

# The Experiences, Needs, and Voices of Workers in Low-Income Households During COVID-19

OPRE Report #2022-173

August 2022



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## Overview

### Introduction

The COVID-19 pandemic and its economic fallout have caused major disruptions for many workers and their families, particularly individuals working in jobs with low wages. This report summarizes the experiences that 41 such workers shared with us during in-depth interviews. The respondents had participated in one of four employment programs participating in federal evaluations sponsored by the Office of Planning, Research, and Evaluation within the Administration for Children and Families, U.S. Department of Health and Human Services. Capturing the voices of those who have been directly impacted by the pandemic's effect on low-wage work provides an important and often neglected firsthand perspective, derived through lived experience, of the pandemic's impact on those in the low-wage labor market.

The in-depth interviews examined how the respondents' employment situations changed during the pandemic and the financial struggles they faced as a result of losing their job or having their work hours reduced. Their narratives shed light on the wide range of challenges they encountered in their roles as both workers and caregivers, and the coping strategies they used to make ends meet. Direct quotes from interview participants and sketches of their experiences are included throughout the report to lift up the voices of the individuals and learn from their lived experiences.

### Primary research questions

Four key research questions guided the in-depth interviews and are the focus of this report:

- How did COVID-19 affect workers' employment and financial circumstances?
- How did participants view their employers' response to COVID-19 and disruptions to business?
- How did the employment programs these workers participated in before the pandemic help them weather the pandemic's challenges?
- What other strategies and supports, including government assistance and community resources, did workers use to cope with employment changes and financial uncertainty?

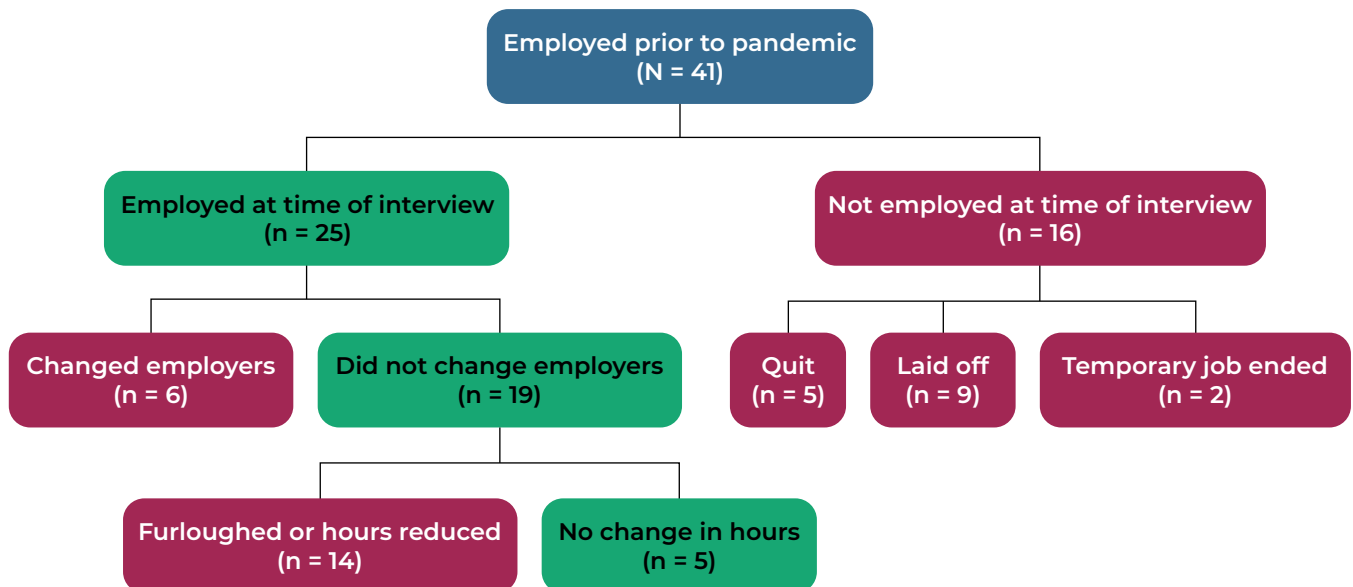
### Purpose

This study is designed to deepen understanding of how individuals working in jobs with low wages experienced and navigated the COVID-19 pandemic by listening to their personal narratives. The stories and experiences workers share in this report can provide useful insights to policymakers, employers, and programs that are interested in better supporting individuals with low incomes and their families.

## Key findings and highlights

- Workers interviewed for this study held jobs that were particularly susceptible to the pandemic's economic effects, and almost all experienced some disruption in their employment during the pandemic (Figure 1). Although some of them were involuntarily laid off or had their hours reduced, others quit for pandemic-related health and safety reasons or because they needed to care for their children when schools and child care options were closed.
- With little or no savings to fall back on, the combination of reduced earnings and increased expenses put some workers into debt or deepened existing debt. COVID-related government relief provided some temporary support, but at least half of the workers who were interviewed described how they still struggled to keep up.
- For many individuals, problems caused by loss of earnings were exacerbated by increases in food and utility expenses as families spent more time in the home instead of at work or school.

**Figure 1. Participants' employment experiences**



Note: Red boxes show the number of participants who experienced changes in their employment situation between February or March 2020 (when the pandemic hit) and the time of their interview (between September and December 2020); green boxes show the number of participants who did not experience changes. "Laid off" means the participant was let go from a job that continued to exist; "temporary job ended" means the job itself was eliminated.

- To help make ends meet, most of the interviewed workers sought support from local community organizations, family, and friends; and relied on services provided by employment programs, including temporary financial assistance. Most also continued to rely on the government support they were receiving before the pandemic.
- The employment programs the workers participated in both before and during the pandemic responded to the crisis at hand and provided a range of services that went above and beyond typical offerings. The interviewed workers appreciated the increased communication and check-ins from staff, the suggestions and referrals to additional community resources and, in some cases, the extra financial support.
- Participants described emotional stresses and mental health challenges caused by the pandemic, but also demonstrated strength and resilience in coping with them.

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## Methods

The research team recruited study participants from four employment programs that serve people with low incomes who face various challenges to employment: (1) Bridges from School to Work (Bridges); (2) Families Achieving Success Today (FAST); (3) Family Development and Self-Sufficiency (FaDSS); and (4) LIFT. Individuals were eligible for the study if they were between the ages of 18 and 59 and were employed at any job for pay (either part or full time) when the pandemic hit in early 2020. Staff from the employment programs identified potentially eligible individuals, gave them an informational flyer about the interviews, and encouraged them to call a dedicated toll-free phone number to express interest and schedule an in-depth interview.

The research team conducted in-depth interviews with eligible workers between September and December 2020. The interviews took place by phone or videoconference and lasted between one and two hours. The research team asked open-ended questions designed to stimulate a conversation. With consent from study participants, the research team recorded and transcribed the interviews, and coded them using the NVivo qualitative data analysis software package. The coded data were analyzed to examine themes that addressed the research questions and to identify supporting quotations.

## Recommendations

The findings from this research suggest that policymakers and program administrators might consider the following during national crises:

- **Facilitating program coordination.** Streamlining application processes and support from disparate government assistance programs might alleviate the burden on individuals to navigate complicated systems, particularly when their bandwidth is exhausted trying to make ends meet during periods of heightened stress.
- **Bolstering rental assistance.** Rent was one of study participants' biggest financial stressors. Strategies for providing more immediate and accessible rental assistance (along with promotional material and information on how to apply) would alleviate the burden on families to negotiate with landlords, many of whom could be struggling financially themselves.
- **Acknowledging and accommodating participants' stress.** Programs designed to help workers, including government programs, should recognize the broader toll crises like the pandemic may take on individuals working in jobs with low wages by offering more than financial assistance. For instance, public assistance programs that rely on caseworkers to facilitate services for participants might need to enhance their communication protocols and prioritize clients' emotional well-being. In addition, programs that are time limited or have expectations for program compliance might temporarily relax their requirements to acknowledge the tremendous strain on participants.





