work, or even government aid programs in times of emergency (e.g., COVID-19). Again, this paper seeks to determine whether we can observe this effect among workers exposed to EHF information.

1.2 Potential drawbacks of EHFs

Firm-based mutual aid arrangements could have a variety of drawbacks, depending on how the program is run. From the worker's perspective, an EHF is not "portable." Should the worker leave her job at a specific firm, her access to the emergency grant goes with it. Emergency relief might vanish when it is most needed, enhancing management's leverage over workers at moments of vulnerability. As a specific example, in the EHF program studied in this paper, workers seeking emergency grants must first receive "support" from their supervisor or a salaried manager. EHFs may end up being *more* stigmatizing than public services, to the extent that a worker's hardship or need is now visible to managers or co-workers. EHF benefits are more akin to charity one must petition for than a benefit one is owed as a result of past contributions (Fothergill 2003; Parsell and Clarke 2022; Williamson 1974). Finally, EHFs may backfire. Many of the firms that offer EHFs are not known for good wages or generous benefits. There has been some predictable criticism: why is a multibillion dollar firm trying to raise money from its own low-paid workforce? Why not just pay workers better wages and improve benefits? Why not support public policies that would improve everyone's ability to weather hardships? As these programs grow, these criticisms will surely mount and could present a threat to brands. Whether public opinion is ultimately responsive to such criticism is an obvious question for additional research.

These risks and possible drawbacks aside, EHFs are cheap. Overhead is low; operations can be outsourced to third parties. Employer commitments are capped. Funds come, in part, from workers themselves and contributions to the fund, especially from executives and higher-paid corporate employees, are treated as tax-deductible charitable donations. Relatively minor costs and low risks likely contribute to the remarkable spread of EHFs in recent years.

1.3 Research goals

The question remains as to whether workers are even aware of EHF programs, something existing work has not addressed. On a descriptive basis, I ask what proportion of workers are aware of their employer's EHF? What are the predictors of EHF awareness? I ask the same question about who *contributes* to their employer's EHF.

Before laying out specific hypotheses about EHF effects, there are some important points of clarification. First, I am interested in the effect of the presence of the EHF on the broad workforce, *not* the effect of grant receipt on an individual. Second, in the absence of basic descriptive information about EHFs, we do not yet have a convincing identification strategy for studying the effects of EHF introduction on all the workers at a firm or in an industry. Instead, I propose an individual-focused approach using an experiment embedded in a survey of workers at one firm. In the experiment, I randomly provide respondents with informational prompts about their employer's EHF. Third, I do not claim that the EHF studied here was necessarily designed or implemented to achieve the goals of team-building, union avoidance or changing public opinion. These outcomes could occur without such an explicit goal and the EHF could have particular goals that it fails to achieve. Even if EHFs were designed to affect workers' attitudes, the program may well go unnoticed or unremembered most of the time. As such, the research design in this paper speaks to whether an employer *could* affect worker attitudes, for example by calling attention to an EHF as part of a worker on-boarding process or anti-unionization strategy.

The survey experiment described below will speak to the following hypotheses:

- Based on existing reports, EHFs may provide workers with an improved sense of financial security in addition to needed cash during hard times. Improving worker financial stability is a stated goal of most EHFs. Prompting workers with information about their employer's EHF will improve their perceived financial security, as measured by reported ability to meet a $400 emergency expense.
- EHFs may improve disposition toward co-workers by providing evidence that the co-workers are "types" who who contribute to group projects or care about the welfare of others. The employer's reputation may also benefit, as the organization who set up the program and hires "good" people. Prompting workers with information about their employer's EHF will increase a worker's positive disposition toward co-workers and towards the employer.
- EHF may be viewed as "private insurance", which could dampen support for other forms of collective organization (unionization) and public social insurance. Prompting workers with information about their employer's EHF will reduce workers' willingness to vote for unionization and reduce stated support for government aid programs.

2 The sample and survey

This paper reports on a survey of workers at one large, non unionized US retailer, The Home Depot. The Home Depot is an attractive case for numerous reasons. It operates nationwide and reports 418,000 "associates" in the US in 2022, making it feasible to recruit a sizable survey sample (The Home Depot 2023a). It enters the National Retail Federation's ranking of retailers at number five by revenue. The Home Depot's EHF–The Homer Fund–is among the oldest known; it has been in continuous operation since 1999 and it is managed in-house. It is also among the more generous programs, with a maximum grant amount of $10,000 and the ability to apply repeatedly (conditional on a qualifying emergency). The Homer Fund is a sizable program, reporting disbursements of $21.2 million to over 12,000 workers in the 2022 fiscal year (The Home Depot 2023b). The fund claims that it has disbursed $230 million to 164,000 employees since inception. Most importantly for my purposes, The Home Depot maintains an aggressive internal outreach and marketing effort to solicit worker donations and engagement with the Homer Fund. The Homer Fund manages a dedicated website and YouTube channel with numerous professional-quality testimonial videos along with active social media accounts aimed at workers. The Home Depot runs regular donation drives in which different stores compete with one another to generate participation and donation dollars for the EHF. And the Homer Fund prides itself on worker participation; their website states that a "majority of contributions" come from "associates."[5] I exploit these corporate outreach messages in the survey experiment described below.

The Home Depot is clearly not representative of all firms or even all firms that maintain EHFs. It is larger and puts more effort and resources behind its EHF, having done so for longer than most firms. I therefore view the Home Depot as a extreme case; worker awareness at the Home Depot likely approaches the upper bound of what is achievable among US retail employers.

Constructing a matched worker-employer survey sample is quite challenging. In designing this study, I follow Schneider and Harknett (2019) and use ads on the Facebook and Instagram platforms targeted at users 18+ based on their Facebook-reported status as Home Depot employees. Schneider and Harknett (2019) show that this strategy has considerable promise, providing accurate estimates of the employee population of a large number of retail firms. But the Facebook strategy has the primary drawback of sample selection. I follow

[5] https://corporate.homedepot.com/page/homer-fund-0

Schneider and Harknett (2019) and construct raking weights using the Facebook-reported gender and age distributions for Facebook/Instagram users who report employment at the Home Depot. Recent work shows that Facebook-reported age and gender appear quite accurate (Grow et al. forthcoming). I report weighted analysis for the descriptive quantities, but use the unweighted sample when analyzing the survey experiment.

Survey recruitment occurred between 7 September and 15 October 2021 using an ad on the Facebook and Instagram platforms that offered entry into a raffle for a free iPad Mini for those completing the survey. We ultimately received 515 complete and valid responses. The unweighted sample is older and skewed slightly male relative to reported Facebook demographics for Home Depot workers.[6] The sample is 79% white. Weighted and unweighted summary statistics for all variables by treatment condition appear in Appendices A and B.

2.1 EHF awareness and engagement

We first look at workers' awareness of their employer's EHF and how much they have engaged with it.

I look at three different quantities to measure worker awareness of the EHF. First, the survey contains an embedded survey experiment (discussed in detail below). Control group respondents saw no information about the EHF in the survey. For the first measure of awareness, I look at the proportion of control group respondents who answer "yes" to a direct question about whether their employer has an EHF.[7] On this basis, I estimate the weighted proportion of control-condition respondents who report knowing about the EHF as 0.81 (se = 0.03). Second, prior to the experimental treatment, we gave *all* respondents a list of eight work-related benefits their employer might offer and asked them to select all that are available to "workers like you." Among the possible answers was "cash grants to help in times of emergency." The proportion of respondents selecting this answer provides a parallel measure for EHF awareness available for all survey respondents. I estimate that 61% (se = 2%) were aware of a cash grant program.[8]

The difference in estimated awareness produced by the the first two measurement strategies is striking. Among those in the control group correctly answering "yes" to the direct question about their employer's EHF, 32% *failed* to identify the cash grant program as one of their job benefits whereas nearly all of those correctly choosing the cash grant program from the list of benefits also correctly answered direct question. Consequently, I interpret the lower estimate based on the "list" question as the more accurate reflection of EHF awareness. I use responses to this question as the indicator of awareness in the analysis below. By way of comparison, in a separate, Fall 2022 survey of front line workers in five industries (including retail), we asked respondents about the benefits available at their main job using the same "list" method just described (Ahlquist, Grumbach, and Thai 2023; Workers Empowerment Research Network 2023). Twelve percent (12%) of that sample and 13% of retail workers reported that their employer had an emergency cash grant program. Awareness at the Home Depot seems exceptionally high.

As a third indicator of awareness, I asked respondents in the EHF treatment groups whether they know personally someone who has received money from the EHF. We find that 54.1% (se = 3%) claim to know someone who has gotten money from the program. I consider this a remarkably high number, but when we

[6] Our sample is 56% male and has a median age of 50 compared to Facebook reported values of 53% male with a median age in the 30-39 interval. The weighted sample is 52% male with a median age of 38.

[7] The exact question wording was "Some companies have programs that take donations and provide emergency cash to help workers like you through hard times. Does The Home Depot offer a program like this for workers like you?"

[8] Using this measure of awareness, we estimate that 58% of the control condition respondents are aware.

again look at the respondents saying they know someone who received EHF money to those identifying the cash grant program from the list of benefits, we find that 29% *failed* to identify the cash grant program as one of their job benefits.

As indicators of engagement, we asked whether respondents had donated to, applied to, and received money from the EHF.[9] A remarkable 73.2% (se = 2.2%) of respondents reported that they had donated. Again, roughly 30% of the respondents indicating donation fail to identify emergency cash grants as a benefit their employer offers. Application and grant receipt estimates are also quite high. Among our respondents we find that, respectively, 21% and 13% applied for and received EHF grants.

Taken together with the awareness results and consistent with the messaging around the Homer Fund donation drives, it appears that workers at this firm are aware of a charitable endeavor that relates to their coworkers. But worker awareness of the program's *benefit* function appears relatively thin.

