



		STRATEGIES	GOALS	POTENTIAL FOR		
				EMPLOYERS	GOVERNMENT	FINANCIAL PROVIDERS
PREVENTION		Stable employment	Regular hours, predictable earnings, and generous benefits	Give part-time employees more hours before hiring more workers Provide advance notice of schedule changes Offer benefits like paid time off	Enforce existing labor laws Require advanced notice of schedules or fair compensation for last-minute changes Require paid time off Strengthen worker voice	Provide employers with products that allow more regular pay Offer small-dollar loans for proven worker training programs
		Safety net	Easily accessible social programs that are designed for volatile incomes	Ensure workers have access to legally mandated benefits like workers' compensation and unemployment insurance by classifying them as "employees" and not "independent contractors" when appropriate Help workers enroll in public benefit programs	Expand access to social insurance like unemployment compensation or work-share arrangements Provide alternative disbursement options for lump-sum benefits such as the EITC Design safety net eligibility criteria and certification processes cognizant of the incidence of volatility Consider universal cash transfers	Make public transfers more efficient by streamlining application process Develop savings or payment products that pair with government benefits
		Liquidity	High-quality cash management tools, including savings, credit, and insurance, for smoothing income and consumption	Pay workers more frequently Smooth bonuses across pay periods Allow for customizable withholdings from paycheck Automatically enroll workers in savings accounts via payroll deduction	Write regulations that ensure safe, high-quality financial services while encouraging innovation Build infrastructure for emergency savings Provide savings match Require automatic enrollment in savings accounts via payroll deduction	Develop short-term savings products informed by behavioral science Develop affordable small-dollar credit as alternative to payday lenders Provide channels for improved credit reporting Develop hybrid products that meet savings, credit, and transactional needs Allow for faster bill payments and bank transfers
MITIGATION						