# The Experiences, Needs, and Voices of Workers in Low-Income Households During COVID-19

## About this report

This report draws upon in-depth interviews with 41 workers to better understand how they experienced and navigated the COVID-19 pandemic in the summer and fall of 2020. All of those interviewed were participants in employment programs being evaluated under two large projects sponsored by the Office of Planning, Research, and Evaluation (OPRE) in the Administration for Children and Families within the U.S. Department of Health and Human Services. Their narratives and reflections about their experiences, challenges, and successes can provide useful insights to policymakers, employers, and programs interested in better supporting workers with low incomes and their families.



The report examines (1) how the pandemic affected workers' employment and finances, (2) their views on how their employers responded to the pandemic and related economic disruptions to business, (3) how the employment programs they participated in helped them weather the pandemic, and (4) the coping strategies they used to address the effects of the pandemic on their lives.

Capturing the voices of those who have been directly impacted by the pandemic's effect on low-wage work provides an important and often neglected firsthand perspective, derived through lived experience, of the pandemic's impact on those in the low-wage labor market. Throughout this report, we include direct quotes from interview participants and illustrative vignettes of their experiences to lift up the voices of the individuals who shared their stories with us.

## Introduction

The first confirmed cases of the severe acute respiratory syndrome coronavirus 2, the virus that causes coronavirus disease 2019 (COVID-19), appeared in the United States in early 2020. By March, the steady rise in cases led to state and local restrictions on social gatherings; school and business closures; and, ultimately, quarantine and stay-at-home orders. Nationally, the unemployment rate increased from 3.5 percent in February to nearly 15 percent in April 2020. Although the unemployment rate fell from its peak in April, it did not fall below 6.7 percent for the remainder of 2020.<sup>1</sup>

In addition, compared with the months immediately preceding the pandemic, during the early months of the pandemic more people who wanted to work withdrew from the labor market, and more worked fewer hours than they wanted to.<sup>2</sup>



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The COVID-19 pandemic and the resulting economic fallout has caused major and far-reaching disruptions for many workers and their families. Because of the industries and occupations they work in, workers in low-wage jobs are more likely than workers in higher-wage jobs to be affected by the disruptions.<sup>3</sup> Studies reveal that single mothers have felt the effects most severely for two key reasons:

- the pandemic caused the most disruption in sectors in which women represent a large proportion of the workforce—restaurants and other retail establishments, hospitality, and health care; and
- school and day care closures made it harder for parents to keep working.<sup>4</sup>

The economic impacts of COVID-19 also disproportionately affected people of color. According to survey data from the Pew Research Center, about 61 percent of Hispanic adults and 44 percent of Black Americans said in April 2020 that they or someone in their household had lost a job or wages because of the coronavirus outbreak, compared with 38 percent of White adults.<sup>5</sup>

To understand how individuals working in jobs with low wages were impacted by the pandemic, we conducted in-depth interviews with 41 such workers and provided them with an opportunity to share their personal experiences. This report begins by describing the in-depth interview methods used to carry out all phases of the study, followed by contextual background on the pandemic's impact. It then provides information on the interview participants' demographic characteristics and the extent to which their family members had contracted the virus. The remainder of the report addresses the following four key questions that guided the interviews and concludes with a summary of key themes that emerged:

- How did COVID-19 affect interview participants' employment and financial circumstances?
- How did participants view their employers' response to COVID-19 and disruptions to business?
- How did the employment programs help participants weather the pandemic?
- What other strategies and supports, including government assistance and community resources, did participants use to cope with employment changes and financial uncertainty?

## **In-depth interview methods**

Literature on conducting high quality qualitative research suggests that often, research subjects “are the best source of information on their own conditions.”<sup>6</sup> In-depth interviews also capture richly detailed experiences at an individual level, which neither aggregate data by population nor individual survey data can offer. Individuals were eligible for an interview if they were (1) between the ages of 18 and 59; (2) employed at any job for pay (either part or full time) when the pandemic hit in February or March 2020; and (3) participating in one of four employment programs being evaluated under two large OPRE projects: the Next Generation of Enhanced Employment Strategies (NextGen) Project<sup>7</sup> and the Evaluation of Employment Coaching for Temporary Assistance for Needy Families (TANF) and Related Populations.<sup>8</sup> The employment programs, described in Box 1, serve people with low incomes who face various challenges to employment. The programs, which were selected because of the range of populations they serve, include: Bridges from School to Work (Bridges), Families Achieving Success Today (FAST), Family Development and Self-Sufficiency (FaDSS), and LIFT.

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### **Box 1. Interview participants were recruited from four employment programs**

**Bridges from School to Work (Bridges).** Bridges is an employer-driven program that provides job readiness instruction, placement, and post-employment support for up to a year after job placement for young adults (generally ages 17–22, up to age 24) with disabilities. Bridges typically partners with schools and school districts to recruit participants, and actively partners with employers to find jobs for program participants. The program operates in 12 cities: Atlanta, Baltimore, Boston, Chicago, Dallas, Ft. Worth, Los Angeles, New York City, Oakland, Philadelphia, San Francisco, and Washington D.C. Interview participants were recruited from program participants in Chicago and New York City who were at least 18 years old. Bridges is included in the NextGen Project.

**Families Achieving Success Today (FAST).** FAST provides employment services to a subset of participants in the Minnesota Family Investment Program (that is, Minnesota’s TANF program) in Ramsey County, Minnesota (St. Paul). Specifically, it serves those who have a disability or care for someone with a disability. Participants receive support in setting and making progress toward personal goals from an employment guidance counselor, who also coordinates services with mental health providers and a health insurance navigator to help participants apply for Medicaid. Participants can also receive Individual Placement and Support (IPS) services if they choose to. IPS helps participants quickly obtain a job that fits their interests and skills, and services are time-unlimited. Interview participants were recruited from the pool of all program participants. FAST is included in the NextGen Project.

**Family Development and Self-Sufficiency (FaDSS).** Seventeen local human services agencies in Iowa use grants from the state Department of Human Rights to provide TANF families with formal and informal assessments, referrals, coaching, and support with setting and pursuing their goals for employment and job retention. Typically, services are provided during home visits, but they were provided virtually during the COVID-19 pandemic. Participants can receive services while on TANF and up to seven months after leaving TANF. Interview participants were recruited from rural communities in the state. FaDSS is included in the Evaluation of Employment Coaching.

**LIFT.** LIFT is a nonprofit organization that provides career and financial coaching, financial support (\$150 quarterly for continuing to engage in the program and making progress toward goals, and up to \$1,000 over two years), employment and financial management workshops, and social activities to parents and caregivers of young children. The program is designed to support participants for two years. LIFT operates in Chicago, Los Angeles, New York City, and Washington, DC. Interview participants were recruited from the universe of LIFT program participants across all locations. LIFT is included in the Evaluation of Employment Coaching.

To recruit for the study, employment program staff identified potentially eligible individuals, gave them an informational flyer about the interviews, and encouraged them to call a dedicated toll-free phone number to express interest and schedule an interview. Mathematica staff screened callers for eligibility and, if they met the criteria, scheduled and conducted the interview. Programs did not require individuals to participate in an interview, and Mathematica did not provide information to the programs about which individuals called the toll-free number and which ones completed an interview.