To explore the predictors of EHF awareness and engagement, we fit weighted (quasibinomial) logistic regression models, including age, gender, tenure at the firm[10], race (white/nonwhite), and education (college/no college) as covariates. We also include indicators for whether the Home Depot job is the respondent's main job, whether this job paid on an hourly basis, and whether it's full time. Coefficient estimates and standard errors appear in Table 1. Once we condition on multiple covariates, tenure at the Home Depot is the only predictor with a relatively precisely estimated relationship across all indicators of awareness and engagement in the expected positive direction. Full-time workers are also more likely to report awareness of a cash grant program but these estimates are less-precise. Tenure and full-time status are closely related: over 72% of the respondents with tenure over 3 years work full time against less than 50% for those with less than 3 years at the firm. Other worker attributes appear to have little relationship with EHF awareness. Older workers are slightly more likely to donate and less likely to receive grants whereas men are less likely to apply to the EHF or know other recipients.

3 EHF experiment

I included a randomized experiment in the survey. Survey experiments are particularly useful here for two reasons. First, the survey experiment provides better control and more credible causal estimates than those relying on comparisons of observational data. Second, the survey experiment retains internal validity even in the face of questions about selection into the survey, survey weighting, or selection into EHF programs.

In the experiment were a control condition and two treatment arms, referred to as the *text* and *video* treatments, respectively. Those in the text treatment were presented with a neutral, factual statement about their employer's EHF. Specifically, the treatment was:

> Your employer, The Home Depot, maintains a program called the Homer Fund. The Homer Fund combines donations from workers like you with money from The Home Depot corporation. The Homer Fund uses this money to offer cash grants of up to $10,000 to Home Depot employees in times of unexpected financial hardship like a natural disaster, illness, or death in the family.

[9] The donation and grant receipt questions were asked of all respondents while the applied question was asked only of treatment group respondents.

[10] In measuring firm tenure, respondents could choose among {less than 6 months, 6-12 months, 1-2 years, 2-3 years, 3+ years}. I enter this variable in minimum months of tenure, {0,6,12,24,36} in the regression models for ease of exposition. Entering as dummy variables or ordered categories does not affect inference or appreciably improve model fit.

Table 1: Weighted logistic regression of EHF awareness and engagement

	awareness	know recipient	applied	received	donated
age	−0.007	0.016	0.022*	0.015	0.021*
	(0.006)	(0.009)	(0.009)	(0.009)	(0.010)
male	−0.162	−1.009**	−0.928**	−0.517	−0.210
	(0.211)	(0.300)	(0.332)	(0.290)	(0.315)
main job	0.013	0.006	0.326	0.719	−0.288
	(0.388)	(0.614)	(0.611)	(0.688)	(0.590)
tenure	0.026**	0.078**	0.076**	0.117**	0.121**
	(0.009)	(0.013)	(0.021)	(0.027)	(0.013)
nonwhite	−0.231	−0.187	0.091	0.100	0.231
	(0.248)	(0.365)	(0.375)	(0.377)	(0.351)
full time	0.425	0.363	0.248	−0.090	0.386
	(0.238)	(0.331)	(0.412)	(0.359)	(0.337)
hourly	−0.605	−0.975	1.125	−0.830	0.460
	(0.669)	(1.017)	(0.871)	(0.635)	(1.117)
college	0.387	0.257	−0.698	0.121	0.450
	(0.282)	(0.352)	(0.478)	(0.361)	(0.526)
N	509	346	347	509	508
AIC	671.0	393.3	315.2	340.6	385.2

* $p < 0.05$, ** $p < 0.01$ Standard errors in parentheses.

The prompt can be interpreted as reminding or priming respondents about the EHF program. We then solicit respondents' opinions on the key outcome variables. Respondents in the control arm saw no prompt or mention of the EHF before answering the same questions. Later in the survey, subjects in the control group were presented with the straightforward question asking about their awareness of their employer's EHF described above.

Some may argue that a neutral text prompt does not realistically reflect how employers would communicate with their employees about an EHF. To address this concern and vary the intensity of the EHF stimulus, we take advantage of the fact that The Home Depot has posted several professionally-produced video testimonials from its EHF recipients on the EHF's website and YouTube channel. Figure 1 displays a screen shot of the video treatment.[11] Respondents in the video treatment were asked to watch this testimonial video (2:41 in length) before answering the same set of questions. As a more intensive, multimedia treatment, I expect the video treatment to elicit a stronger response than simple text.

Immediately following the experimental treatment, I asked a series of questions designed to measure respondents' subjective financial well-being, attachment to co-workers, attachment to their employer, willingness for vote for unionization, and support government-provided unemployment insurance, childcare, and old-age

[11]The video can be found here: https://www.youtube.com/watch?v=qF-HBoySMe and here: https://corporate.homedepot.com/news/foundation-and-community/homer-fund-celebrates-20-years-giving-rays-story. The summary text appearing on the Home Depot website is: "When Ray, a retired Army veteran and proud Home Depot associate, fell severely ill, his family needed help covering expenses such as food and gas. With the help the Homer Fund and his fellow associates' generosity, he and his family were able to recover. The Homer Fund, a nonprofit exclusively for Home Depot associates, celebrates 20 years of giving in 2019. Established by our co-founders Bernie Marcus, Arthur Blank and Ken Langone, it has awarded $176 million to more than 138,000 Home Depot families facing unforeseen hardships. For Ray and his family, The Fund's help came at a critical time. Ray spent six weeks in an induced coma. The Homer Fund stepped in to help his family secure necessities so they could focus their energy on Ray's recovery. The Fund's impact on Ray's family reminded him of the comradery of his Army days. 'You know you have a brother and sister to your left or to your right. And you look out for them and they look out for you,' Ray says." This text was not presented to survey respondents, but is presented here to provide a summary of video contents.

Figure 1: Image of the video treatment

pensions.

3.1 Analytic approach

I am primarily interested in the average treatment effects for each of the two EHF treatments relative to control for each of the outcome variables. I present graphical displays as well as regression-based estimates. We then look for potential differences in treatment effects, depending on whether the respondent was aware of the EHF program before the survey experiment. This latter quantity was not part of the initial pre-analysis plan so I explain its inclusion before moving on.

3.1.1 Acccounting for "pre-exposure" to the EHF

I found "broad-but-thin" levels of pre-existing EHF awareness before respondents encountered the survey experiment. It stands to reason that that those already aware of the program ("pre-exposed") might display smaller effects from the text and video treatments in the survey.[12] To the extent we are interested in the effect of informing a previously uniformed worker about the EHF, the average treatment effects (ATEs) could be subject to "pre-exposure bias" (Ferrari 2023). Alternatively, we can view the ATEs as the expected shift in opinion, averaged across all workers, a meaningful quantity in itself. But effects among other groups, notably the un-exposed, are also relevant for understanding how EHFs might affect workers.

Fortunately, by measuring EHF awareness, we can estimate the treatment effect among the various subgroups defined by their level of pre-exposure and treatment. The assumption needed to sustain a causal interpretation is that pre-exposure to information about the EHF is independent of potential outcomes, conditional on treatment and relevant pre-treatment covariates (Ferrari 2023). For outcome j, the relevant heterogeneous effects can be estimated using the following approach:

$$E[Y_{ij}] = f(\alpha + \beta_1 T_i + \beta_2 V_i + \beta_3 P_i + \beta_4 T_i P_i + \beta_5 V_i P_i + \beta_6 X_i) \tag{1}$$

where T_i and V_i denote text and video treatments, respectively, and P_i denotes whether i is coded as aware of her employer's EHF. If $f(x) = x$, then we can estimate (1) using OLS, in which case β_1 and β_2 are the "average information effects" (Ferrari 2023), i.e., the effects of the text and video treatments, respectively,

[12] I will use the terms "aware" and "pre-exposed" interchangeably.

among those who were previously unexposed. The quantities $(\beta_1 + \beta_4)$ and $(\beta_2 + \beta_5)$ represent the text and video treatment effects among those who were aware of the EHF prior to the survey experiment. In the analysis that follows, I report three models for each outcome: one that includes only the experimental treatment indicators, one that adds a treatment-by-awareness interaction term, and a third that also includes a suite of covariates.[13] In analyzing the survey experiment, I report unweighted regressions.

One might object that the measurement of EHF awareness is itself a form of priming or pre-exposure in the survey. There are three reasons why this is not a serious concern here. First, as I described above, the elicitation of EHF awareness is subtle, embedded in longer list of potential job benefits, and avoids using the program's name. The risk of actual priming is low. Second, if there were a meaningful priming effect from the EHF awareness question, we would expect to see minimal differences between the aware and un-aware. This is not what we observe below; the pre-exposed respondents are systematically different in terms of mean outcome levels and treatment effects. Third, to the extent that there is a priming or contamination from the EHF awareness question, it would reduce any detectable treatment effects or differences between the aware and unaware respondents. Thus my estimates are, if anything, downward biased and my conclusions are conservative.

3.2 Financial insecurity

The existing practitioner literature contains many interviews with EHF grant recipients. Grant recipients report (unsurprisingly) that receiving grants in times of emergency imporved their financial situation. But what about workers in general? Does the presence of the "private safety net" reduce feelings of financial insecurity? We asked a standard question about whether a worker could cover a $400 emergency expense. Figure 2 displays the weighted distribution of responses by treatment condition. The upper panel reports the full distribution of the Likert scale for the response whereas the lower panel dichotomizes the variable based on whether the respondent was able or unable to cover the expense. Vertical lines represent 95% confidence intervals.

