

Project Redesign

Pandemic unemployment and the social safety net

Context: Pandemic, race, and economy

Aesclinn Donohue
Dana Chisnell

There's a future in which people will have forgotten what 2020 was like. There wasn't only unemployment, of course. Unemployment was at an historic high because of the COVID-19 pandemic. But even before the pandemic hit, the U.S. struggled with systemic racism, a healthcare system that was strained in a range of ways, and a job market in which real wages had not increased in decades.

While our focus was on the experience people had in applying for unemployment during a pandemic, there was so much more to every story. We wanted to capture the larger context both for posterity and to convey the complexity of the lived experience for the living experts we interviewed.

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

Even in the best of times, filing an unemployment claim is not pleasant. After all, you're unemployed. Often suddenly. When COVID-19 was declared a pandemic by the World Health Organization and cities and states started issuing lockdowns of businesses and stay-at-home orders for people, folks like the participants in our study were already working hard to stay afloat.

At the beginning of March 2020, they all had some kind of employment or were going to school (or both). By the time we talked with them in June 2020, they were anxious about whether they were ever going to get unemployment payments, worried about housing, concerned about existing health challenges or disabilities, and struggling with new burdens in taking care of family.

No one expected to be in this situation. But all the rules had changed over night.

The pandemic exacerbated existing stressors in participants' lives, and introduced new ones.

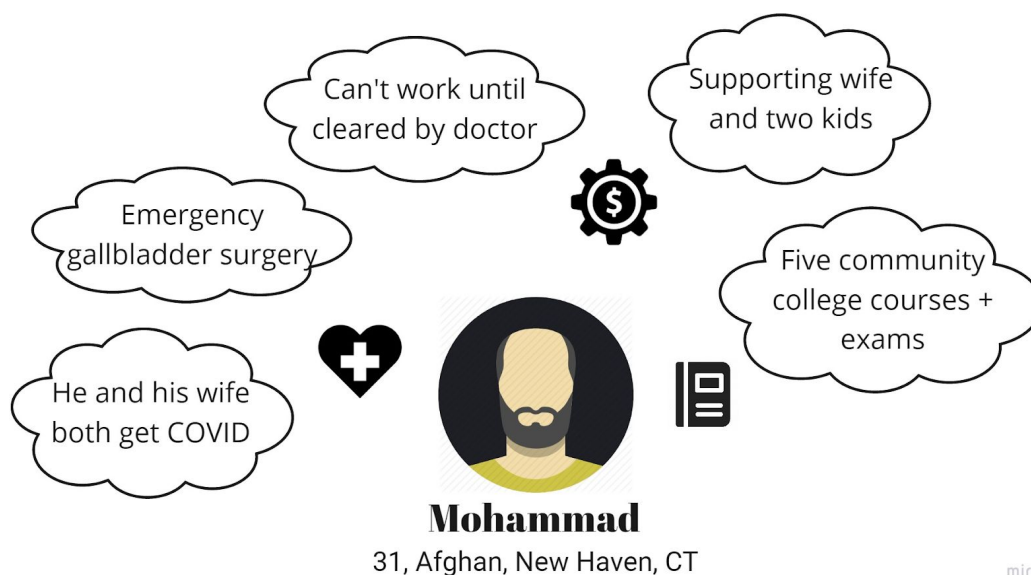
Even before COVID-19 became a pandemic, participants were managing health problems, financial and work-related issues, and caring for sick or ageing relatives. To some extent, that's life. But everything got more complicated with the pandemic.

Participants described making difficult tradeoffs between health and work. Worries about health insurance and housing were common. Several participants had recovered from COVID-19, or thought they might have had it, but weren't sure. A few had lost family or friends to COVID.

Beyond these tangible, practical concerns, some participants were also coping with heavy emotions. Some were grieving for family members and friends whom they'd lost to COVID-19, or supporting loved ones who were grieving. A couple of participants who were Black said that recent cases of racial injustice added to their grief and worries. The pandemic laid bare systemic inequality. No one had a good sense of what was coming next, and they worried about making things work for themselves and their families as the economy reopened.

The time and difficulty of applying for benefits was yet another layer on top of existing concerns. Mohammad and Savannah's stories illustrate some of the many layers of complexity that participants experienced while they navigated the benefits system and sought to support themselves and their families. Below, we've highlighted these stories. We also discuss wider factors that affected the larger group of participants.