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All interviews were conducted between September and December 2020 and lasted between one and two hours. All were conducted over the phone by trained staff and guided by a protocol of open-ended questions designed to inspire a conversation. All participants were offered the opportunity to do the interview by video call, but only two opted to do so. Thirty-six of the interviews were conducted in English and five in Spanish. Interviews addressed participants' employment experiences and financial circumstances, the support they received from the employment programs, their coping strategies during the pandemic—including use of government and community supports—and their employers' response to the pandemic. To protect their identity, we use pseudonyms when quoting participants throughout the report, and include no information that could be used to identify them.

In-depth interviews provide much richer and more nuanced information about participants than surveys, focus groups, or other types of data collection do. Because participants are encouraged to tell their own stories rather than respond to a structured set of questions, information can surface that would not have come to light through other means of data collection. We methodically determined the target population and how to recruit them, the questions we would ask, how we would ask them, and how we would analyze them. Information in this report about the individuals' circumstances is solely based on the participant's narrative and interpretation of events, relationships, and circumstances. The themes discussed here are not based on the opinions of the authors; they are themes discussed by the participants themselves. Program administrators and staff supervisors provided information during telephone interviews in late 2020 about their operations during the pandemic; this information is summarized separately in boxes throughout the report to provide context for participants' responses.

There are limitations to keep in mind, however. Because of the non-random sample, the interview participants are not necessarily representative of the broader population of workers in low-income households generally, nor of those participating in the employment programs they were recruited from. For instance, individuals participating in employment programs (who tend to have tenuous employment, often in low-wage, low-skilled jobs) may have been more likely than individuals in the general population to experience a work disruption during the pandemic, and individuals recruited for an in-depth interview may have been more engaged with the employment programs than those who were not.

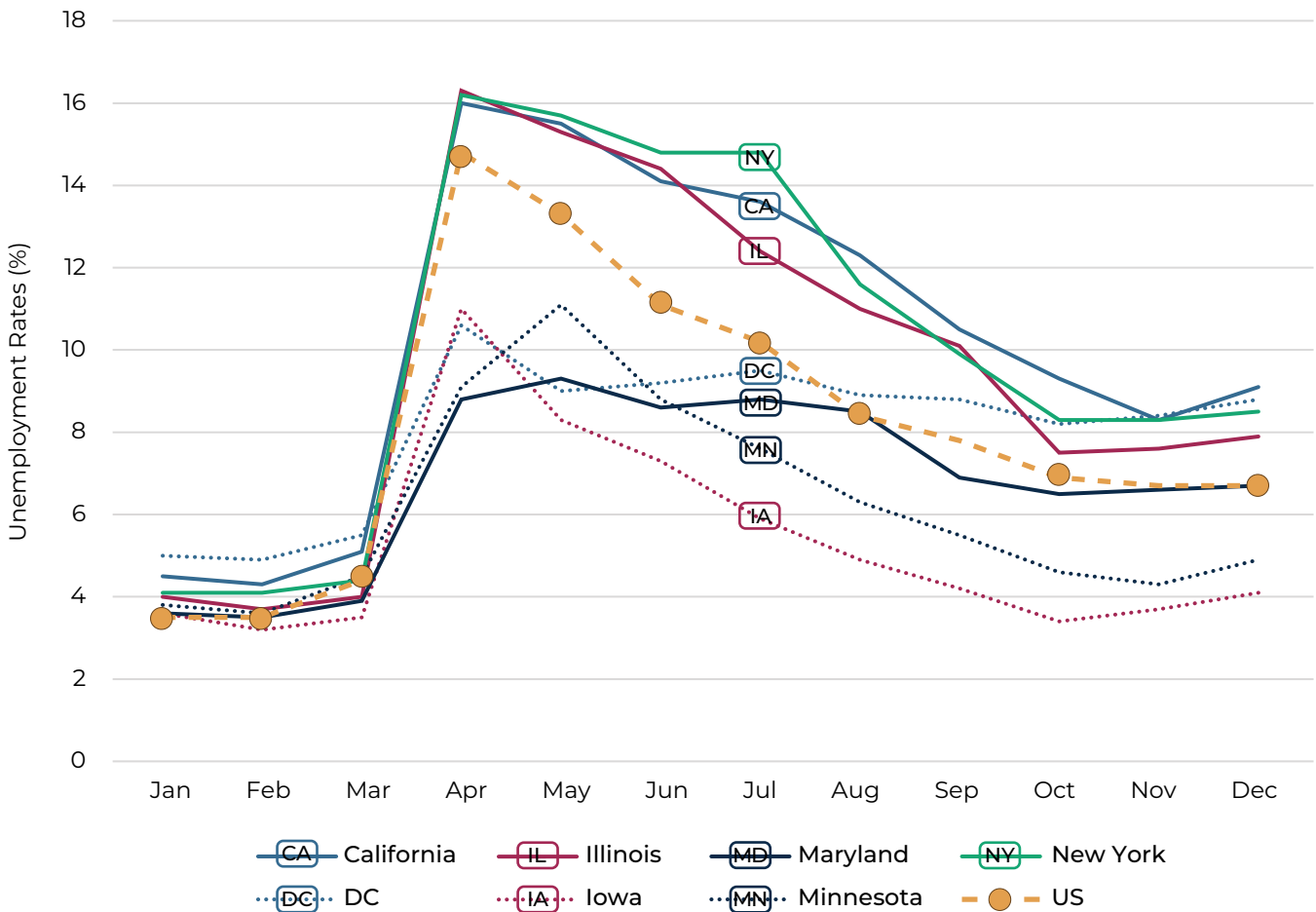
## Participants' backgrounds

### Location

Interview participants resided in one of seven cities, states, or regions where the employment programs operated (Chicago; Iowa; Los Angeles; New York City; Prince George's County, Maryland; Ramsey County, Minnesota; and Washington, DC.) Their experiences during the pandemic were shaped in part by the economic and policy climate in their city or county and state of residence. Over the period of time that participants were asked to reflect on and share their experiences:

- Governors across the country issued statewide shutdown orders for non-essential businesses, largely beginning in March and early April of 2020.
- Across the localities where participants lived, the unemployment rate increased on average almost 400 percent between February 2020 and its high in April, May, or June (Figure 1 shows state unemployment rates, and Appendix A shows local rates). Although rates dropped after those highs, they remained substantially higher throughout 2020 than they were before the pandemic.

**Figure 1. Unemployment rates in participants' states, 2020**



Source: <https://www.bls.gov/charts/employment-situation/civilian-unemployment-rate.htm>

- The economic disruption led to an increased need for assistance and support. For example, nationwide, the Supplemental Nutrition Assistance Program (SNAP) caseload increased by 20 percent between February 2020 and its annual high in September 2020. In the states where participants lived, SNAP caseloads increased to between 110 and 136 percent of their pre-pandemic sizes.<sup>9</sup>
- The study states issued eviction moratoriums in mid-March before the Coronavirus Aid, Relief, and Economic Security Act (also known as the CARES Act) federal eviction moratorium on March 27, 2020. The Centers for Disease Control and Prevention (CDC) later reinforced this guidance in September by issuing a temporary moratorium on residential evictions through the end of 2020.
- Policy efforts to contain the spread of the COVID-19 virus varied across states and localities. States like New York that saw a springtime virus surge mandated masking in public as early as April 2020; other states, such as Minnesota, did not impose such a requirement until July 2020.
- Localities instituted stay-at-home orders at different periods of time for different durations, and local day care and school closures affected people's ability to return to work even when non-essential businesses were allowed to open in some capacity.

