

Project Redesign

Pandemic unemployment and the social safety net

Relationships in the safety net: Families and help outside government

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Participants relied on their networks to cover the gaps unemployment assistance didn't fill.

Some participants got their basic needs met mostly through their personal safety net.

Relationships were critical in meeting the needs of participants, both for their benefits applications and for life in general.

Applicants needed support to:

- Figure out what they were eligible for, how to apply, and what to expect throughout the process
- Manage stress and uncertainty around their benefits applications
- Cope with day-to-day issues
- Manage bigger picture concerns like making ends meet, remaining housed, and preserving their health
- Process fears about the pandemic and longer-term financial instability.

Participants also provided a great deal of support to others – often acting as caretakers for children or other family members. Many also spent time and resources helping others with unemployment benefit applications and with everything from childcare to housing, to masks for healthcare workers. For example,

David joined a mutual aid group to help others, Amahd helped his cousin apply, and Julie filled out the forms for her partner.

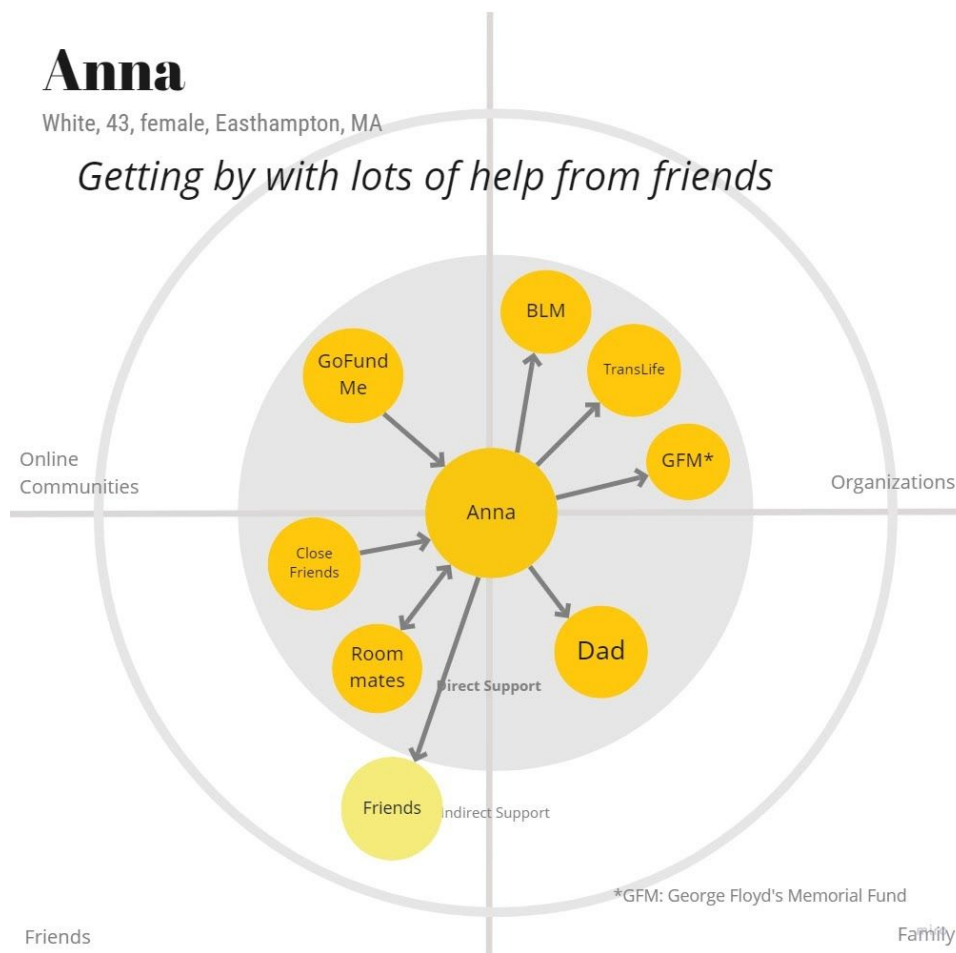
Participants turned to family members, social media, non-profits, and mutual aid groups when they had trouble getting benefits or understanding information.

Family networks were often the strongest source of support.

Some of our participants were only able to get by because of help from personal networks, especially if they waited a long time between applying for benefits and receiving payments. Family members, if they had resources to share, were the most reliable source of support. For example, Donna, a 60-year-old social worker outside Milwaukee, pooled resources with her son, who was still working. Donna had enough money from her late husband's pension to keep up with mortgage payments, and her son took on paying most of the other household bills. In Cleveland, Kevin, who is 33, and his wife arranged for their five-year-old daughter to stay with her grandparents for half the week so the couple could work their remote jobs. Other participants we spoke with moved in with family to save money or share caregiving duties. Some also turned to relatives for loans to make rent and pay for groceries.

People without family networks looked to “found family” and friends to get by.