Three findings emerge. First, just under 40% of respondents expressed concern about their ability to meet this financial challenge, in line with recent estimates in the Survey of Household Economics and Decision-making (Board of Governors of the Federal Reserve System 2023). Second, to the extent the EHF treatment had any effects at all, it is concentrated in the video treatment and the direction is contrary to expectations. Respondents in the video treatment felt *less* financially secure than those in the control or text treatment arms. Third, none of these treatment effects were distinguishable from 0 at conventional thresholds for inference.

Table 2 presents regression results that mirror the graphical displays. In particular, I find no evidence of any treatment effects, regardless of pre-exposure status. I do, however, find that respondents who reported awareness of the program prior to the experiment were also more sanguine about their financial security; on average their self report is higher than the unaware by about 0.5 standard deviations or half the average distance between outcome categories. Although this higher level of reported security among the pre-exposed is consistent with the EHF's improving financial security, the lack of any detectable treatment effects among the un-exposed militates against this interpretation, as we will see below. In Appendix C, I also examine an alternative outcome: the self-reported difficulty in covering monthly bills. Analysis of this secondary outcome

[13] Full reporting of the coefficient estimates for the covariate models appears in Appendix D

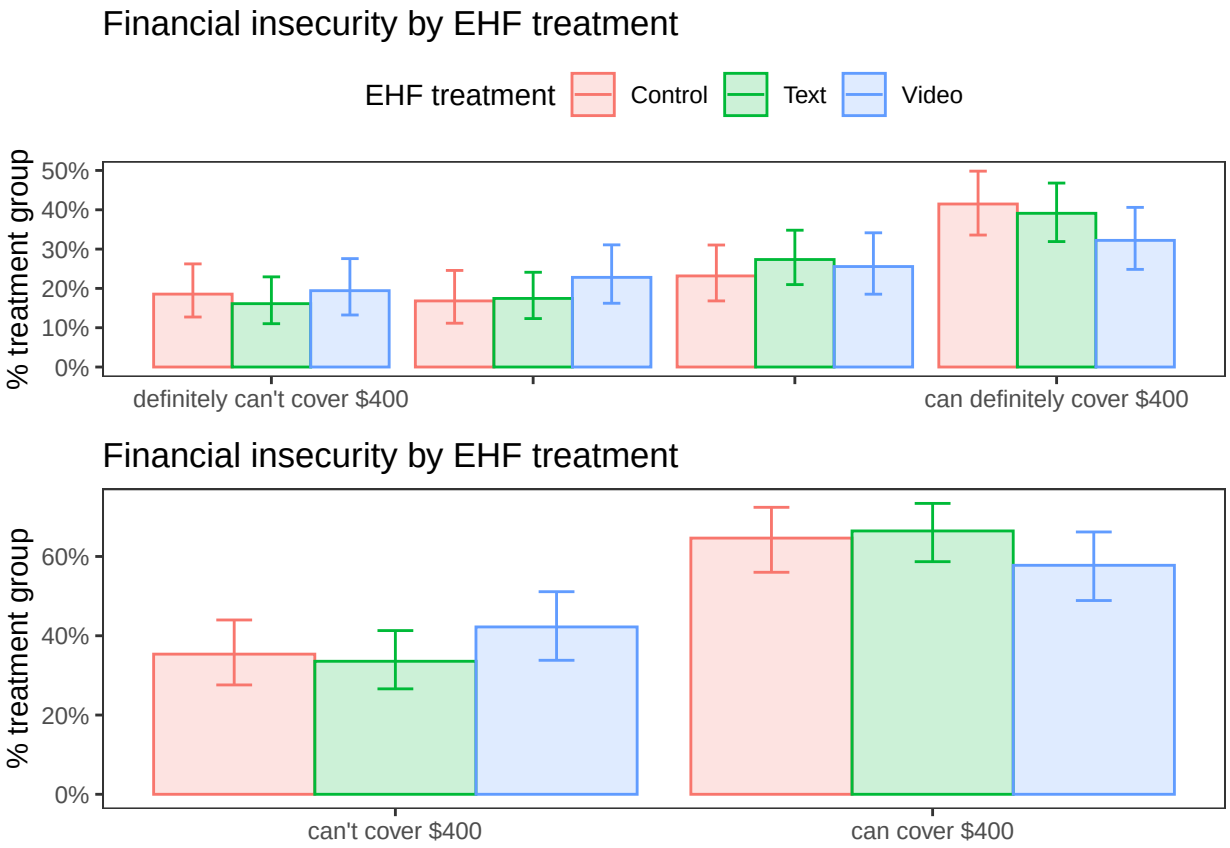

Figure 2: Subjective financial security (weighted)

are consistent with the those in Figure 2: presenting Home Depot employees with information about their employer's EHF, even as heavy-handed corporate propaganda, has no effect on their feelings of financial well-being.

3.3 Attitudes towards co-workers and employer

EHFs may not improve subjective financial security, but they may improve worker attachment to one another and the employer. We asked respondents to report how loyal they felt toward their co-workers and their employer, with responses in four categories ranging from "none at all" to "a lot". We also asked respondents how willing they would be to recommend their employer to a friend as a place to work. Figures 3 displays the distribution of responses by treatment groups across all three questions.

Across the various measurement options, we consistently find that respondents are reasonably positive on their co-workers and their employer. In two thirds of the treatment-outcome combinations, the most extreme positive answer was the modal response. We also see that respondents were, on average, more positively disposed to co-workers than the employer.

On average, the text treatment had no effect but the video treatment has a noticeable positive impact on all three outcome variables. Respondents exposed to the video describing the EHF in the context of a specific worker became noticeably more positive about their coworkers and their employer, although the pattern differed somewhat across outcome items. For the co-worker loyalty item, the video treatment caused a notable increase in the top category and declines in all others whereas in the two questions looking at the employer, the video treatment caused a large and significant decrease in responses in the bottom category with more modest (relative to estimation uncertainty) increases in positive responses. Looking at net promoter score (% promoters - % detractors) for the employer recommendation question, we see that the video treatment caused an increase from 45 under control to 73; the difference between control and the text treatment was negligible.

To put more precision on these estimates and account for covariates, we report OLS regressions for each of the loyalty/attachment measures.[14] We report results in Table 3.

Across models and specifications we recover a positive and precisely estimated treatment effect for the video condition. The coefficient for the text treatment is consistently positive but far smaller and indistinguishable from 0. In terms of magnitude, the video treatment effect averages about 0.1 standard deviations on the relevant scale. We also uncover important heterogeneity by pre-exposure status. As before, those pre-exposed to the EHF were significantly more positive towards both co-workers and the employer than the un-exposed by about 0.5 standard deviations. But, unlike for financial security, we see significant treatment effects that vary by pre-exposure status. Across all three outcomes, the positive treatment effects were concentrated almost entirely among those unaware of the EHF before the survey, with near-zero treatment effects among those already exposed to this information.

To see the heterogeneous effects more clearly, Figure 4 displays average predicted outcomes by treatment and pre-exposure status for the co-worker and employer loyalty outcomes (both measured on the same scale). Looking at co-worker loyalty on the left, we see that, among the unaware, the text treatment produced a positive and marginally significant treatment effect and the video treatment elicited a significant effect on the order of 0.6 standard deviations. Among the pre-exposed the treatment effects vanish. Looking at the employer loyalty outcome, we see somewhat weaker effects. Among the unexposed, the text treatment

[14] Results are robust to ordered logit specifications; see Appendix E.

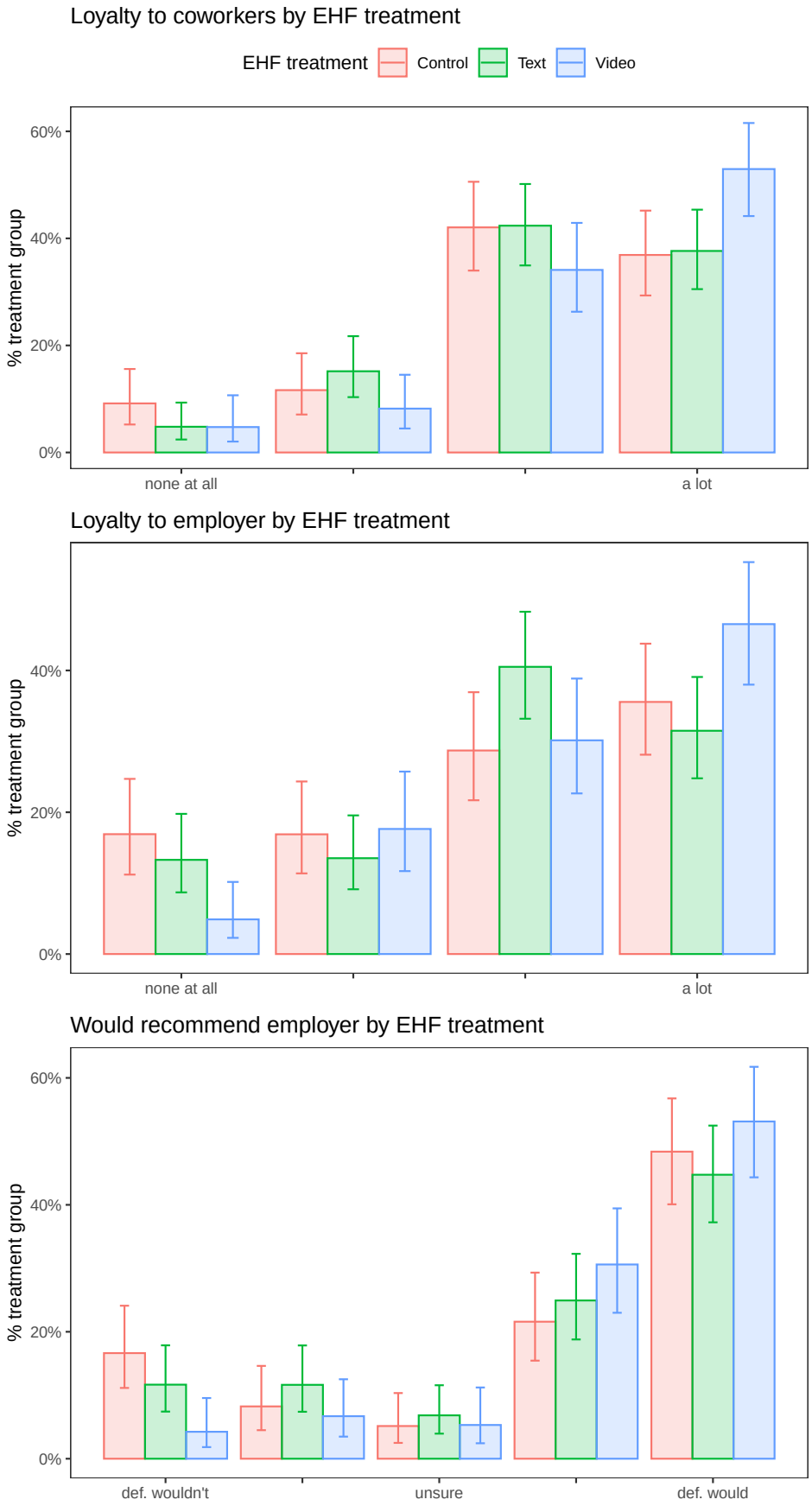

Figure 3: Attachment to co-workers and employer (weighted)