## Demographic information

Though interview participants were all low-wage workers participating in employment programs, they had different demographic characteristics and household structures (Table 1). Most were members of racial or ethnic minority groups. Seventeen identified as African American or Black, 13 identified as White, 2 identified as multiracial, and 9 identified as another race. In total, 14 also identified as Hispanic, Latino/a, or Spanish origin. Only 9 participants identified as White and not of Hispanic, Latino/a or Spanish origin. Most participants were female (36) and most were between the ages of 25 and 44 (26). All participants except those from the Bridges program had resident children; most of them (24 of 30 participants in the other 3 programs) had children ages 5 to 12. Bridges participants were somewhat different from the participants in the other employment programs in that they were youth (age 18 or older) transitioning to adulthood who tended to be living with their parents (that is, they were not the primary earners in their households). The average age of Bridges participants was 21.

**Table 1. Characteristics of interview participants**

	Number of participants				
	Bridges	FAST	FaDSS	LIFT	Total
<b>Female</b>	7	8	8	13	36
<b>Male</b>	4	0	1	0	5
<b>Age</b>					
18-24	10	0	0	0	10
25-44	1	7	7	11	26
45+	0	1	2	2	5
<b>Hispanic, Latino/a, or Spanish origin</b>	5	0	2	7	14
<b>Race</b>					
African American/Black	5	5	1	6	17
Multiple races	0	1	0	1	2
White	3	2	7	1	13
Other <sup>a</sup>	3	0	1	5	9
<b>Has children<sup>b</sup></b>	0	8	9	13	30
Under 5 years old	0	1	1	5	7
5-12 years old	0	6	7	11	24
13-18 years old	0	6	2	3	11
<b>State/region (locality) of residence</b>					
CA (Los Angeles)	0	0	0	3	3
DC (DC and Prince George's County, MD) <sup>c</sup>	0	0	0	5	5
IA (12 rural and suburban counties)	0	0	9	0	9
IL (Chicago and Springfield)	8	0	0	2	10
MN (Minneapolis–Saint Paul)	0	8	0	0	8
NY (New York City)	3	0	0	3	6
<b>Total</b>	11	8	9	13	41

<sup>a</sup> One LIFT participant did not provide a response about their race, and their race was categorized as "other."

<sup>b</sup> Subgroups are not mutually exclusive, so numbers sum to more than 30.

<sup>c</sup> DC and Prince George's County are combined because the participant(s) who lived in Prince George's County were served by a DC-based employment program. (Prince George's County is a county in the State of Maryland that borders Washington, DC).

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## Health history

Interview participants' susceptibility and personal exposure to the potentially deadly effects of the virus shaped their employment experiences. For 28 of the 41 participants, underlying physical health conditions put them or family members living with them at increased risk for severe sickness from COVID-19. Half of the participants had underlying physical health conditions—such as asthma, high blood pressure, or diabetes—themselves; slightly more than two-thirds had family members with these conditions. When asked about their primary concerns related to COVID-19, about half of all participants said they worried about becoming infected or infecting relatives, especially young children and loved ones with preexisting health conditions.

By the time of the interview, five participants had contracted COVID-19 themselves (four of whom also had resident family members who contracted the virus), and six others had family members outside their households who contracted COVID-19. Of the 11 participants who contracted COVID-19 themselves or had any family members contract COVID-19, 4 had family members die from the virus, and 3 of the 4 said it was because their family members continued working at their jobs through the pandemic. One participant shared:

**“ I saw my relatives go to the hospital, and they came out dead. I didn't even want to answer the phone—they'd just say, your aunt died, your cousin. Well, so many people from my family died from COVID... They kept working. They didn't stay home. They kept working, and they didn't believe it. They didn't use a mask or gloves... My uncle used to work nearby. He kept on working at that restaurant... They closed the restaurant for takeout, but a lot of people went there. They didn't respect the safe distancing, and my uncle got infected, and he died. He was older. His daughters said he never wanted to stop working. When they sent me home, he kept on working, he never stopped. ”**

*(Malayah, employed food delivery worker)*

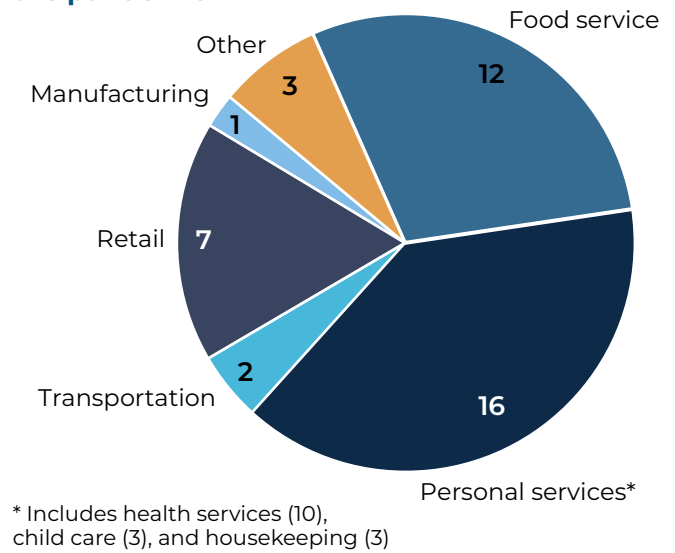
Beyond the emotional toll of losing loved ones to the virus and dealing with the symptoms associated with contracting COVID-19, several participants shared that the pandemic exacerbated existing health issues. Seven participants said they or their children gained an unhealthy amount of weight or developed poor eating habits because of inactivity or boredom. One participant was hospitalized for diabetes complications because stress from the pandemic led her to overeat, increasing her sugar intake. Another worried that her elementary-school-age child was showing symptoms of diabetes. Two participants shared that pandemic-induced stress increased their blood pressure, and one of them consequently went into labor four weeks early. These health-related concerns and experiences often drove participants' decisions around employment and how they coped during this period of uncertainty.

## How did COVID-19 affect interview participants' employment and financial circumstances?

**Participants had jobs that were particularly susceptible to the pandemic's economic effects.**

Six industries were most directly affected by shutdown orders: restaurants and bars, travel and transportation, entertainment (for example, casinos and amusement parks), personal services (for example, dental hygienists, day care providers, and barbers), retail (for example, department stores and car dealers), and manufacturing (for example, aircraft and car manufacturing).<sup>10</sup> Before the pandemic, all but three participants worked in one of these industries (Figure 2).

