



Project Redesign + New America

Pandemic unemployment and the social safety net

Executive summary: outcomes & approach

An experiment in
human-centered
policy design in a
partnership between
Project Redesign and
New America.

What we learned

People feel trapped in
a game that they
don't know how to
play, and they
definitely don't know
how to win.

They didn't expect to be playing this game. They thought government would have their backs. That was a (maybe mythical) promise.

Pandemic assistance made a huge, positive difference for a short time for some people

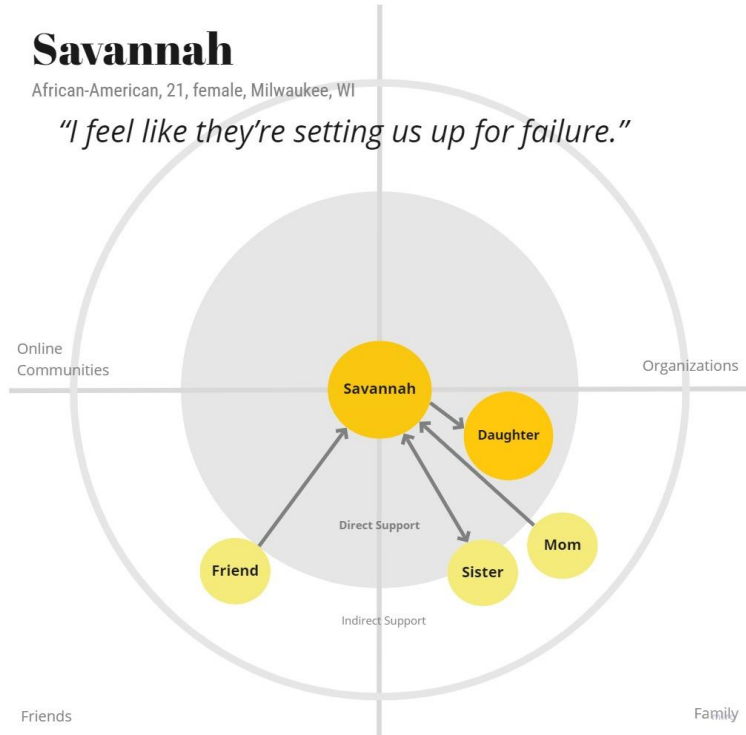
- Stimulus checks + additional \$600 / week + extensions fed people and kept them in their homes
- PUA was especially helpful to people who would otherwise have fallen through the cracks.
- Back dating payments to March was a relief
- Independent consultants applied for PPP and EIDL rather than PUA
- Many participants enrolled in other safety net programs for the first time ever

The safety net was strained by urgency, scale, and inflexible systems

Savannah

African-American, 21, female, Milwaukee, WI

"I feel like they're setting us up for failure."



- **Participants relied on their personal and professional networks to fill gaps that unemployment didn't cover**
- The pandemic compounded the pain points and brought new barriers
- The way pandemic assistance was implemented put more burden on newly eligible people
- State unemployment systems are confusing, rigid, and cumbersome, and they failed to meet the scale of need
- State customer service is understaffed and demands persistence from claimants
- Extraordinary delays resulted, and were anxiety-making for participants, pushing some into debt cycles

Participants experienced extraordinary and agonizing wait times for assistance

- Participants described the process of applying for unemployment as a full-time job
- Ultimately, some ran out of time to be safe and healthy as they waited
- Collectively, participants waited 6.5 years trying to get unemployment between March and the end of June 2020
- Each barrier in the process added to the time it took for participants to apply for and get their claims processed
- Processing claims took between 4 and 16 weeks -- and possibly much more, just to learn whether the claim was approved

Unemployment Waits

March - June 2020



Anh

Daughter of immigrant parents

When shelter-in-place was announced Anh's parents' nail salon closed completely, and Anh's hours dropped first to half time, then a couple hours a day, then to zero.



Claim 1

Anh applied for unemployment as soon as her hours were reduced...

The experience was time consuming and frustrating because the information from California Employment Development Department did not help Anh know that PUA hadn't been implemented yet until after she had filed claims the first time. So she had to do it a second time.

Paycheck Protection Program denied

Anh applies for PPP for her parents. They were too late by the time they found a bank that would help them. The program had run out of funding.

Claim 2

Applies for PUA for dad
Dad's application went smoothly.

Anh's is receiving her unemployment benefits.

Anh's dad is receiving his PUA benefits.

Claim 3

Applies for PUA for mom
Because of a system error, Anh's mother's birth date was incorrect, which had a cascading effect on her claim by generating a need to verify her identity.

Anh's mom still is waiting to get approved for PUA.

When Anh's mother's birth date was corrected in the system, somehow her name was changed.

V.

On the brink of eviction



V was a client systems engineer but was let go from her job last August. She has been living off of savings as best she can. V is on Medicaid and is immunocompromised. She struggles with PTSD, bipolar disorder, and ADHD while being on the autism spectrum.

V first applied for benefits in late April. As of our interview on June 17th, she still had not received benefits, two months later.



Had the pandemic not happen, V would be homeless. The moratorium on evictions and the no-fault order on not paying rent, keeps her in her home, while she figures out next steps.

Around April 20 V applies for UI. It's the exact website from 2009. The questions haven't been adjusted for COVID.

Had she known, she would have waited for the Pandemic Unemployment Assistance instead of sitting through the burden, waiting to get rejected from UI.

V applies for PUA via a website with a secure email system and uploads documentation as a PDF.

V embarks in a series of issues such as having to fax or mail when she missed a report and struggling with her log in because she didn't remember her security questions from 2009.

While V experiences technical issues, ESD keeps V in good standing.