Table 2: Ability to meet $400 emergency expense; OLS estimates

	Base	Pre-exposure	Covariates
Text treatment	−0.007	0.030	0.043
	(0.039)	(0.066)	(0.064)
Video treatment	−0.056	−0.051	−0.067
	(0.042)	(0.072)	(0.069)
Pre-exposed		0.210**	0.203**
		(0.060)	(0.058)
Text x pre-exposed		−0.066	−0.076
		(0.080)	(0.079)
Video x pre-exposed		−0.013	0.031
		(0.087)	(0.084)
N	515	515	509
Covariates?	No	No	Yes
R^2	0.00	0.06	0.15
F	1.05	6.33	8.14

* $p < 0.05$, ** $p < 0.01$ Robust standard errors in parentheses. Covariates include age, gender race, job tenure, hourly status, full time status, college degree, and main job.

produces no detectable effect while the video treatment elicits a significant effect of about one third of a standard deviation. Among the exposed, we also uncover a positive though smaller effect for the video treatment only. Findings here suggest that simply informing workers by providing dry, technical summaries of an EHF has little impact on their attachment to employers or co-workers. More intensive "propaganda", on the other hand, shows a marked increase in attachment, although effects are largely concentrated among the unaware and stronger for coworkers than for the employer. Whether these effects are durable or fade rapidly is unknown.

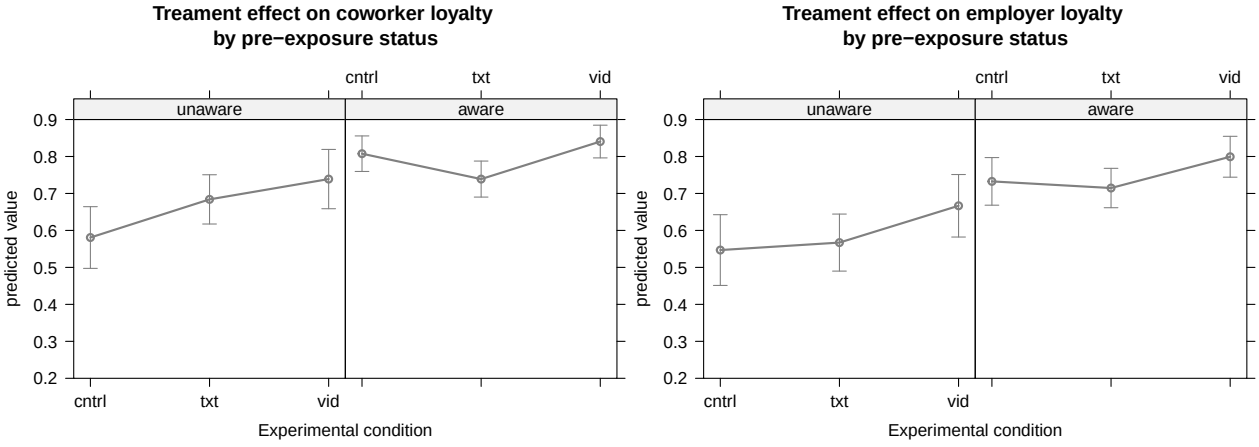

Figure 4: Interpreting treatment effects on attachment by pre-exposure status

3.3.1 Attitudes toward unionization

These final two sections discuss experimental effects on support for unionization and government-provided social insurance. For unionization, respondents answered the standard union vote question: "If an election

Table 3: Coworker and employer attachment, OLS regression

	Base	Pre-exposure	Covariates
Outcome: co-worker loyalty			
Text treatment	0.002	0.103	0.097
	(0.031)	(0.054)	(0.055)
Video treatment	0.085**	0.158**	0.148*
	(0.032)	(0.059)	(0.058)
Pre-exposed		0.227**	0.215**
		(0.049)	(0.049)
Text x pre-exposed		-0.172**	-0.173**
		(0.065)	(0.067)
Video x pre-exposed		-0.125	-0.116
		(0.068)	(0.067)
N	514	514	508
R^2	0.02	0.08	0.11
F	5.14	8.05	4.89
Outcome: employer loyalty			
Text treatment	-0.002	0.020	0.008
	(0.037)	(0.063)	(0.061)
Video treatment	0.089*	0.120	0.094
	(0.037)	(0.065)	(0.062)
Pre-exposed		0.186**	0.164**
		(0.059)	(0.057)
Text x pre-exposed		-0.038	-0.026
		(0.076)	(0.075)
Video x pre-exposed		-0.053	-0.028
		(0.078)	(0.076)
N	508	508	502
R^2	0.02	0.07	0.16
F	4.43	7.14	7.83
Outcome: recommend employer			
Text treatment	-0.002	0.020	0.008
	(0.037)	(0.063)	(0.061)
Video treatment	0.089*	0.120	0.094
	(0.037)	(0.065)	(0.062)
Pre-exposed		0.186**	0.164**
		(0.059)	(0.057)
Text x pre-exposed		-0.038	-0.026
		(0.076)	(0.075)
Video x pre-exposed		-0.053	-0.028
		(0.078)	(0.076)
N	508	508	502
R^2	0.02	0.07	0.16
F	4.43	7.14	7.83

* $p < 0.05$, ** $p < 0.01$ Robust standard errors in parentheses. Covariates include age, gender race, job tenure, hourly status, full time status, college degree, and main job.

were held today to decide whether employees like you should be represented by a union at The Home Depot, would you vote for the union or against the union?" Respondents could answer {yes, no, not sure}. In examining social insurance, I take a question battery from the GSS that asks the extent to which the respondent thinks the government has a responsibility to provide for different constituencies. Here I examine responses for "the unemployed" (4-category response ranging from "none at all" to "a lot"). The distribution of responses to both questions by EHF treatment is displayed in Figure 5.

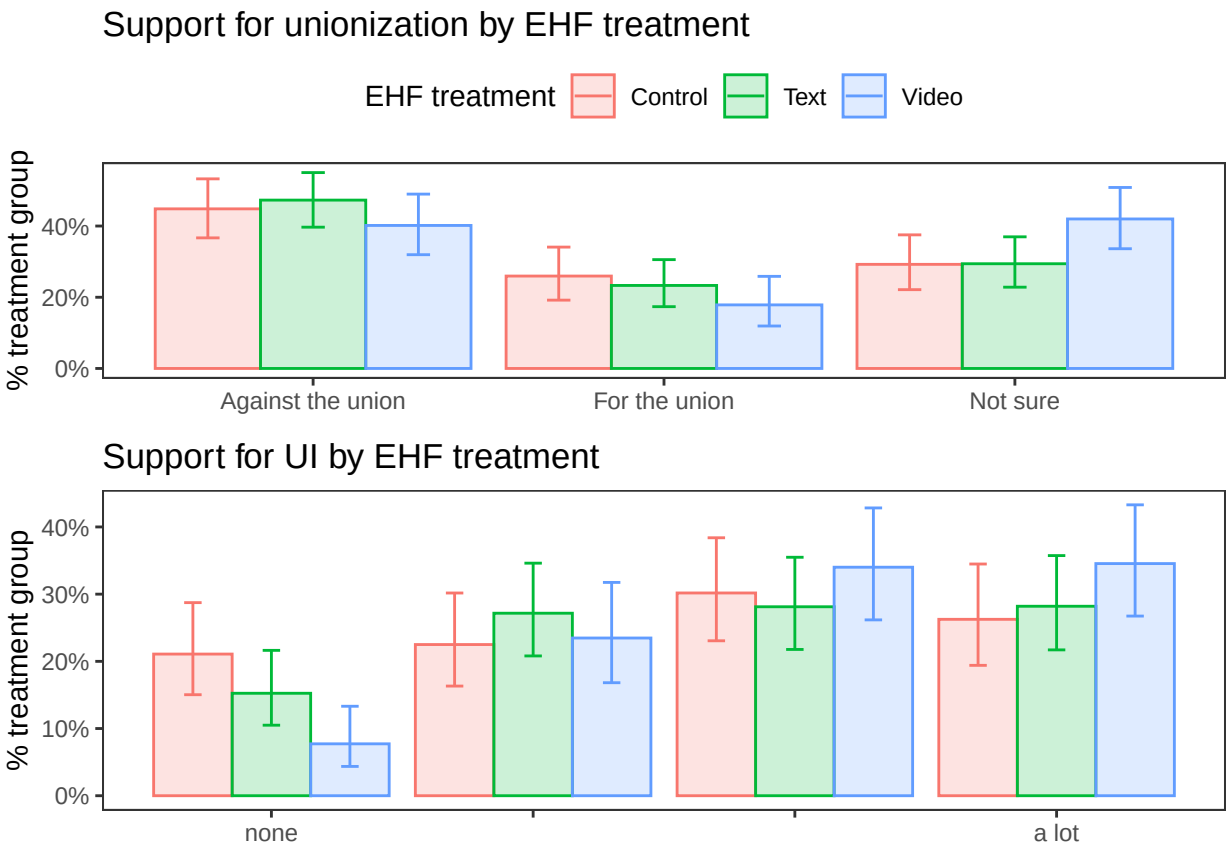

Figure 5: Support for unions and unemployment insurance (weighted)

We see that workers in this sample are generally skeptical of unions, with 25% of control respondents reporting a willingness to vote for a union and 48% voting against (the remainder answered "not sure"). This level of union support is substantially lower than recent estimates among front line retail workers.[15] There are, however, a substantial portion of undecided workers, the modal response among the video treatment group.