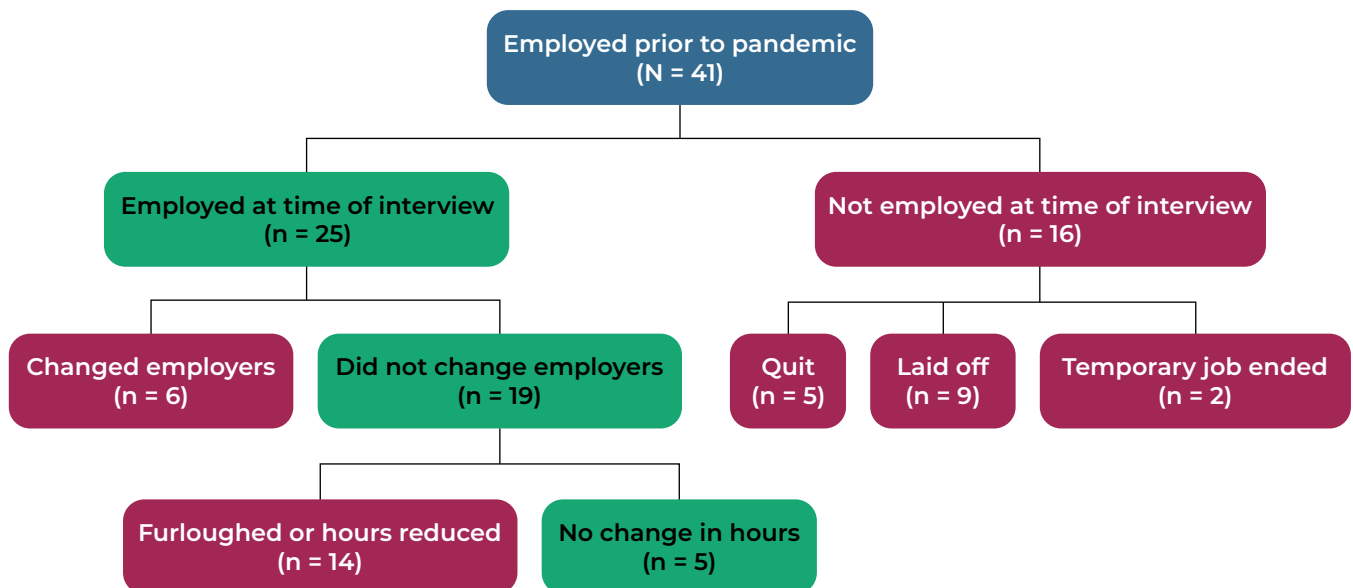
**Figure 2. Participants' industries before the pandemic**



**Almost all participants experienced some disruption in their employment during the pandemic.**

Only 5 of the 41 participants kept the same job with the same number of hours through the pandemic. The rest experienced a furlough, layoff, termination, change in employer, or reduction in hours (Figure 3). Four of the 5 who had no disruption were Bridges participants, who, unlike participants in the other programs, did not have children, and consequently did not have to juggle employment and child care; also, they were typically working part time before the pandemic. The other participant who kept the same job with the same hours was a health aide at a residential facility. Her job was deemed essential.

**Figure 3. Participants' employment experiences**



Note: Red boxes show the number of participants who experienced changes in their employment situation between February or March 2020 (when the pandemic hit) and the time of their interview (between September and December 2020); green boxes show the number of participants who did not experience changes. "Laid off" means the participant was let go from a job that continued to exist; "temporary job ended" means the job itself was eliminated.



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Employment disruptions were usually, but not always, the result of decisions by employers: furloughs, layoffs, or schedule reductions. For 14 of the 36 participants who experienced employment disruptions, the disruptions were the result of personal decisions they had to make because of conflicts the pandemic caused for them. One participant described the situation as being “stuck between a rock and a hard place.” Virtual schooling and day care closures made a lack of child care a major reason for changes in employment status; it was the reason why three participants voluntarily reduced their regular hours, three quit, and four did not look for work after a layoff. Even some whose children went back to school remained home because they were concerned that the schools would close again. For five participants, fears about contracting the virus forced a decision not to work or to reduce their hours; for instance, one with an underlying health condition quit, one took some time off to “let things settle down” and ensure that he was not putting his asthmatic brother at risk, and one was not going back to work because she doesn’t want to get sick. One participant described his decision this way:

**“After February 23, I started seeing more cases spiking, I just stopped. I couldn’t. I said, if something were to happen to me, that leaves my daughter completely in the dark. So, I did not work. I haven’t been able to work since then. It set us back a little bit, but I would rather us be healthy than to risk and jeopardize my health, my daughter’s health, for the sake of having money.”**

*(Luis, unemployed rideshare driver)*

**Whatever the reason for the disruption, those currently unemployed or underemployed desperately wanted to return to work.**

Not working created emotional havoc for almost all of those currently unemployed. Participants often described themselves as “depressed,” “bored,” “irritable,” “devastated,” “less of a person,” or “frozen.” The key reason for their emotional distress, though, was that loss of earnings made it difficult for them to cover their expenses, most notably food, rent, and utilities. One participant summarized these feelings in this way:

**“Not working... that was devastating, because I’m used to working, that’s number one, and I’m used to being able to provide for my family. So, that was very hard, not working because that’s my only source of income. I don’t have an outside source of income. So, it affected me a lot in that area, trying to figure out how to make ends meet. To go from having an income to having no income is very difficult.”**

*(Tatiana, employed day care provider)*

For some, problems caused by loss of income were exacerbated by increases in food and utility expenses as a result of staying at home. Although staying home typically meant reduced child care and transportation costs, these were not enough to compensate for other raised expenses. Participants cited the following specific reasons for increased expenses:

- Needing to provide more meals and snacks to the family at home
- Children eating more than normal—at times out of anxiety or boredom—during the pandemic
- Using more electricity (for example, keeping lights on in the home more often than was typical before the pandemic)
- Incurring new expenses to support virtual schooling (for example, Internet access or upgrades)

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COVID-related relief provided some temporary support, but at least half of participants still struggled to keep up. At the time of the interview, only 9 of the 17 unemployed participants were receiving unemployment insurance; 7 others who were currently working had received it at some point since the pandemic began. Many of those who had received unemployment insurance, however, reported that the \$600 supplement to usual benefit payments provided through the CARES Act was too short-lived. Most participants or their families also received a stimulus check (five LIFT participants did not, and five Bridges participants were uncertain whether or not their families had received checks), but reported that, although the checks were helpful, they didn't go far. Two participants described their experiences with these supports in this way:

**“I have been using unemployment. Like, I've been collecting it since the \$600 extra came out. [This amount was] just shy of a normal paycheck, by 20 bucks, but since that has ended, I'm only receiving like \$136. It's killing us.”**

*(Carly, unemployed assembly line employee)*

**“Like, they are just about depleted now. So, probably when I pay rent for this month, I'll probably have a couple of hundred dollars left and that's it.”**

*(Ariana, unemployed gas station attendant)*

Nine participants said they received other COVID-19-related relief—three received COVID-19 emergency housing assistance and support through federal initiatives (the Heroes Act or CARES Act); three received emergency housing assistance and support through state or county initiatives; and three received general COVID-19 financial assistance from their county.

### **The combination of reduced earnings and increased expenses put some participants into debt or deepened existing debt.**

About one-quarter of participants reported having some type of debt going into the pandemic, most commonly credit card debt. Other types of debt included student loans, car loans, back taxes, and unpaid household bills. Additional financial strain during the pandemic led to increases in debt for at least four participants, one of whom expressed concern about the resulting decrease in her credit score. A fifth participant said she defaulted on nearly all of her credit card debt. Most participants prioritized rent and utility bills, then paid bills for other services necessary for daily living and only paid down debt if there was any money left after that. Often, there was none. The participant who defaulted on her credit card bills explained how she prioritized her bills:

**“With my student loans, I had been paying on that, but now I haven't been able to pay on that. Then my credit cards, all of those are almost just about defaulted because I haven't been able to pay on that. I have to pay for stuff that's really important, which my rent is the most important because I got five kids. I don't want my kids out on the street. So, that and then the Internet bill, that's another important thing because basically that's their schooling.”**

*(Ariana, unemployed gas station attendant)*

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### **While they were out of work, some participants concentrated on advancing their education.**

Most Bridges participants were in school before the pandemic and remained in school. They were proud of themselves for persevering through their coursework in the face of challenging constraints. Some participants in the other employment programs sought out educational opportunities because the pandemic kept them from working, whereas others spent more time on coursework they had begun before the pandemic. At the time of their interview, one was studying to become a paralegal; one intended to open a floral business and was taking horticulture classes; one was taking classes at a community college toward a certificate related to operations and maintenance engineering, and potentially an associate degree; and one was taking a course on child development.

