



Case Study: Rellevate's Same Day Work Pay Solution in Baltimore

The City of Baltimore faced a significant public safety and traffic congestion challenge due to individuals known as "Squeegee Men" who cleaned windshields at major intersections, often disrupting rush hour traffic. To address this issue, the City partnered with Rellevate through the MOAAME (Mayors Office of African American Male Engagement) program to implement the innovative "Same Day Work Pay" solution. This program provided formal employment opportunities for the "Squeegee Men" within various city departments, enabling them to access their earned wages immediately through a reloadable PayCard.

Project Rationale and Importance

The primary goal of the Same Day Work Pay solution is to promote economic mobility and financial stability for workers who often struggle with cash flow issues and unexpected expenses. Many individuals, especially those in lower-income brackets like the "Squeegee Men," find themselves in a cycle of debt due to the need for short-term financial assistance. Traditional payday loans and high-interest lending practices can exacerbate this problem, trapping individuals in a vicious cycle of debt and financial instability.

Rellevate recognized the importance of providing a responsible and accessible solution that empowers these workers to access their hard-earned wages immediately after completing their work. By offering same-day access to earned wages, the Same Day Work Pay solution helps workers avoid costly overdraft fees, late payment penalties, and the need for predatory lending practices. This innovative approach addresses immediate financial needs and promotes long-term financial well-being and economic mobility.

Implementation and Collaboration

The implementation of the Same Day Work Pay solution involved close collaboration with the City of Baltimore to ensure seamless integration of systems and adherence to all relevant regulations and compliance requirements. Rellevate provided comprehensive training and educational resources to ensure a smooth transition and adoption of the solution by both the City and the "Squeegee Men" employees.

Challenges and Solutions

- ✔ **Integration and Real-Time Tracking:** Ensuring seamless integration processes and systems while maintaining accurate real-time tracking of earned wages was a primary challenge. Rellevate's team of experts worked closely with partners to develop robust protocols and secure data exchange mechanisms, ensuring the accuracy and reliability of the solution.
- ✔ **Logistical Coordination:** Coordinating the delivery of PayCards to the "Squeegee Men," many of whom had limited access to traditional banking services, was another challenge. Rellevate's PayCard solution provided a secure and accessible platform for receiving daily wages, promoting financial inclusion and empowerment.

Results and Impact

The Same Day Work Pay solution has delivered tangible benefits and improvements on both a personal and community level. For the "Squeegee Men" employees, the program has provided a lifeline, enabling them to access their earned wages immediately after completing their work, without the need to resort to predatory lending practices or incur costly fees and penalties.

Key Outcomes

- ✔ **Reduction in Crime:** The program has led to an 80% reduction in squeegee-related crime in the first year and a 74% reduction in the first six months of 2024. These significant improvements are attributed to the direct impact on those engaging in squeegee activity and the provision of readily available resources to replace their previous means of income.
- ✔ **Economic Mobility:** By receiving timely compensation, the "Squeegee Men," many facing economic hardships exacerbated by the pandemic, could address urgent financial needs and achieve greater economic mobility.
- ✔ **Public Safety and Traffic Congestion:** The program has contributed to improved public safety and reduced traffic congestion, addressing the issue's root causes while promoting economic mobility and financial inclusion.

Supporting Evidence, Stats, and Facts

The impact of the Same Day Work Pay solution is underscored by significant reductions in squeegee-related crime. In the program's first year, there has been an 80% reduction in squeegee-related crime. Additionally, in the first six months of 2024, there has been a 74% reduction in squeegee-related crime. These reductions can be attributed to the direct impact of the program on those who engage in squeegee activity, providing them with readily available resources to replace their previous venues (intersections/corners) and means of funds (squeegeeing) with comprehensive programming and immediate stipends or One Work One Day pay on the Rellevate card.

Conclusion

Rellevate's Same Day Work Pay solution has proven to be an effective and innovative approach to addressing the financial challenges faced by lower-income workers, particularly the "Squeegee Men" in Baltimore. By providing immediate access to earned wages, the program has promoted economic mobility, financial stability, and public safety. The success of this initiative highlights the potential for similar programs to be implemented in other municipalities, fostering a more inclusive and equitable society.



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