Turning to treatment effects, we see some surprising results. First, echoing findings for the attachment questions, we find no evidence that the text treatment has any average effect at all for either outcome. Second, we find that the video treatment again moves respondents' opinions. On average, the video treatment makes respondents more *uncertain* about their support for unionization. Whether this represents an increase in survey disengagement or truly increased uncertainty will take additional work. But the fact that respondents chose to answer the question (as opposed to skipping it) suggests increased uncertainty, as opposed to disinterest.

[15] Ahlquist, Grumbach, and Thai (2023); Workers Empowerment Research Network (2023) find that 36% of retail workers would vote for the union and 26% would vote against.

Given the importance of all three outcome categories, I report multinomial logit results in table 4. In the base model we see that video treatment, on average, produces an increase in the "not sure" responses, echoing Figure 5. But accounting for pre-exposure status in a regression framework is particularly illuminating here. Once we condition on pre-exposure, we see that those aware of the EHF prior to the experiment were significantly less supportive of unions than the unexposed. Among the unexposed, we see that both the text and video treatments reduce support for unionization, although the video treatment effect is the only one that crosses conventional significance thresholds.

Figure 6 provides a graphical interpretation of treatment effect by pre-exposure status. The left column displays the predicted outcomes by treatment status for those who were not aware of the EHF before the survey. This right column displays the same quantities for those already aware of the EHF. On the left, we clearly see that the treatments, especially the video version, reduce support for unionization. Predicted union support among the video treatment unaware respondents is effectively identical to that among the aware. But rather than increasing opposition, the video treatment makes the unaware respondents more unsure. In the right hand column we see that the video treatment actually reduces opposition to unionization among those who were already aware of the EHF. But, again, this effect comes from an increase the "not sure" responses. Overall, we see evidence consistent with the idea that EHFs reduce support for unionization, largely by increasing uncertainty or apathy as opposed to encouraging opposition.

3.3.2 Attitudes toward government social insurance

Compared to unionization, workers in this sample are far more supportive of unemployment insurance, with a solid majority viewing the government as at least somewhat responsible for the welfare of the unemployed. We see that the video treatment substantially reduces the proportion of responses in the "none" category in favor of the two positive categories. The EHF video treatment made respondents more rather than less supportive of government-provided social insurance, contrary to expectations. The text treatment, on the other hand, does not appear to have any detectable treatment effect on average.

Table 13 displays regression estimates for UI support. Results here confirm a positive average treatment effect for the video treatment of about 0.31 standard deviations. In contrast to all of the outcomes studied above, we see no large or statistically discernible difference between the pre-exposed and unaware in average support for UI. We also see no treatment effects among the unaware, although there are treatment effects among the *pre-exposed*, especially for the video treatment.

To interpret this more easily, Figure 7 displays treatment effects by respondent pre-exposure to the EHF. In the case of UI, we see that treatment effects are entirely concentrated among those *already* aware of the Home Depot's EHF. Contrary to expectations, both the text and video treatments *increase* support for UI, although only the latter is a significant effect by conventional standards. This finding deserves more exploration, but it certainly indicates that the EHF affects support for unionization and unemployment insurance in very different ways. This finding is also consistent with author interviews with EHF professionals in which they indicate that EHFs are meant to supplement or provide a bridge to public benefits, rather than supplant them.

One may wonder whether unemployment insurance is the appropriate policy to link with the EHF to examine the government substitution hypothesis. After all, the EHF is designed to provide benefits while having a job

Table 4: Multinomial logistic regression of union support

		Base		Pre-exposure		Covariates	
	response	Est.	S.E.	Est.	S.E.	Est.	S.E.
Text treatment	Against the union	0.191	0.266	0.605	0.409	0.458	0.428
	Not sure	0.153	0.297	0.642	0.432	0.662	0.443
Video treatment	Against the union	0.368	0.307	1.105*	0.484	1.018*	0.499
	Not sure	0.872**	0.323	1.389**	0.495	1.312**	0.505
Pre-exposed	Against the union			1.318**	0.405	1.244**	0.424
	Not sure			0.852	0.442	0.941*	0.456
Text x pre-exposed	Against the union			−0.813	0.552	−0.685	0.573
	Not sure			−0.976	0.602	−0.940	0.614
Video x pre-exposed	Against the union			−1.334*	0.637	−1.247	0.656
	Not sure			−1.010	0.662	−1.010	0.677
N		514		514		508	
AIC		1077		1074		1044	

* $p < 0.05$, ** $p < 0.01$ Reference category is 'For the union'. Covariates include age, gender race, job tenure, full time status, college degree, and main job. Hourly worker indicator was excluded due to perfect separation.

Table 5: Support for Unemployment Insurance

	Base	Pre-exposure	Covariates
Text treatment	0.032	−0.053	−0.055
	(0.037)	(0.063)	(0.063)
Video treatment	0.108**	0.031	0.033
	(0.038)	(0.061)	(0.059)
Pre-exposed		−0.105	−0.102
		(0.057)	(0.056)
Text x pre-exposed		0.141	0.149
		(0.078)	(0.078)
Video x pre-exposed		0.127	0.116
		(0.078)	(0.077)
N	511	511	506
Covariates?	No	No	Yes
R^2	0.02	0.02	0.09
F	4.29	2.54	3.97

* $p < 0.05$, ** $p < 0.01$ Robust standard errors in parentheses. Covariates include age, gender race, job tenure, hourly status, full time status, college degree, and main job.