A few participants, like V, got help from “found family” and close friends, or sometimes employed roommates, to cover expenses. These ties felt more tenuous. Jonathan, a 29-year-old bartender in Wisconsin, said his roommate helped him pay rent: “I don't like doing it, but I can lean on him for a bit and I can compensate him later.” Amahd, 23, in Detroit, had nowhere else to go and ended up living in a family member's acquaintance's spare room. Anna, who is 43, told us that she relied on lots of help from her friends to get by, receiving money for her dog's vet and splitting some costs with her roommate. Participants often relied on their networks for unforeseen expenses that fell outside their day-to-day needs. Some took loans from friends or set up fundraising websites.



Anna had a strong friend network that supported her emotionally and financially, but she also gave to organizations she cared about.

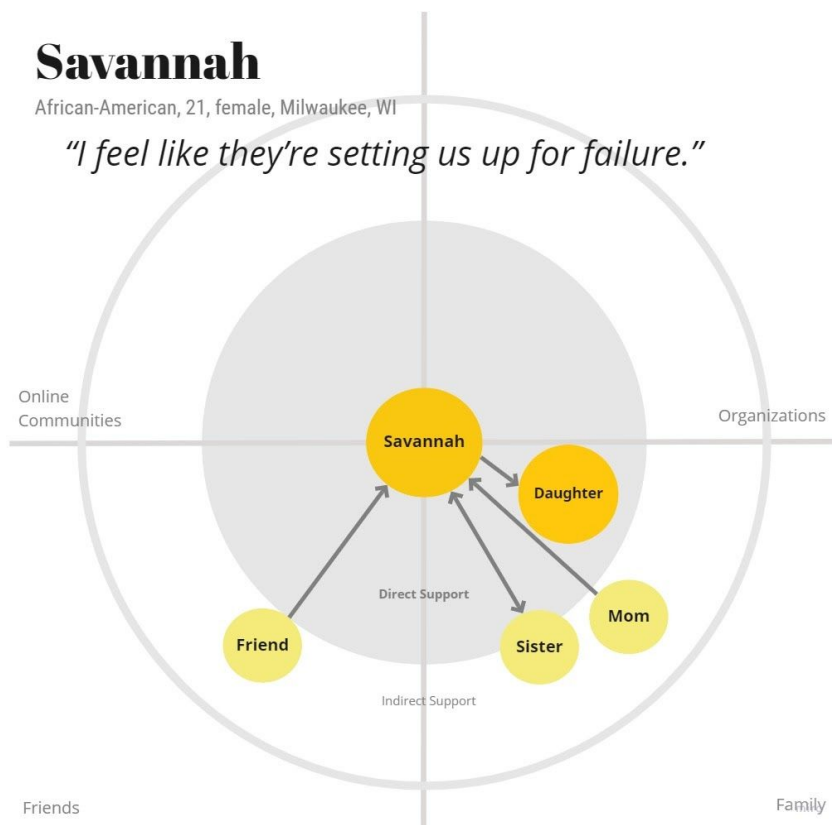
People with weaker personal networks faced serious hardships sooner.

Overall, participants without a strong personal safety net or web of connections struggled the most. People who couldn't turn to close connections for help with money, housing, or childcare fell behind on rent and bills.

Some faced potential homelessness when we spoke with them. V.'s friends, in Portland, had lent her a bit of cash and helped pay for her medicine, but V. had no idea how she would catch up on back rent and avoid eviction if the moratorium ended as scheduled.

Savannah, (whose network we mapped out below), a single mother who worked as a server in Milwaukee, felt the effects of the pandemic well before the shutdown, and

things only got worse after that. By February, the restaurant where she worked was already almost empty as diners stayed home. No diners meant no tips, so she was taking home little beyond her \$2.33/hour base wage. Savannah's family was nearby and she was earning a bit of money babysitting for her sister, but none of them could offer her housing when she and her baby daughter received an eviction notice, a couple days before we spoke with her.



Savannah had a tight family network, but they couldn't help her as much as she needed.

People often trusted information from close connections over official sources.

In navigating uncertainty, participants looked to other people's experiences for guidance. Folks sought out companionship, encouragement, and reliable information. When government and news outlets failed in this role, friends and family and online communities filled the gap. Our participants helped others in turn, sharing experiences and giving advice or even completing applications on behalf of parents or partners.

Participants got help from family members to understand what to do and walk through their applications. Some family members had experience with unemployment and could offer tips; others had relevant professional expertise. Debbie, in California, has a brother who's a CPA. He counseled her early on to apply for everything she could find, and advised her to ask her mortgage and car loan providers for payment deferments. This made a big difference in her financial position while she waited to apply for Pandemic Unemployment Assistance. Anthony, in North Carolina, used to work 40-50 hours at a grocery distribution warehouse, but had his hours cut back to just 20-25 hours a week and assumed regular unemployment assistance wouldn't be available. It was his cousin who told him that his reduced hours made him eligible for benefits.