On June 15th, V receives a confirmation that her PUA was received

On June 19th, rent moratorium runs out and V might be evicted.

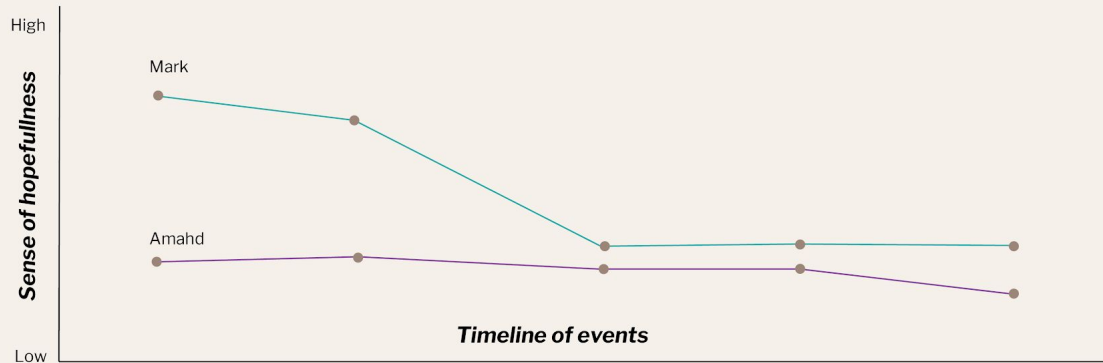
Amahd & Mark

Frontline workers

Amahd was a door-to-door salesman in Detroit, Michigan before he decided to leave his job when it became unsafe.

Mark worked at a coffee plant in Utah. While Utah is one out of the 7 states that didn't have a safe-at-home order, coffee shops start to close and business slows down dramatically.

They both worry about going back to jobs that require them to risk their health.



1 / Before the pandemic

Like many people essential workers that we've talked to, Mark and Amahd suspected that work would not be safe enough.

His colleagues at the coffee plant were not healthy and eventually Mark was furloughed due to drop in sales. He applies for unemployment benefits.

Amahd quits his job because he would have to risk his health during the pandemic.

2 / Applying

Mark immediately applies for unemployment benefits and receives it within two weeks.

Amahd waits about a month to apply for because he was discouraged from past denials.

3 / Call back from work

Mark's boss gives him a 14 hour notice to come into the office and discuss returning back to work. When filling out questions for his weekly claim, he writes that he was called back though he had not actually started work. Because of this he was kicked off the system.

Amahd is anxious and depressed because the only jobs available are at a warehouse or requires risking his health. He sees that the pandemic has raised existing systemic issues.

4 / Seeking benefits

Mark and Amahd both find it disappointing that they both received more money while not working.

Mark has been on the fence about applying for foodstamps because he had been rejected from other safety net programs in the past.

Amahd continues to receive SNAP benefits and medicare while being unemployed.

5 / Feeling stuck

Mark and Amahd spend a lot of their time looking for jobs. The only ones available require them to work in unhealthy conditions.

They are both worried about benefits running out but they don't feel safe going back to work.

While applying for benefits, participants managed stress, worries, and grief

- The pandemic exacerbated existing stressors in participants' lives and introduced new ones
- Participants faced tradeoffs between working and risking their health and their family's
- Losing health insurance and risk of eviction were major sources of stress
- Parents and caregivers navigated new responsibilities with limited support
- Uncertain job prospects brought financial burdens into sharp relief
- Plans fell apart as the rules of the game changed in the pandemic context
- Participants grieved and saw structural inequity laid bare

Deliverables

- Briefs:
 - [Successes of pandemic UI](#)
 - [Barriers and pain points](#)
 - [Time and waiting](#)
 - [Family and the non-government safety net](#)
 - Context: other stressors
- [Collected stories](#)
- Tools
 - [Methods workbook](#)
 - [Research kit](#)
 - [Graphics](#)
- [Participants and methods](#)
- [Project mechanics](#)

Approach: Open research design

- Qualitative, story-driven
- Focused on the lived experience from *living experts*
- Open design: inviting partners into the process and showing the work

Rapid sharing: Stories and takeaways

Research design:

- 5 high-level focus questions to direct the open conversation
- 5 themes through which to listen to the interviews
- Hour-long conversations on video or phone
- ASAP following interviews, write a 2- to 4-page “story” answering the focus questions

Rapid sharing:

- Open research design with partners and CBOs
- Publishing stories as they were written
- Collections weekly
- Weekly open, public meeting to highlight 1-3 stories and pull out takeaways
- Encouraged partners, others to share widely, including work in progress

Focus questions

What's the living and working situation like, generally, and how are things different during COVID-19 from how they were before?

Why were they trying to get benefits and how did it go?

How did they even think to apply?

Are they getting help?
What kinds?
How is it, asking for, getting, and using this help?

What are they doing to keep things together for themselves and their family?

Lenses

Unemployment and COVID-19 stats
tell us about what is happening

**These interviews explored what it's
like for people to try to get benefits
now**

- Barriers and pain points
- Time and waiting
- Breakthroughs
- Relationships and influences
- Tech and government attitudes

Sourcing participants

- Partner with CBOs
- Personal and professional networks
- Social media

Participants opt in to the study

Selecting participants

Priority criteria:

- Unemployed or reduced hours
- Non-white
- Low wage jobs
- Geographically distributed
- Disabilities

Design of the briefs

Promoting skimming and
scanning:

- Summary conclusion in the primary heading
- Headings are talking points and takeaways
- Any brief can be skimmed in 60 seconds

Project Redesign bridges the gap between tech and government.

DO

Connect two deeply different worlds

METHODS: Sprints + Human Centered Design

Sharp, cross-functional teams intent on solving specific challenges

GOAL

Real change done well at scale