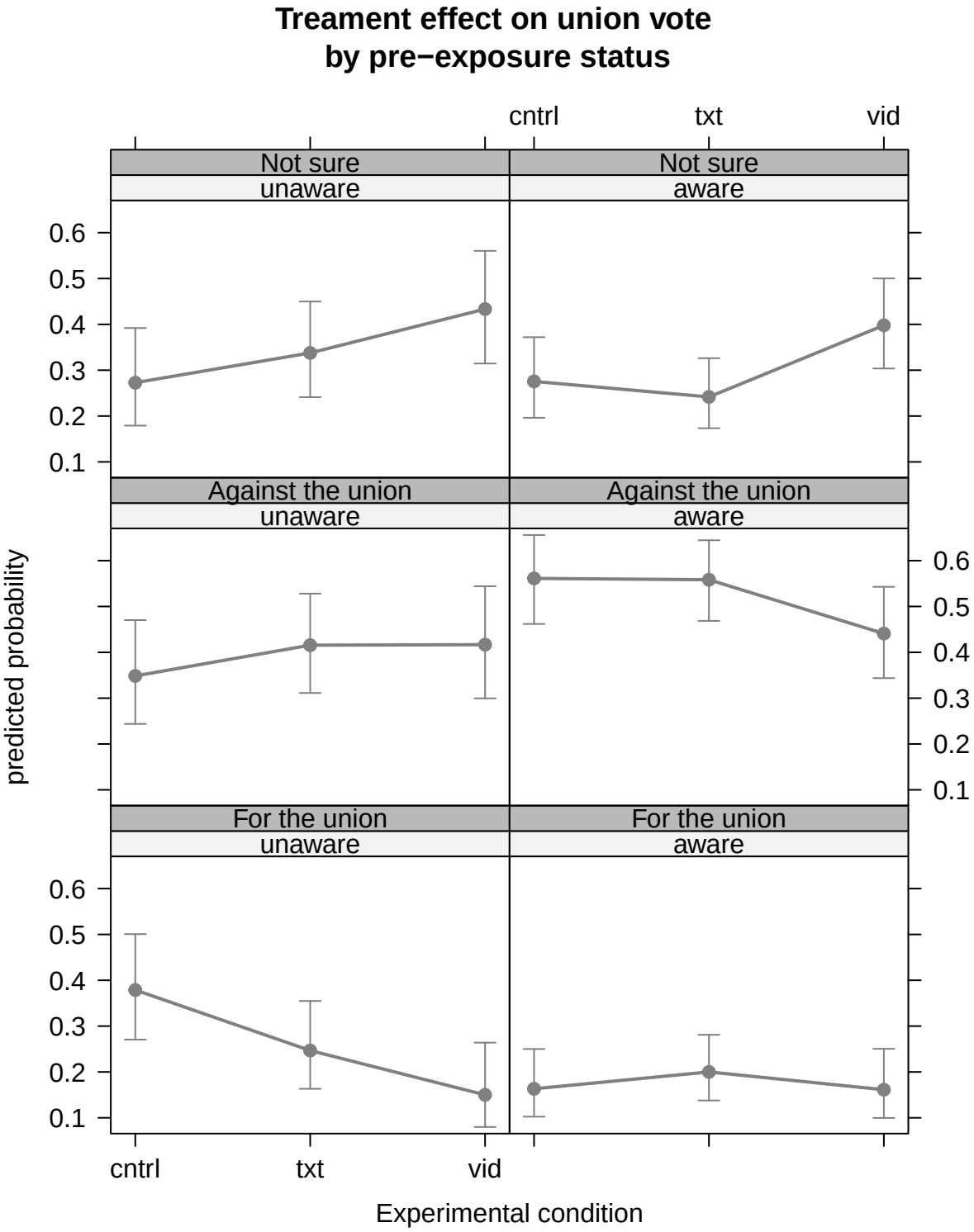

Figure 6: Interpreting treatment effects from union vote models

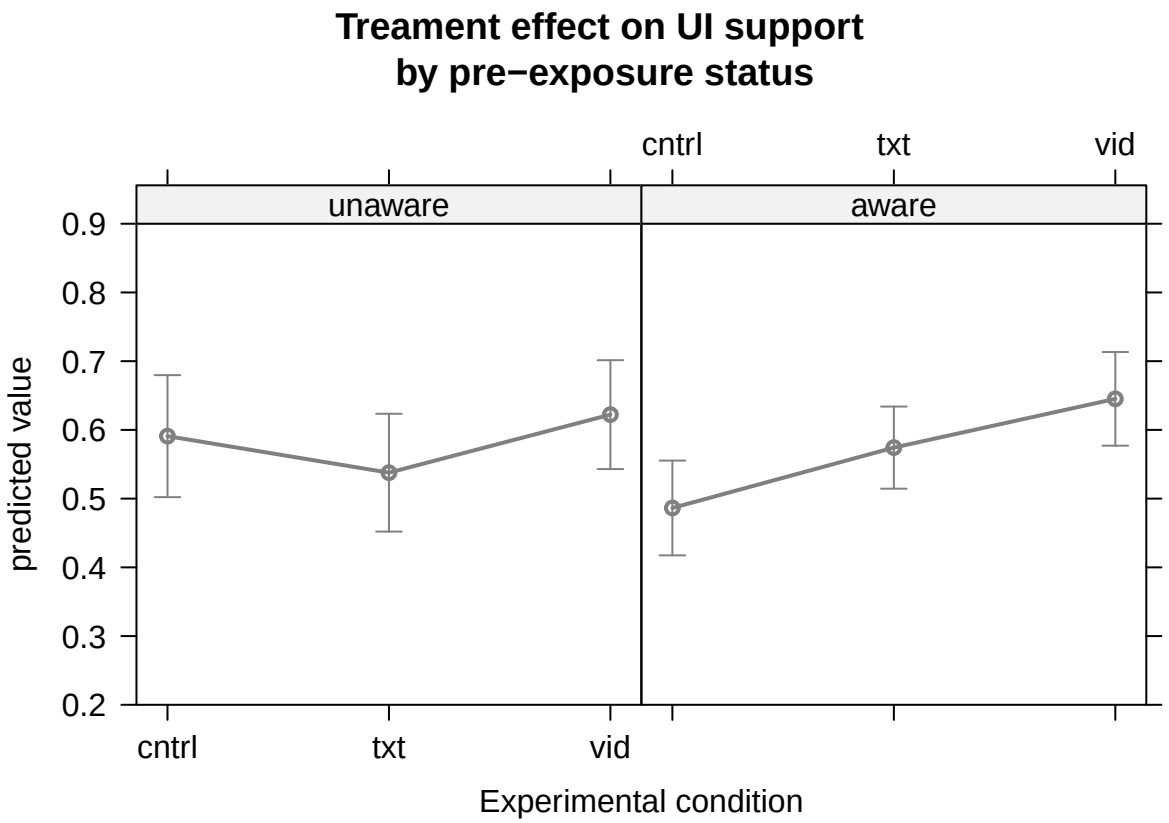

Figure 7: Interpreting treatment effects from UI models

with this employer whereas UI is designed to help when a job is lost.[16] There are two pieces of evidence that UI is a reasonable policy domain to link with EHF benefits. First, although EHF benefits are not available to someone who loses her job with an employer, benefits are available when someone in the worker's immediate family loses a job. As such, EHFs do have a UI-like quality. Second, on an empirical basis, the UI question was asked as part of a battery of questions asking about UI was well as two other policy areas: pensions for the elderly and the provision of childcare for working parents. These two questions can constitute "placebos" since EHFs have no connection with either policy area. Results for regressing support for these alternative policy areas on the EHF treatments and EHF awareness appear in Appendix Table 13. In the event, I find no evidence for any relationship between the EHF treatments and support for government involvement in either old age pensions or childcare, regardless of whether the respondent was aware of the EHF going into the survey. UI does appear to be salient to people prompted with information about their employer's EHF, but the treatment makes respondents more positive toward UI.

4 Discussion and Conclusion

Employers have tremendous leeway to introduce or modify benefit plans and other incentives that may influence workers perceptions and attitudes, including around employer attachment and politically relevant actions like unionization. EHFs are one such program that has received virtually no systematic study, notwithstanding their prevalence. This oversight is all the more remarkable as EHFs clearly echo both an earlier era of welfare capitalism and past worker mutual aid initiatives that helped produce and sustain modern labor unions. This paper provides the first systematic glimpse into how one large retailer's EHF affects its workforce. Using a social media recruitment strategy, I constructed an original sample of respondents who work at the Home Depot, an employer with among the largest, oldest, and most generous EHF programs. Among this sample, I find "broad-but-thin" awareness of the EHF. A large majority of workers knew an emergency grant program existed, but were less clear on how it functioned and its connection to worker donations. Awareness of the EHF is strongly correlated with tenure and full-time status.

Using a survey experiment, I explored the effect of prompting workers with information about their employer's EHF on several outcomes: subjective financial security, attachment to co-workers and employer, and support for unionization and unemployment insurance. The experiment featured two treatment arms, one a relatively neutral, text-based description of the Homer Fund and another that showed respondents an employer-produced video testimonial about the Homer Fund. Although the treatments varied in several ways, the video treatment is unambiguously more intense. I review how findings connect to the specific research hypotheses as well as several apparent patterns across the various outcomes.

Employers promote their EHFs as both charitable acts as well as programs that support workers in hard times, ostensibly improving their sense of financial stability. Contrary to expectations and program goals, we found no evidence in our survey that the EHF treatments induce any improvement in worker's subjective financial security, although workers who were aware of the program before the survey experiment were systematically more positive about their financial situation. However, in light of the treatment effects we observed for other outcomes in the survey, I am unwilling to treat this difference in baseline responses as indicative of any EHF-specific effect on financial security.

When looking at attachment to co-workers and the employer, we saw that the video treatment had the

[16]The pre-exposed may better appreciate this distinction, which may help explain the unexpected findings.

expected positive effect, consistent with past work on CSR initiatives and employee motivation and retention (Burbano 2021). On average, video-treated respondents were more attached to their co-workers and the Home Depot as an employer, although the former effect appears stronger. When we disaggregated these effects, we found that the treatment effects were largely (although not entirely) concentrated among the respondents who were unaware of the EHF before the survey. Looking at support for unionization, we uncovered an even starker pattern: consistent with the union substitution hypothesis, the video treatment caused a large and significant decrease in support for unionization among those unaware of the EHF before the survey, but no effect among the pre-exposed (who were more anti-union on average). By examining the full range of outcome values, we also saw that this decrease in support for unionization came through an increase in uncertainty about unions, as opposed to an increase in outright opposition. This suggests that EHFs could be used to demobilize workers, especially newer hires, during a unionization campaign.

The one area in which outcomes were truly contrary to expectations was with the support for unemployment insurance. We found that the video treatment induced a modest but significant *increase* in support for government-provided UI. This effect was concentrated entirely among the pre-exposed respondents, in contrast to the other findings reported here. This outcome may be the result of the pre-exposed having a better understanding of the EHF program (and its limitations), but it is also worth noting that the pre-exposed came in to the survey marginally less supportive of UI, on average. In any event, further study of the interaction between private welfare programs and public social insurance seems needed. Nevertheless, my findings are not consistent with a simple "private options crowd out public benefits" story.

For broader patterns, there are two worth noting. First, consistent with the idea of a "dose-response" relationship in the treatments, we found that the text treatment and video treatment moved responses in the same direction (i.e., the point estimates were in the same direction), but that the effect of the video treatment was always bigger and, as a consequence, crossed conventional significance thresholds. The survey evidence suggests that the text and video treatments were provoking similar responses, but the survey may have not have been sufficiently powered to detect the smaller effects from the text treatment. The differences across treatments also suggest that findings here could be fragile, short-lived, or specific to this particular firm. Longitudinal surveys and surveys of workers at other firms will be needed. The differences between the text and video treatments provides some guidance for contexts where corporate videos are not readily available. Specifically, larger samples (if possible), more aggressively worded vignettes, or images alongside the text could be useful. Either way investigating and documenting how employers communicate with their workers about EHFs will be a critical part of research design.

Second, we uncovered large systematic differences between the "pre-exposed" respondents, who displayed some awareness of the EHF before the survey experiment, and those who were unaware coming into the survey. For every outcome, with the partial exception of UI support, the pre-exposed held opinions in line with the hypotheses: they were more financially secure, more attached to their coworkers and the Home Depot, and more anti-union. The outcomes I was able to induce with the experimental treatments uniformly made the EHF-unaware more similar to their pre-exposed colleagues in opinions and attitudes. Further, recall that the only strong predictor of EHF awareness was job tenure at the Home Depot. Taken together, this pattern is consistent with the claim—articulated by EHF managers themselves—that EHF programs serve a culture-building and retention function are relatively low cost. Calling attention to the EHF, as the Home Depot does, has the effect of shifting opinion of newer and arguably more mobile workers in the direction of those who have been around longer.