### **How did participants view their employers' response to COVID-19 and disruptions to business?**

#### **Many participants' workplaces shut down for part or most of 2020; those that remained open or reopened took a variety of safety precautions.**

The current or most recent employers of more than half of all participants provided employees with personal protective equipment (PPE)—including masks, sanitizer, and face shields—and retrofitted the workspace by installing glass shields and taking measures to enforce six feet of separation in stores. In some cases, participants said their employers expected them to bring their own PPE. Some, but not all, employers required employees to wear masks, whether or not the employers provided them. Participants had different experiences with and thoughts about masks. For instance, one talked about how she chose not to wear a mask because it was uncomfortable:

**“I'm not a fan of masks because of my anxiety, but I'm really kind of surprised that they did not make it mandatory for masks. It's an option, but highly suggested. But me, even though I'm afraid of COVID and all that, there is no way I could go through with having that thing on my face for seven, eight hours a day. There's no way. Nobody in the kitchen wears a mask. We did for about the first two or three days. You know, if you're over a steam table serving almost 500-plus people, it's not fun. So yeah, nobody wears a mask anymore.”**

*(Kailey, employed school kitchen worker)*

Other participants wore masks diligently while at work and in other public places, and believed people around them who did not were putting their health in jeopardy. For instance, one participant talked about constantly changing seats on public transportation during her commute to and from work to avoid passengers without masks. Two others (both of whom worked in food service) were chastised or threatened by customers at work for wearing a mask; one quit as a result.

Nearly three-quarters of all participants also reported that their current or most recent employer gave them health information or social distancing guidance. Some employers accommodated participant requests to reduce their work hours so they could limit their exposure to others, or staggered schedules so workers could socially distance. Many required employees to stay home from work if they felt ill. Although employers may have had a similar policy in place before the pandemic, they made it more explicit and instituted more enforcement during the pandemic. Though

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most participants did not provide information about their employers' policies around paying employees for sick time, two reported they were sent home unpaid because they had COVID-19 symptoms. Employers of a few participants offered antibody tests.

**Participants had mixed reactions to their employers' actions and communication around the pandemic, but generally believed they improved over time.**

About one-third of participants reported feeling generally safe at work because of their employers' safety guidance, and had positive views about how their employers had dealt with pandemic-induced changes and challenges. Most of the 13 participants who were satisfied with their employers' response to the pandemic were still employed at the same job; three had changed jobs; and two had quit their job. Participants appreciated the safety precautions taken by employers. Those with positive views about their employers' responses to the pandemic also appreciated how their employer stayed in contact with them via email to provide information and updates about the status of their work schedule, plans for reopening, or changes in procedures.

Another one-third of participants were critical of their employer's response. Most of these participants (10 of the 14) were no longer working for the employer they criticized. The reasons participants gave for their negative assessment of their employer's response varied. Some were upset about schedule changes or what they considered a lack of clear communication about their employment status (for example, if they were being laid off or when they could expect to return to their job); one participant believed they had been unfairly dismissed from their job. Others discussed safety concerns on the job. Another grievance was that employers were not sufficiently accommodating about COVID-related absences (for example, not getting a paycheck while in quarantine and awaiting COVID-19 test results after being exposed by one of their clients), or that employers really did not understand or appreciate the extent of the personal, family, and financial challenges they were experiencing. Two participants expressed this sentiment this way:

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**Kiandrah's story**

Kiandrah lives with her fiancé and her three sons, ages 12, 11, and 18 months. Before the pandemic, Kiandrah was an in-home child care provider after school hours and worked as an operator at a community crisis service center at night. She stopped operating the child care business when the schools closed, but continues to work as a crisis call center operator from home. The loss of the caregiving business reduced her monthly income by nearly \$1,000 and created a financial hardship for her family. Kiandrah relies on savings and various community programs to afford food and other necessities such as her son's diapers. Kiandrah worked hard before the pandemic to get herself into a good financial situation, so the pandemic and the loss of income are her biggest sources of stress and anxiety as she tries to stay current on her bills and avoid debt. Despite her struggles, Kiandrah tries to keep a positive outlook and described feeling "blessed" that she has a roof over her head and healthy children. Kiandrah reflected on what she learned from her experience of living through this pandemic:

***"I learned that no matter what you prepare for, you could never be fully prepared. Never. I mean, unless you're rich, rich, rich, rich—then you probably will be extra, extra prepared. But if you're... walking through society living day by day or check by check, nothing is permanent... We don't know what's going to happen tomorrow."***  
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**“It’s like when you’re already struggling... Just if you’re so overwhelmed and stressed emotionally, you know, having an extra few hundred dollars... to pay this bill and that bill, it does take some kind of a stress off your shoulders. But when nothing has changed, and you still... gotta make ends meet, and then on top of that your emotional stress level is, you know, to 100 almost. It’s like, it’s very difficult. Like I feel like if certain businesses... appreciate the workers that’s actually taking care of the sick, that it would be a big difference.”**

*(Rose, employed health aide)*

**“Now I think they should have just raised our pay... I mean the little bonus they gave us... it helps, but I think they should have upped our pay a little more.”**

*(Shea, employed grocery store cashier)*

The remaining one-third had mixed feelings or no strong feelings either way about their employers’ response. For example, two participants were initially unhappy their employers had laid them off, but were grateful to be called back to work when their employers learned these restaurant workers were not receiving unemployment insurance. One participant’s employer did not initially provide PPE or other guidance, but the situation had improved after the union got involved.

## **How did the employment programs help participants weather the pandemic?**

With the onset of the pandemic in mid-March, all the employment programs closed their physical office spaces in response to stay-at-home orders and social distancing guidance. Program staff were forced to swiftly pivot from in-person interactions with participants to virtual communication through phone calls, video calls, email, and text messaging.

Despite the disruption and the shift to virtual service delivery, almost all participants remained engaged with program staff during the remainder of 2020, regardless of their tenure in the program. (At the time of the interviews, just under one-third of all interview participants had been involved with their program for more than two years; just over one-third had been involved one to two years, and about one-quarter for less than one year; and two participants did not specify their length of time in the program.) In interviews conducted in late 2020, administrators and staff in each of the programs attributed this in large part to their efforts to share resources with staff that could support staff discussions with participants about emotional well-being, applying for unemployment insurance, adapting to remote education or employment, accessing supports for basic needs, and other pandemic-related concerns. They reported that program staff also spent more time than usual checking in with participants about anxiety and mental health.

Boxes 2–5 describe other efforts that administrators and staff supervisors reported making to help participants weather the pandemic.<sup>11</sup> All other information in this section summarizes participants’ perspectives about the program services they received and additional supports they would have found helpful.