Mohammad: Navigating health, education, and work while supporting his family of four.



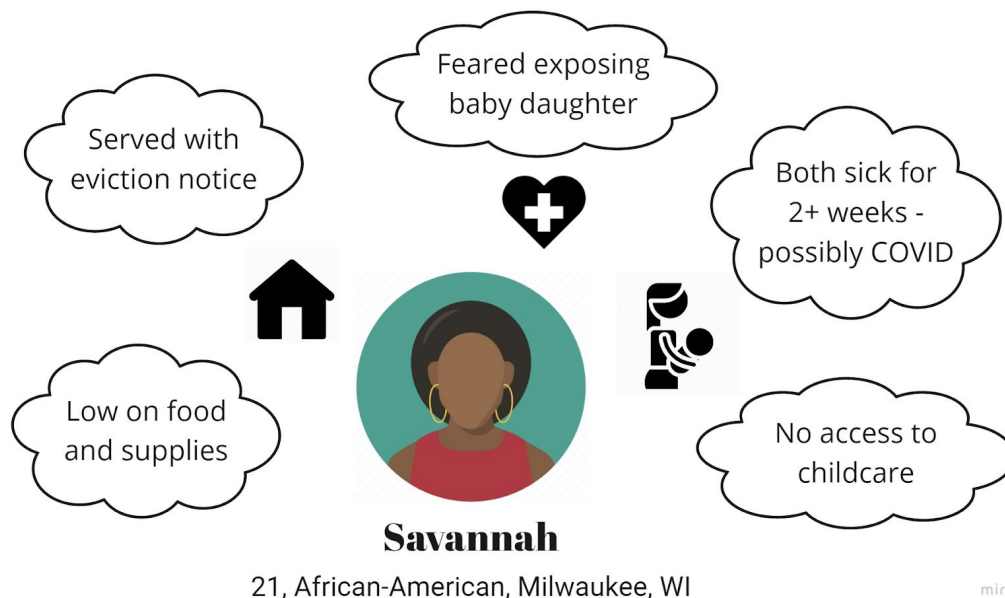
- Husband, father of two young children - a baby and a four-year-old
- Working at a gas station and studying accounting in community college full time

When the pandemic hit, Mohammad's wife wanted him to stay home so they could avoid getting sick, but he needed to keep working to support their family. He took precautions at his job at a gas station -- wearing a mask and gloves, and cleaning his shoes and changing clothes before coming into the house.

Mohammad ended up falling ill, but not with COVID-19, at first. He had to have emergency gallbladder surgery. Then, just a few days after the surgery, he was exposed to COVID-19 and soon became symptomatic. A few days later, his wife got sick too.

Mohammad lost his job at the gas station because his doctor had ordered him not to work for a month after his surgery and his boss needed to replace him. He then found a job at an Amazon warehouse, but couldn't work until he got cleared by his doctor, because it required lifting heavy objects. Coinciding with all this, Mohammad still had exams to take for his five college courses.

Savannah: Supporting her family, recovering from illness and unable to work without daycare.



- Mother to a one-year-old daughter, limited family support
- Lost her serving job due to COVID-19, can't take another job without childcare, which was impossible to find

Savannah entered the pandemic already struggling financially. Business at the restaurant where she worked as a server trickled to a halt. Around the time that the stay-at-home order was issued, she and her daughter both fell severely ill for two full weeks. She wasn't tested and wasn't sure if it was COVID-19 or a bad flu, but it only reinforced her priorities of both staying healthy and supporting herself and her daughter.

Savannah found a new job as a cleaner at a hospital, though she was worried about being in a hospital environment, where she could easily get sick and bring home the illness to her daughter. On her first shift, she found out that the daycare at the hospital was operating at 25% capacity and couldn't take her daughter. She told us that it was hard enough to work an eight-hour shift in normal times when the daycare will only take your child for eight hours. With the reduction in capacity due to coronavirus, the childcare challenge became insurmountable. Without access to daycare, she had no way to work the eight-hour shifts that the new cleaning job required.

Savannah fell behind on rent and was struggling to access groceries and items that she needed for her daughter, like diapers. A couple of days before we spoke,

Savannah was served with an eviction notice. She didn't have family who could help house her. She was about to start a new serving job at a local chain restaurant that week, but didn't know if the pay would be enough to avoid eviction.