Beyond family, participants relied on friends, roommates and coworkers for information and support. Christina, who is 25, lived with two roommates in New Orleans. All three applied for unemployment at the same time and in the same room together, and compared notes on timing, notifications, and payments throughout the process. Kevin, who had been furloughed from his sales job in Cleveland, described something similar – he and his furloughed co-workers checked in on one another regularly and shared status updates and tips for reaching Ohio DJFS workers. Kevin mentioned that this had been particularly helpful for his Spanish-speaking coworkers.

Many participants helped others with benefits applications at the same time as managing their own.

Participants often provided others with guidance and support with the unemployment claims process, whether to their parents who face language barriers, to partners overwhelmed by the details, or to friends, roommates, and coworkers who were also applying and waiting.

One participant, Anh, applied for regular unemployment early, after her work hours as a medical assistant were cut in March. Her parents own and run a nail salon, and Anh helped manage the salon's finances and other business tasks, since they didn't speak much English. Anh felt it was her responsibility to know what her parents were eligible for (for example, food stamps) and stay on top of all of the applications. When we spoke in mid-June, her mother's unemployment claim was still pending and her parents were about to have a verification interview for CalFresh (California SNAP). Anh's concern and frustration were both palpable.

Meanwhile, Jasmine, 26, in New York, who had lost her retail job, tried to help her dad with filing his unemployment claim. He'd lost his login details from years ago when he'd last applied for benefits, and no one could help them unlock his account. They abandoned the effort after six weeks, when he went back to his construction job.

Similar to Anh, Jasmine felt a strong sense of responsibility and the experience weighed on her. She felt disappointed in the system and frustrated that she hadn't been able to do more to help her dad.

Online communities helped people apply and provided a sense of solidarity.

We heard a lot about communities on social media where people turned for information and support. It's important to note that we recruited a number of participants through these channels, but the numbers nevertheless speak for themselves – there are dozens of unofficial Facebook groups focused on unemployment for states, with tens of thousands of members in each. These groups were, at times, the only way participants were getting any information about benefits.

Many participants were also part of trade or affinity groups related to their jobs, like pet sitter or bartender associations. Participants said these groups were helpful for tactical tips, but equally important for moral support. Several folks mentioned that these online communities helped them to feel they weren't alone in their experiences, and to build a sense of solidarity with others in similar positions.

Being able to give back provided a sense of meaning in unstable and confusing times.

Participants talked about the challenges of staying home, losing jobs that they thought were steady, and not knowing when they'd next be able to work. They weren't sure if they'd be able to support themselves and their families if demand stayed so low, not to mention how they'd be able to stay safe on the job. In the midst of all this, they turned their attention to giving back and supporting others.

Participants' generosity went far beyond the advice and support they provided to family and friends. We asked Anh about how her parents were getting by on her dad's unemployment payments while waiting for other benefits to come through. She said they were a lot more likely to be giving than asking for help. They'd already made thousands of masks for medical workers across the state. Anna, in Massachusetts, donated small amounts to charities and bail funds in recent weeks, in addition to helping out her roommate and dad with bills when she could. George, in Texas, gave "probably half" of the benefits he received to a friend who was having trouble getting unemployment, and whose parents were undocumented. In New Orleans, Christina described different groups in her community that were packaging up food to give away on a regular basis. Finally, Mohammad, in Connecticut, initially refused to take the small cash payment we offered for our interview, even though

his family could have used the money. He only accepted when we gave him the option to donate it to an organization that he wanted to support, and he planned to use the money to help someone else.



Anh was a major source of support for her parents in getting their unemployment claims filed and managed. Her parents focused attention on helping others.

In the online world, communities also moved beyond moral support to material help. David, a participant in Chicago, helped to stand up a mutual aid network in his community. Meanwhile, after Zach, a participant in Texas, shared his story in a Facebook group for the service industry, a total stranger in the UK sent him and his wife a bottle of what he called, "Whiskey while we wait." Zach is hoping to return the favor by shipping him a bottle of Jameson Cold Brew that is unavailable in the UK. Folks online also contributed cash or bought meals for those who were even more strapped for cash. When Zach and his wife were running low, someone sent them dinner. After they got their unemployment payment, she and Zach paid it forward by

using the same platform to buy dinner for another family experiencing unemployment.

Crowdfunding and grants filled some of the gaps in the official safety net.

Finally, participants also accessed other forms of support to help fill the gaps. These were often programs that were created specifically for the pandemic. Brian, in New York, got a grant through a COVID-relief fund created by a foundation called MusiCares, and Christina, in New Orleans, received a small bartender grant that was distributed nationwide. Anthony, whose work hours were cut by half, was approved for a \$500 grant for his energy bill that helped him a lot. A couple of participants used GoFundMe to help make ends meet.

Overall, people with strong networks were better able to weather the crisis, piecing together support from family and friends and seeking out information from a variety of sources.

Given the confusion and uncertainty around the process of applying for unemployment, having people they could turn to for advice and moral support made a big difference in their ability to cope and feelings about being in control (or at least not out of control).

Those with fewer personal supports and who had trouble accessing benefits often faced serious hardships. These folks felt like the system was setting them up to fail. The official safety net wasn't working to keep them afloat, and they didn't have access to a web of personal connections and resources to catch them.

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](#).