EHFs present a fascinating window into employer behavior and the state of the low wage labor market in the US and beyond. Future research can extend in a variety of productive directions. Clearly findings reported here must be replicated at different firms, ideally using longitudinal tools and looking at behavioral outcomes (EHF donations or willingness to click on an informational link about unions) as opposed to attitudes. We also have limited information about what workers themselves want. Would they prefer and employer that offers an EHF over one that does not? Would they be more likely to donate to an EHF that is worker- or union-run, as opposed to a corporate initiative? Does the presence of an EHF have any effect on consumers' perception of corporate labor practices or brands? Can we develop models that predict which firms develop EHFs? Are EHFs (and communication around them) more likely during periods of elevated union activity?

EHFs also provide an interesting area for potential collaboration between employers and workers' representatives. To the extent workers value mutual and emergency aid arrangements, the development, management, and outreach around such programs provide a clear point of common interest between workers, unions, and management. Thus far this possibility remains unexplored.

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A Survey summary table (unweighted)

Table 6: **Sample summary statistics by treatment group**

Characteristic	**cntrl**, N = 164	**txt**, N = 197	**vid**, N = 154
EHF awareness (list)	98 (60%)	120 (61%)	94 (61%)
EHF awareness (cntrl)			
Don't know	17 (10%)	0 (NA%)	0 (NA%)
No	9 (5.5%)	0 (NA%)	0 (NA%)
Yes	138 (84%)	0 (NA%)	0 (NA%)
(missing/not gathered)	0	197	154
age	49 (30, 62)	46 (32, 62)	51 (35, 62)
male	98 (60%)	109 (56%)	81 (53%)
(missing/not gathered)	0	1	1
main job	147 (90%)	176 (89%)	139 (90%)
(missing/not gathered)	1	0	0
job tenure			
Less than 6 months	10 (6.1%)	13 (6.6%)	7 (4.5%)
At least 6 months but less than 1 year	16 (9.8%)	8 (4.1%)	12 (7.8%)
At least 1 year but less than 2 years	25 (15%)	25 (13%)	30 (19%)
At least 2 years but less than 3 years	15 (9.1%)	15 (7.6%)	16 (10%)
3 or more years	98 (60%)	136 (69%)	89 (58%)
PoC/nonwhite	38 (23%)	33 (17%)	37 (24%)
(missing/not gathered)	1	3	1
full time	98 (60%)	138 (70%)	91 (59%)
hourly	158 (96%)	186 (94%)	153 (99%)
college degree	37 (23%)	43 (22%)	29 (19%)
knows EHF recipient	0 (NA%)	120 (61%)	82 (53%)
(missing/not gathered)	164	1	0
applied to EHF	0 (NA%)	45 (23%)	35 (23%)
(missing/not gathered)	164	0	0
received EHF grant	22 (13%)	27 (14%)	22 (14%)
donated to EHF			
Don't know	7 (4.3%)	6 (3.0%)	11 (7.1%)
No	36 (22%)	25 (13%)	33 (21%)
Yes	120 (74%)	166 (84%)	110 (71%)
(missing/not gathered)	1	0	0

[1] n (%); Median (IQR)

Table 7: *summary table (cont'd)*

Characteristic	**cntrl**, N = 164	**txt**, N = 197	**vid**, N = 154
loyalty to coworkers			
No loyalty at all	14 (8.6%)	10 (5.1%)	6 (3.9%)
Only a little loyalty	16 (9.8%)	27 (14%)	11 (7.1%)
Some loyalty	65 (40%)	83 (42%)	52 (34%)
A lot of loyalty	68 (42%)	77 (39%)	85 (55%)
(missing/not gathered)	1	0	0
loyalty to employer			
No loyalty at all	23 (14%)	22 (11%)	8 (5.2%)
Only a little loyalty	25 (16%)	27 (14%)	24 (16%)
Some loyalty	45 (28%)	81 (42%)	44 (29%)
A lot of loyalty	67 (42%)	65 (33%)	77 (50%)
(missing/not gathered)	4	2	1
recommend employer			
Definitely would not recommend	24 (15%)	20 (10%)	6 (3.9%)
Might not recommend	11 (6.7%)	21 (11%)	10 (6.5%)
Not sure	10 (6.1%)	16 (8.2%)	9 (5.8%)
Might recommend	34 (21%)	46 (23%)	43 (28%)
Certainly would recommend	85 (52%)	93 (47%)	86 (56%)
(missing/not gathered)	0	1	0
union vote			
For the union	41 (25%)	43 (22%)	24 (16%)
Against the union	78 (48%)	99 (50%)	66 (43%)
Not sure	45 (27%)	55 (28%)	63 (41%)
(missing/not gathered)	0	0	1
UI support			
No responsibility	34 (21%)	31 (16%)	14 (9.2%)
A little responsibility	39 (24%)	53 (27%)	37 (24%)
Some responsibility	52 (32%)	57 (29%)	51 (33%)
A lot of responsibility	39 (24%)	53 (27%)	51 (33%)
(missing/not gathered)	0	3	1
pension support			
No responsibility	17 (10%)	18 (9.3%)	9 (5.9%)
A little responsibility	17 (10%)	23 (12%)	13 (8.6%)
Some responsibility	40 (25%)	60 (31%)	44 (29%)
A lot of responsibility	88 (54%)	93 (48%)	86 (57%)
(missing/not gathered)	2	3	2
childcare support			
No responsibility	36 (22%)	37 (19%)	24 (16%)
A little responsibility	29 (18%)	28 (15%)	20 (13%)
Some responsibility	48 (29%)	76 (39%)	64 (42%)
A lot of responsibility	50 (31%)	52 (27%)	43 (28%)
(missing/not gathered)	1	4	3

[1] n (%)

B Survey summary table (weighted)

Table 8: **Sample summary statistics by treatment group**

Characteristic	**cntrl**, N = 166	**txt**, N = 202	**vid**, N = 148
EHF awareness (list)	97 (59%)	122 (60%)	93 (63%)
EHF awareness (cntrl)			
Don't know	21 (12%)	0 (NA%)	0 (NA%)
No	10 (6.2%)	0 (NA%)	0 (NA%)
Yes	135 (81%)	0 (NA%)	0 (NA%)
(missing/not gathered)	0	202	148
age	36 (27, 53)	38 (26, 52)	41 (29, 53)
male	94 (57%)	103 (52%)	69 (47%)
(missing/not gathered)	0	1	0
main job	153 (93%)	187 (93%)	138 (94%)
(missing/not gathered)	0	0	0
job tenure			
Less than 6 months	12 (7.0%)	17 (8.3%)	9 (5.8%)
At least 6 months but less than 1 year	21 (13%)	9 (4.6%)	12 (8.1%)
At least 1 year but less than 2 years	31 (19%)	32 (16%)	33 (22%)
At least 2 years but less than 3 years	17 (10%)	18 (8.9%)	16 (11%)
3 or more years	85 (51%)	126 (62%)	78 (53%)
PoC/nonwhite	40 (24%)	34 (17%)	39 (26%)
(missing/not gathered)	1	4	0
full time	103 (62%)	142 (71%)	91 (62%)
hourly	159 (96%)	192 (95%)	147 (99%)
college degree	36 (22%)	40 (20%)	23 (16%)
knows EHF recipient	0 (NA%)	111 (55%)	77 (52%)
(missing/not gathered)	166	1	0
applied to EHF	0 (NA%)	43 (22%)	29 (20%)
(missing/not gathered)	166	0	0
received EHF grant	24 (14%)	24 (12%)	18 (12%)
donated to EHF			
Don't know	9 (5.2%)	7 (3.4%)	12 (7.8%)
No	44 (27%)	33 (16%)	33 (23%)
Yes	112 (68%)	162 (80%)	103 (70%)
(missing/not gathered)	1	0	0

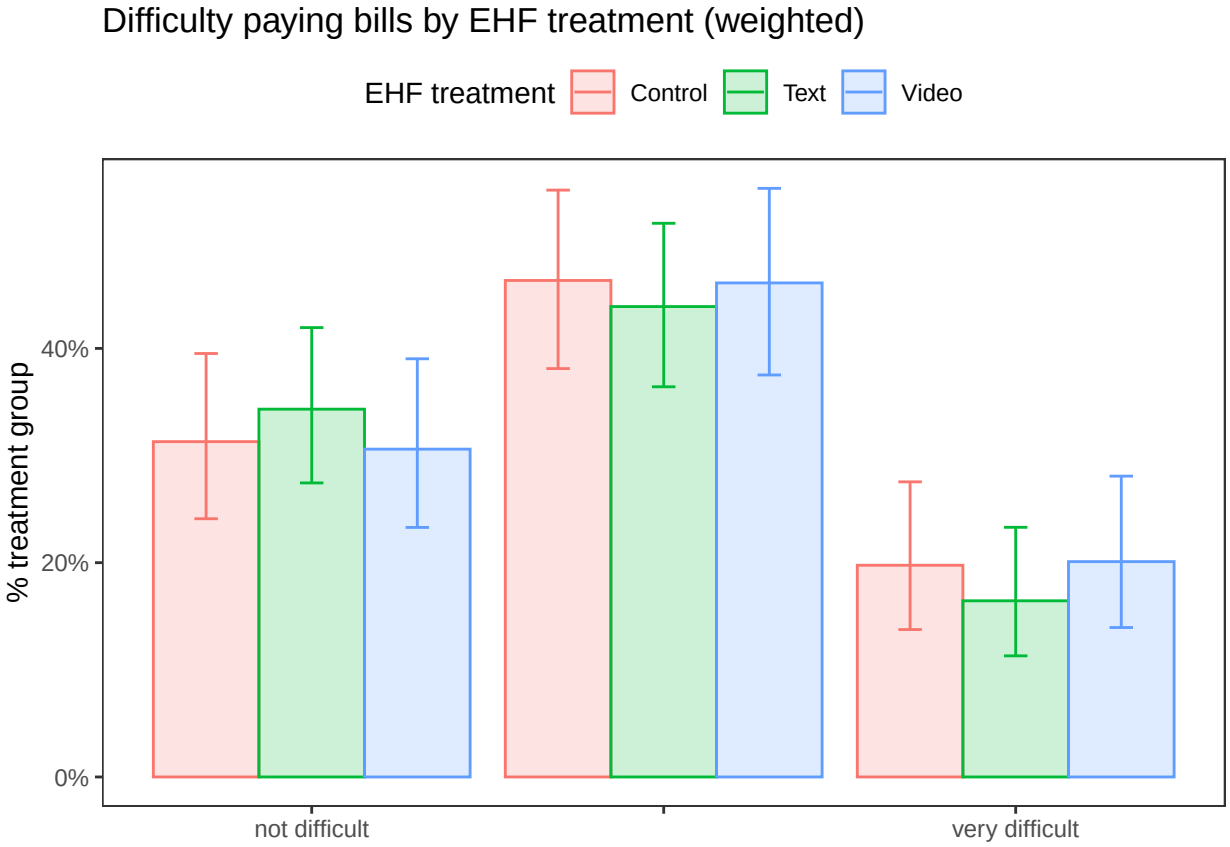
[1] n (%); Median (IQR)