Participants saw racial inequity laid bare.

The disproportionate impact of the pandemic on Black people and communities of color also came through in our interviews. Georgia, in Alexandria, VA, noted an increase in racist hiring practices.

“It doesn't matter that I have three college degrees and dozens of years of experience. People have retreated to responding with their amygdala. They see Black and that is it. My career trajectory has paused.”

- Georgia, Alexandria, Virginia

George Floyd was killed by police in Minneapolis on May 25, 2020. Protests in cities around the world were the backdrop for our study, in addition to pandemic COVID-19. Following the many recent incidents of racial injustice, a couple of participants mentioned an added layer of stress and emotion. Amahd talked about how racial inequality was brought to the surface through recent events. He described conversations with older folks that were tough for him as a Black man, when they told him that he should just be grateful that he even had access to certain jobs.

“Is something going to happen to me?”

In Texas, Rachael lived with her mom, who was in treatment for lung cancer and at a very high risk if she were exposed to COVID-19. Rachael worried a lot about potential exposure and took extensive measures to minimize the possibility, particularly knowing the severity in patients who are Black. She had lost her appetite and had been having trouble sleeping due to stress, and was trying to prioritize her health. She liked to go for runs to stay well but, as a Black woman, was anxious and conscious of picking specific parks over others for her running route. She had recurring thoughts wondering if something bad would happen to her.

In general, this was an area that would be worth a deeper look, in terms of understanding the impacts of intersecting and compounding stressors facing Black, Indigenous and other people of color during the pandemic, as well as how

community expertise, mutual aid groups, and other grassroots work helped to defend and protect people in these communities.

Participants faced tradeoffs between working and risking their health and their family's health.

Participants feared getting sick by going to work.

“Why do I have to work in a warehouse under these grueling conditions in the middle of a pandemic? Like, why do I actually have to do that? It's necessary because I need to live and eat. And if I don't, there are no safety nets. There are and there aren't, because you might get caught [with COVID-19] but you might not.”

- Amahd, Detroit

Amahd was a door-to-door salesman for a home improvement company in Michigan. When the pandemic hit, his boss told him to continue going door to door and to wear gloves while shaking hands with people. Amahd wanted to work, but was worried about his health and that his work wasn't respecting proper social distancing, so he ended up leaving his job. He looked for other jobs, but felt depressed that many of the jobs available to him put their workers at high risk.

Many participants shared their concerns over working in public-facing jobs like bartending or serving. Christina, in New Orleans, loved working in the hospitality industry. However, without the general population following mask guidelines, she worried that her line of work could be too risky given that her immune system was compromised. Zach and his wife, who both worked in front-of-house restaurant jobs in Dallas, were “extremely not comfortable” with going back to work the week that we spoke with them, but felt they didn't have a choice. They wanted to work, and needed to work, but they were scared of putting their health at risk. “It sucks, feeling like I can't feel safe and healthy doing this work.”

Those with compromised immune systems couldn't work.

In Massachusetts, Anna had rheumatoid arthritis and bipolar disorder, and took medication that compromised her immune system. She worked as a budtender at a marijuana dispensary, which was considered essential, so her work didn't close

when the stay-at-home order took effect. In the first days of the pandemic, an obviously ill customer coughed directly on her and Anna's doctor ordered her to isolate for two weeks. Her employer was cutting back on workers, and she was initially furloughed from her job, but when she was called back she couldn't take the work because of health concerns. There was no mask order where she lived, and her compromised immune system put her at too high a risk for severe COVID-19 to be exposed. She was eventually told that she wouldn't be re-hired.

Donna had lupus, which also prevented her from continuing her normal job duties as a social worker at a homeless shelter outside Milwaukee, WI. Not only did her doctor order her to self-quarantine when Wisconsin entered shelter-in-place on March 25th, the CEO of the shelter ordered all employees with underlying health conditions to stay home as well. Like others, she wanted to go back to work, but had mixed feelings. Her doctor finally cleared her to get back to work around the beginning of July. She was nervous, saying, "Our shelter was in the area with the highest population of positives. But I work third shift," she reasoned, "and everyone is sleeping, so I won't have much contact with people."

"It freaks me out.."

Santiya, in Greensboro, North Carolina, had asthma and allergies, and one of her kids had skin and respiratory issues. She feared that she and her son could get very sick if they caught COVID-19. She was working remotely for a call center, but her full-time hours were cut so much that she was going to need to find work elsewhere if they didn't increase soon.

Santiya knew that the economy needed to move and that people needed to get back to work, but she was concerned that people weren't taking the pandemic seriously. She wished the government would enforce social distancing orders and was scared to see a surge in cases. Because of all this, she hoped to find a remote job or, at the very least, a job where she wouldn't be facing the public. She was also worried about the cost and health safety of sending her kids to daycare if she started working a non-remote job again.

Losing health insurance was a major source of stress.

"It's a horrible thing to have your health tied to a job."

Many participants, like Mark, quoted above, talked about the blow of losing their health insurance. Rachael, in Texas, had lost weight and was unwell because she was stressed about the pandemic. She was very worried about having lost her health coverage and not being able to get anything through the government. V., in Portland,

Oregon, had been relying on friends to help her pay for prescriptions before she eventually was approved for Medicaid.

A month after he was laid off from his job at a coffee roastery in Logan, Utah, Mark was given 14 hours of notice to come back to work. He wasn't comfortable returning to his job, where social distancing wasn't possible, his colleagues weren't wearing any personal protective equipment, and several people had already gotten sick. He'd lost his health insurance when he lost his job, and said it felt horrible to have to make tradeoffs between having health insurance and feeling safe working. He knew it would be tough to find other work during the pandemic, but didn't feel at all safe going back to his previous work environment.

Some participants faced decisions between having an income and having health insurance.

Julie, in Aptos, CA, had Common Variable Immune Deficiency and had health insurance through her partner. He had been furloughed from his job as an amusement park mechanic, but his company continued to provide health benefits while they were closed. He was thinking about returning to a construction job, which was considered essential, so that their household would have an income coming in. But this could have meant both of them losing their health insurance. Julie's condition was triggered by stress, and before the pandemic her doctor had already recommended she take a disability leave to manage her condition. Their health insurance was critical for Julie to keep receiving the monthly transfusions she needed to manage her immune condition. It was difficult for her and her partner to know what the best decision would be between two essentials -- having income or maintaining their health coverage.

Many parents and caregivers navigated new responsibilities with limited or no support.

Parents reoriented their lives to make things work for their children.

Anthony, in Greensboro, North Carolina, had to withdraw his five-year-old daughter from daycare even before the shutdown because of her weak immune system. He and his wife had both had their work hours cut back and were arranging their schedules to rotate childcare for their daughter while also looking for more work. Balancing their work schedules gave them childcare coverage, but it was hard to find time together.

Shalonda, in Wisconsin, was furloughed from her job as a paratransit driver, but her job as parent of two teenagers and grandparent to an infant only ramped up. She spent her days helping her teenagers get settled into remote schooling, including applying for access to a laptop through their high school and helping to troubleshoot their online learning. Santiya, in Greensboro, also talked about having to help teach her two children from home after the schools closed. She found it difficult and felt that the remote coursework was less stimulating for her children. She also felt nervous letting the kids play outdoors at the playground because she was afraid they would be exposed to COVID-19.

Financial burdens that were challenging before became unmanageable and plans fell apart.

Business owners worried that customers wouldn't come back.

Demand at the nail salon that Anh's parents owned in California had fallen a lot, even before stay-at-home orders. They had gradually reduced their hours before they finally closed completely when the lockdown order was given. They weren't sure what would happen when they re-opened, which was still several weeks out when we spoke. They worried that customers would be slow to return and that the business wouldn't recover. Anh said she was especially concerned about this after California Governor Gavin Newsom announced that the first community transmissions of COVID-19 in the state had originated at a nail salon. Because so many salons in California are owned by Vietnamese people and other people of color, Anh felt that the announcement racialized the situation, and that people might not come back to Asian-operated salons. Governor Newsom later retracted those comments, but it felt to Anh that the damage was done, and that people would hang on to the first story.

We heard from other folks, too, who performed personal services like pet sitting. If people weren't traveling, the pet sitting market dried up.

Students and recent graduates worried about finding jobs and managing their student debt.