Table 9: *summary table (cont'd)*

Characteristic	**cntrl**, N = 166	**txt**, N = 202	**vid**, N = 148
loyalty to coworkers			
No loyalty at all	15 (9.2%)	10 (4.8%)	7 (4.7%)
Only a little loyalty	19 (12%)	31 (15%)	12 (8.2%)
Some loyalty	70 (42%)	85 (42%)	50 (34%)
A lot of loyalty	61 (37%)	76 (38%)	78 (53%)
(missing/not gathered)	0	0	0
loyalty to employer			
No loyalty at all	28 (17%)	27 (13%)	7 (4.9%)
Only a little loyalty	28 (17%)	27 (14%)	26 (18%)
Some loyalty	48 (29%)	82 (41%)	45 (30%)
A lot of loyalty	59 (36%)	64 (32%)	69 (47%)
(missing/not gathered)	3	2	1
recommend employer			
Definitely would not recommend	28 (17%)	24 (12%)	6 (4.2%)
Might not recommend	14 (8.2%)	23 (12%)	10 (6.7%)
Not sure	9 (5.1%)	14 (6.8%)	8 (5.3%)
Might recommend	36 (22%)	50 (25%)	45 (31%)
Certainly would recommend	80 (48%)	90 (45%)	78 (53%)
(missing/not gathered)	0	0	0
union vote			
Against the union	74 (45%)	95 (47%)	59 (40%)
For the union	43 (26%)	47 (23%)	26 (18%)
Not sure	48 (29%)	59 (29%)	62 (42%)
(missing/not gathered)	0	0	0
UI support			
No responsibility	35 (21%)	31 (15%)	11 (7.7%)
A little responsibility	37 (22%)	55 (28%)	35 (24%)
Some responsibility	50 (30%)	57 (28%)	50 (34%)
A lot of responsibility	43 (26%)	57 (29%)	51 (35%)
(missing/not gathered)	0	3	0
pension support			
No responsibility	16 (9.9%)	18 (8.9%)	7 (4.7%)
A little responsibility	17 (11%)	19 (9.3%)	15 (10%)
Some responsibility	41 (25%)	65 (33%)	41 (28%)
A lot of responsibility	90 (55%)	98 (49%)	83 (57%)
(missing/not gathered)	1	3	2
childcare support			
No responsibility	36 (22%)	35 (18%)	19 (13%)
A little responsibility	28 (17%)	27 (14%)	18 (13%)
Some responsibility	46 (28%)	76 (39%)	61 (42%)
A lot of responsibility	55 (34%)	60 (30%)	46 (32%)
(missing/not gathered)	0	4	2

[1] n (%)

C Difficulty paying bills



D Reporting full covariate results

Table 10: Full covariate reporting for all OLS estimates

	Fin. security	Coworker loyal	Emp. loyal	Emp. reco.	UI support
(Intercept)	0.531**	0.577**	0.423**	0.629**	0.492**
	(0.129)	(0.108)	(0.126)	(0.122)	(0.136)
HDTreatmenttxt	0.043	0.097^{+}	0.008	−0.020	−0.055
	(0.064)	(0.055)	(0.061)	(0.065)	(0.063)
HDTreatmentvid	−0.067	0.148*	0.094	0.126*	0.033
	(0.069)	(0.058)	(0.062)	(0.062)	(0.059)
EHF_aware_listTRUE	0.203**	0.215**	0.164**	0.179**	−0.102^{+}
	(0.058)	(0.049)	(0.057)	(0.059)	(0.056)
rk_age	0.004**	0.002**	0.005**	0.004**	−0.002*
	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)
maleTRUE	0.136**	−0.042	−0.077**	−0.046	−0.047
	(0.033)	(0.026)	(0.028)	(0.029)	(0.031)
main_jobTRUE	−0.116*	0.008	0.055	0.006	0.002
	(0.051)	(0.049)	(0.054)	(0.052)	(0.052)
tenure_num	−0.001	0.001	0.001	0.001	0.000
	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)
nonwhiteTRUE	−0.034	0.034	0.015	0.004	0.178**
	(0.038)	(0.029)	(0.034)	(0.034)	(0.035)
fulltimeTRUE	−0.008	0.012	−0.012	−0.083*	0.047
	(0.039)	(0.029)	(0.034)	(0.034)	(0.035)
hourlyTRUE	−0.097	−0.121	−0.115	−0.143	0.130
	(0.091)	(0.074)	(0.094)	(0.091)	(0.109)
collegeTRUE	0.026	−0.003	−0.080*	−0.044	0.062
	(0.038)	(0.032)	(0.036)	(0.035)	(0.039)
HDTreatmenttxt × EHF_aware_listTRUE	−0.076	−0.173**	−0.026	0.028	0.149^{+}
	(0.079)	(0.067)	(0.075)	(0.078)	(0.078)
HDTreatmentvid × EHF_aware_listTRUE	0.031	−0.116^{+}	−0.028	−0.068	0.116
	(0.084)	(0.067)	(0.076)	(0.076)	(0.077)
N	509	508	502	508	506
R^2	0.15	0.11	0.16	0.14	0.09
F	8.14	4.89	7.83	6.10	3.97

textasciicircum+ p < 0.1, * p < 0.05, ** p < 0.01 Robust standard errors in parentheses

Table 11: Full covariate reporting for MNL model

		(1)	
	response	Est.	S.E.
(Intercept)	Against the union	−1.586*	0.633
	Not sure	−0.749	0.646
HDTreatmenttxt	Against the union	0.458	0.428
	Not sure	0.662	0.443
HDTreatmentvid	Against the union	1.018*	0.499
	Not sure	1.312**	0.505
EHF_aware_listTRUE	Against the union	1.244**	0.424
	Not sure	0.941*	0.456
rk_age	Against the union	0.025**	0.008
	Not sure	0.014^{+}	0.008
maleTRUE	Against the union	−0.018	0.255
	Not sure	-0.457^{+}	0.266
main_jobTRUE	Against the union	0.305	0.446
	Not sure	0.508	0.472
tenure_num	Against the union	0.020^{+}	0.011
	Not sure	0.001	0.011
nonwhiteTRUE	Against the union	-0.557^{+}	0.303
	Not sure	0.109	0.301
fulltimeTRUE	Against the union	−0.320	0.296
	Not sure	−0.678*	0.301
collegeTRUE	Against the union	−0.387	0.297
	Not sure	−0.475	0.334
HDTreatmenttxt × EHF_aware_listTRUE	Against the union	−0.685	0.573
	Not sure	−0.940	0.614
HDTreatmentvid × EHF_aware_listTRUE	Against the union	-1.247^{+}	0.656
	Not sure	−1.010	0.677
N		508	
AIC		1044	

textasciicircum+ p < 0.1, * p < 0.05, ** p < 0.01 Reference category is 'for the union.' Standard errors in parentheses

E Ordered logistic regression models

Table 12: Ordered logit versions of key regression models

	Fin. security	Coworker loyal	Emp. loyal	Emp. reco.	UI support
Text treatment	0.142	0.587^{+}	0.085	−0.191	−0.297
	(0.306)	(0.316)	(0.313)	(0.311)	(0.312)
Video treatment	−0.248	1.069**	0.624^{+}	0.520	0.092
	(0.327)	(0.345)	(0.337)	(0.328)	(0.319)
Pre-exposed	1.079**	1.419**	1.044**	0.987**	−0.583*
	(0.299)	(0.308)	(0.308)	(0.310)	(0.291)
Text x pre-exposed	−0.395	−1.072**	−0.281	0.174	0.738^{+}
	(0.399)	(0.409)	(0.403)	(0.410)	(0.397)
Video x pre-exposed	−0.140	-0.811^{+}	−0.229	−0.221	0.742^{+}
	(0.424)	(0.445)	(0.437)	(0.437)	(0.414)
N	515	514	508	514	511
AIC	1320	1140	1253	1313	1390

$textasciicircum+$ p < 0.1, * p < 0.05, ** p < 0.01

Standard errors in parentheses

F Placebos for UI support

Table 13: Support for other social policies, OLS regression

	Pension	Childcare
Text treatment	−0.031	−0.028
	(0.060)	(0.066)
Video treatment	0.052	−0.031
	(0.057)	(0.068)
Pre-exposed	0.007	−0.028
	(0.055)	(0.061)
Text x pre-exposed	0.022	0.076
	(0.074)	(0.082)
Video x pre-exposed	−0.013	0.133
	(0.073)	(0.085)
N	508	507
R^2	0.01	0.01
F	0.76	1.25

* $p < 0.05$, ** $p < 0.01$ Robust standard errors in parentheses.