We spoke to a few students and recent graduates who worried about their student debt loads. Those with student loans talked about how helpful it was to have loan payments paused temporarily, but worried about what they would do when that

ended. This included participants like Sara, in New York, who had just taken a new loan for her graduate studies, and was still paying off considerable prior student loan debt. V., in Portland, OR, at one point had been one or two years away from finishing her student loan payments, but now was behind on rent and car payments and didn't know when she would be able to catch up. Without an income other than the pandemic relief check, Anthony, in Cleveland, OH, mentioned the pause on student debt as one of the biggest sources of help during the pandemic.

Students and recent graduates worried about what it would look like to enter the job market now. Jasmine, in New York, had recently finished a Master's program and, before the pandemic, had planned to work her retail job at a boutique while she found a longer term job in her field of study. She was still hoping for that to happen as her best-case scenario, but wondered what would actually come of that plan.

The job market had limited options, and participants wondered if and when it would rebound.

Many participants were really worried about the job market. Looking for work in Easthampton, Massachusetts, most of the job openings that Anna saw were for professionals like therapists. She didn't know what she would do if she didn't have a new job when her benefits ran out. Alba, in San Diego, CA, was applying for jobs through all of the typical sites, like Indeed, LinkedIn, and Create & Cultivate, but had found it difficult to get a response. She also said it was hard to tell who was hiring in her area.

Some participants, like Savannah, did find new jobs, but couldn't take them without having childcare for their kids. This created a trap where she couldn't work without childcare, and none was available. Some participants who had been furloughed, like Zach in Dallas, weren't sure if they still technically were employed or not, and what that meant for them. Zach was concerned about his job security. "I'm furloughed, but am I still working?" Rachael, who had been working as a housekeeper on a cruise before the pandemic, hoped to return to that job. She was seeking other work too, and worried about being overqualified for the jobs she was applying for. In general, she felt a lot of uncertainty over whether she'd be able to go back to her previous job and if not, what work she would find.

Plans fell apart as the rules changed during the pandemic.

Savings helped many to get by, but they were running out.

Some participants had a small financial reserve, but their savings weren't designed to meet the economic demands of a global pandemic. In Wisconsin, Jonathan always

planned ahead for the usual slowdown at his bartending job over the summer. He budgeted so that he'd make enough over winter and spring to carry him through the low period. He felt lucky that he had those savings, but wasn't sure what would come next now that he was heading into the summer slump in a pandemic having run through much of his savings. Lorelyn's family, in Neenah, WI had already run through half of their savings while Lorelyn was out of work and they were living off of her husband's income. She was concerned about what they would do when their savings ran out. Sara, in New York, told us that without the student loan she had just got for the upcoming school year, she would have "less than \$,1000 to my name."

No one expected to find themselves in this situation.

"At the age of 60, who would have thought I'd be in a position to need FoodShare?"

- Donna, Milwaukee

Outside Milwaukee, Donna's savings had run out, and she seemed sad and surprised to find herself in this position. Her son, a manager at an Applebee's, was now paying most of their bills, while she paid her mortgage with a pension from her late husband.

Participants without a financial cushion faced the prospect of homelessness.

Several participants didn't have savings to fall back on or had run out of savings, and were doubly worried about job prospects and making ends meet. For these individuals, homelessness was an imminent concern. V., in Portland, OR, said that she would be evicted when the moratorium on evictions ended. In Milwaukee, where there was no moratorium in place, Savannah had been served with an eviction notice. She was about to start a new job as a waitress the week that we spoke, but wasn't sure what that would mean for her ability to stay in her apartment.

The pandemic compounded the cognitive load of dealing with everyday *and* exceptional tasks.

A sense of uncertainty pervaded our conversations, as plans participants had made before the COVID-19 pandemic had to change. It felt like all of the rules of the game

had shifted without warning. Almost all participants were worried about their future prospects, including whether they'd be able to find work, stay safe, and make enough to earn a living.

Through the interviews, we got the sense that life events that would have been challenging in the best of times were so much harder in pandemic unemployment. How do you find work when you spend hours a day just trying to find out when your unemployment payments will come? How do you return to your front-line job when you can't be sure you won't bring COVID-19 home to your family? How do you cope when the rainy fund you squirrelled away won't last for a month's-long "rainy day"?

About the project

This project was an experiment in human-centered policy design, in a partnership between Project Redesign at NCoC and New America's New Practice Lab. Our methods and approaches echo the framing of Equity Community Centered Design, originated by [Creative Reaction Labs](#).