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## Box 2. Bridges' Response to the Pandemic

- ▶ Rolled out a smartphone app to help engage youth remotely
- ▶ Developed guidelines for discussions with participants and their parents or guardians about emotional well-being, how to apply for unemployment, how to adapt to and access technology for virtual instruction, and how to navigate working in essential jobs such as retail or grocery jobs (including attention to safety measures, obtaining PPE, managing work schedules, and other employment concerns)

### **The employment programs provided a range of services during the pandemic that were above-and beyond what they typically offered.**

Participants reported that the employment programs continued working with them toward their employment goals, despite the labor market conditions and family-work life challenges the pandemic brought on. These employment supports included help looking for jobs or pursuing educational opportunities, developing a resume and filling out job applications, preparing for job interviews, and engaging with employers. For example, one participant explained:

**“They kept helping me during the time I wasn’t working and I didn’t know if I was going to go back to my old job. My counselor sent me a list of jobs that were then available, and... I could apply for those instead of waiting for [my employer] to call me [back from furlough.]”**

*(Ramisa, Bridges participant)*

In addition to supporting their employment goals, participants reported that programs responded to the crisis at hand and expanded supports to help address participants' immediate needs. Almost half the participants shared that they received additional financial support from their respective programs. Ten participants said they received much-needed cash payments they could use to cover general needs in response to financial challenges specifically related to COVID-19. Participants also spoke about receiving financial resources targeted to specific needs, most commonly assistance with transportation costs, including bus cards, gas cards, car registration, car insurance, and car repair. Several participants received financial assistance specifically for food (five participants) and rental and utility assistance (four participants). Each of the following types of financial or in-kind support was reported by one participant: household essentials, child care, clothes for job interviews, a laptop, and school supplies and tutoring for children. One participant described the value of additional financial assistance this way:

**“So, let me say this: I’ve had—I’ve struggled yes, but... LIFT has helped me substantially. The program paid my rent for about \$4,000. Because I was backed up. So, now they’re paying back stuff and everything like that, which is making it okay. So, without this help, I don’t know what I would do. I will probably be close to being homeless, or my family not have any of this or be selling half the things we have to make sure we are okay.”**

*(Kiandrah, LIFT participant)*



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### Box 3. FAST's Response to the Pandemic

- ▶ Mailed participants who needed them gas cards and gift cards (usually \$20 to \$100, with more than one per family possible) to support their basic needs
- ▶ Set up a corporate account to buy Uber e-cards to send participants who needed Uber to get to work
- ▶ Bought work supplies and groceries online for participants and designated the participant as the pickup person

In addition to providing monetary support, the programs often helped participants manage their money so they could better weather the financial crisis caused by the pandemic. One participant volunteered that her ability to maintain good credit during the pandemic was attributable to the budgeting and prioritization strategies she learned through the employment program. She especially appreciated the program's help with creating a savings fund for future needs, noting, "I didn't know in January I was going to use it in March!" A few FaDSS participants noted that the program extended the typical length of service for participants so it could continue supporting them financially and otherwise during the pandemic.

### Box 4. FaDSS' Response to the Pandemic

- ▶ Delivered food and activities for children to participants' doors
- ▶ Reallocated funds that would have typically supported staff travel to help participants cover rent, utilities, or other expenses; amounts varied according to participants' bills
- ▶ Shifted the focus of goal setting from employment and big-picture goals to immediate needs such as housing, food access, and virus preparedness

Participants said the shift to virtual service delivery during the pandemic was also generally accompanied by increased communication from staff, who began reaching out to them more often informally between scheduled appointments. Participants reported that program staff checked in to see how they and their family were faring, offer emotional support, and ask if they needed anything. A Bridges participant noted that contact with his caseworker increased from "probably once a month or once every two months... to checking in more recently every week." Another noted, "My counselor kept calling me because of the pandemic. He kept asking me if we were all okay, my family." Participants in other programs shared similar sentiments:

**“It changed for the good, like empathy-wise... a lady who has been working with me, she texts more, like how are you doing? How are things going? How's school? How's [child]? She's very close, supportive and everything, making sure I have everything I need, and if there is something going on like a food bank or something in the community, she sends me a text and she's like, hey, this is going on if you want to go. ”**

*(Natalie, FaDSS participant)*



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**“They stay in contact. I mean consistent contact with my employment counselor as far as... her asking if I need anything. Then they’ll say whatever you have, let me know, or whatever you need, let me know and then we’ll see if we could help with anything. So, they’re good in that way; they make you feel like OK, if they can help they will. If not, you know they’re gonna try to find other places or resources that could help. They just reach out and check on you and see how you are doing, how things are going.”**

*(Rose, FAST participant)*

### **Box 5. LIFT’s Response to the Pandemic**

- ▶ Provided additional financial support (between \$1,400 and \$1,950 per family) to participants experiencing hardship, prioritizing those who weren’t eligible for unemployment insurance
- ▶ Paused plans to graduate participants after two years, allowing those who had already received services for two years to continue receiving services due to ongoing need during the crisis
- ▶ Ceased enforcing requirement that applicants be employed or in an education program to begin receiving services

Before the pandemic, each of the employment programs gave participants information about other resources in the community, but three participants said they noticed a marked increase in the number of referrals the program was providing during the pandemic. Overall, about two-thirds of participants talked about information they received from the program on community resources—17 referenced resources to help them obtain food supplies, diapers, and clothing; and nine referenced information the program provided on rent and utility assistance programs in the community.

### **Participants underscored how much the increased assistance from the programs meant to them, but also suggested other supports programs could have provided.**

Overall, participants underscored how much they appreciated the programs’ assistance, especially staff efforts to stay in contact with them and on top of their needs. When participants discussed their interactions with the program during the pandemic, a recurrent theme was the importance of the human connection and continuity of the relationship in a time of instability and uncertainty. One participant put it this way:

**“Oh, my God, it’s like, there are no words. It’s been a blessing, especially when I’m here by myself, with no friends, family, or anything. I have acquaintances, but it’s different. Being in this program has helped a lot. It’s made a huge difference in my life. Especially with school, [the program staff person] is very supportive. She’s like, “Oh, hi, I’m so proud of you,” and cheering me up, and if I feel—when everything started and the internship paused and everything—she noticed that I was down, and she lifted me up and she’s, “Things happen for a reason,” and also with the business, I was crying and she was, “No, don’t cry.” She was just there for me. She’s always been there for me. So, it’s amazing.”**

*(Natalie, FaDSS participant)*

More than half of the participants (25) expressed the belief that the programs were doing as much as possible to support them during the pandemic. For example, when asked what else the program could do for her, one FaDSS participant shared: “I may not even be asking for help, but within 24 hours, she has linked to me or she has connected me with someone to contact. And it’s just amazing. I really couldn’t ask for anything more.” Another has “no complaints” and said the program is “amazing.”

About one-third of the participants, however, offered suggestions about additional supports they wished the employment programs could have provided. The primary one was simply more money to help cover general expenses, rent, or transportation. Other suggestions included receiving even more information about local community resources and more support helping parents address the challenges and opportunities presented by having their children at home and unable to go to school.

**“I feel like we can have more parenting classes [because] right now, we got parents at home with kids 24 hours a day, seven days a week, so more classes or more events where parents could sit down and talk with one another, and be able to like fully— like have an open space to get that out if they need to... Or just... give us tips on activities we can be doing with these babies while they’re home, [because] right now, this is the opportunity to give your kids that attention that they require, and the school system is not giving that.”**

*(April, LIFT participant)*

## **What other strategies and supports, including government assistance and community resources, did participants use to cope with employment changes and financial uncertainty?**

**Participants sought to recoup lost earnings from other sources.**

### **TANF and SNAP**

Most participants relied on the government support they were receiving before the

### **Ayana’s story**

When the pandemic hit, Ayana was pregnant and working as a community health caseworker. Although she was able to serve some clients virtually or over the phone, she was still required to accompany clients to appointments at various medical facilities. While at work, she was exposed to COVID-19 multiple times throughout spring 2020. As the pandemic went on and her pregnancy progressed, Ayana did not feel safe doing her job because the in-person activities increased her risk of exposure to COVID-19. Despite the financial hardship it would create, she eventually decided to begin her maternity leave early, citing concerns for her health and pregnancy. Ultimately, Ayana’s uncontrolled high blood pressure, which she attributed to increased stress, caused her to deliver her daughter four weeks early. As a single mom of two, Ayana had to take care of her newborn and manage virtual schooling for her seven-year-old son with special needs during her maternity leave. She was unsure who was going to watch her son and newborn daughter when her maternity leave and short-term disability payments ended, and expressed concern at the prospect of putting her newborn into a child care center:

**“I’m concerned about sending her to day care, because then that consists of being exposed to germs. You know, you already have your regular colds and flu and running nose and all that kind of stuff that you have to be concerned about. But...putting a kid in any kind of facility right now is just scary.”**

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pandemic to help them through it. All participants in the FaDSS and FAST programs were already receiving TANF because those programs exclusively serve TANF recipients—that is, recipients of time-limited government assistance for “families with children when the parents or other responsible relatives cannot provide for the family’s basic needs.”<sup>12</sup> Some LIFT participants and families of Bridges participants were also receiving TANF before the pandemic. Across all four employment programs, about half of the participants were receiving SNAP—that is, nutrition benefits from the federal government “to supplement the food budget of needy families so they can purchase healthy food”—before the pandemic.<sup>13</sup> However, the circumstances caused by the pandemic led more participants to apply for government support they did not receive before COVID-19. Eleven participants who were not already receiving it applied for SNAP, and a few who were not already receiving TANF or Supplemental Security Income (SSI) applied for those programs. Overall, SNAP was participants’ biggest source of food support. Of the 41 participants interviewed, 33 relied on SNAP to help cover food expenses. Twelve of them pointed out the temporary increase in their SNAP benefits helped meet their increased need during the pandemic.

Participants described several challenges to accessing benefits through these government programs during the pandemic. Some had trouble communicating with program staff who were working from home, which made it more difficult to obtain or maintain their benefits. Although some participants found it easy to apply for benefits online and appreciated not having to travel to an office, others found it more challenging given the unpredictability of when they would hear back from a caseworker, uncertainty about when to upload necessary paperwork, and long application processing times that delayed their benefit receipt. One participant described her experience as follows:

**“I’m on... assistance, and my worker that I have for... my [TANF and SNAP]... is one of the workers that started working from home like immediately once all of this hit. And, it was very, very hard to... communicate with her at all. I have emails in my email still that she took literally like a week, eight, nine, 10 days to get back to me. When you’re talking about somebody’s child care, when you’re talking about cash or food support to help them and their family, that’s too long of a time to wait around and twiddle your thumbs.”**

*(Courtney, employed retail sales associate)*

Other participants who were already receiving assistance could not meet recertification requirements because of COVID restrictions on in-person interactions. For instance, one participant shared that her TANF cash assistance benefit was reduced because she could not provide required evidence of a current physical examination for her daughter—an examination she could not receive because the medical clinic was only open for emergency cases.

## National School Lunch Program

In addition to SNAP, the National School Lunch Program was also a source of food support for participants with school-age children, but a less reliable form of support for some due to issues with accessibility, the types of food provided, or the number of available meals. Although some participants commented that it was easy to participate in the National School Lunch Program because meals were delivered to their homes, others said it was too difficult to get to a distribution center,

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so they went without the meals. In some households, children were not interested in the program's food, and parents did not want to be wasteful, so they did not take advantage of the program even though they were eligible for it. For others, the number of program meals simply was not enough to meet their families' needs. One participant explained:

**“So, I will go and get them packed lunches, and we will all go to their schools, and they will hand out lunches and things like that. But that’s still one food time, and I...have 11–12 year old boys. So, I mean, I’m grateful—don’t get me wrong. They did offer something, let me say that. But with these kids home 24 hours, sometimes it lasts, and sometimes it doesn’t.”**

*(Kiandrah, employed crisis hotline operator)*

## Housing assistance

When asked about their financial obligations, more than half of the interviewed participants (29 of 41) said one of their largest expenses was housing, whether rent or mortgage. Six participants lived in government-subsidized housing before the pandemic began, and another two were already receiving help with their rent from low-income housing subsidy programs. Among the others, participants most often sought relief directly from landlords after the pandemic hit. This may be because forms of housing assistance that existed before the pandemic, such as the Section 8 Low Income Rental Assistance Program, tend to have long waiting lists, and some federal rental assistance programs established specifically to address housing challenges caused by the pandemic were created after the participant interviews were complete.<sup>14</sup> During the pandemic, only three participants applied for rental assistance from government programs, whereas nearly one-quarter reported making arrangements with their landlords to allow partial payments, spread out payments, or delay payments without incurring penalties such as late fees. One participant described her landlord's leniency after her hours at work were reduced:

**“So, sometimes if I don’t have it all, he doesn’t really say too much. He’ll just say... “Give me what you can,” or “Pay me what you can.” Because my rent is \$1,250. So, I try to give him close to what I have [to]. But... say if I give him like \$800 or whatever, he’ll take it. And then he’ll tell me just to catch up with him, whatever. He [doesn’t] give me... late fees or nothing. He’s been with me like that, so I appreciated that because most places I know, a lot of them, they were talking about... the evictions and stuff, but he said I don’t have to worry about... that.”**

*(Sheila, employed grocery store worker)*

Not all landlords provided helpful rent accommodations to participants during the pandemic. Two participants' monthly rent increased, and another was asked to pay six months of back rent in a lump sum while still unemployed. Another participant received an eviction notice after falling behind on rent by three months and was able to avoid eviction by paying her back rent with public assistance she received through the state's COVID-19 eviction and foreclosure prevention program. The participant, who lives in Iowa, received the eviction notice in fall 2020, when the CDC federal eviction moratorium was in effect but there was no additional state moratorium. It is unclear whether the landlord who issued the eviction notice was not complying with the federal moratorium or the property was not covered by the moratorium.

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## Coping with child care during the pandemic

Throughout 2020, many schools and child care providers closed to limit the spread of COVID-19. These disruptions had profound impacts on participants' employment decisions, support systems, and mental health. The limitations and requirements of virtual schooling also placed additional burdens on already-strained families.

- ▶ **A lack of available child care was a major reason for participants' employment changes.** Several of the 41 interviewed participants said they reduced their hours (3), quit (3), or did not pursue employment after a layoff (4) to accommodate their family's child care needs. One discussed her decision not to return to work after her temporary job ended during the pandemic: *"Right now, honestly, I cannot, and I do not want to, and I should not look for a job because my children are in school... They are a priority to me... because being a mother with special needs children,... to pay attention to their studies is a difficult task. Their school is important, no matter the situation we are in."* (Savannah, unemployed Census worker)
- ▶ **Participants depended on family members and friends to help with child care.** During the pandemic, nine participants relied on family members and three relied on friends to provide child care. One participant cited health and safety concerns as the reason, explaining: *"It's helpful because it's family. I think... I feel more trusting with my family handling my kids, than to leave my kids with a random stranger, and then, right now, to leave my kids at a child care center. And I don't know what that person's child got, I don't know what she's been in contact with, but I know what my family has been doing for the most part, and I know what they have been in contact with."* (April, unemployed medical assistant)
- ▶ **Employed and unemployed participants struggled with the ripple effects of child care issues and school closures.** When asked to give reasons for their stress, 10 participants cited child care or parenting during the pandemic (others may have experienced similar stresses, but gave responses focused on financial issues). In addition to finding coverage for children while working, looking for work, or going to school, participants struggled with balancing virtual schooling with their own daily obligations and having children home 24/7 without a break. One participant described the stress placed on her by her child's virtual schooling: *"They're still home. They're doing that virtual learning, which is extremely stressful because I have a son with special needs. So, trying to keep him focused from 9 a.m. to 11:45, and then from 12:45 to 3 o'clock on a computer with a one-month-old—it's very challenging."* (Ayana, employed community health caseworker)

## Support from community organizations, family, and friends

To make ends meet, most participants supplemented the government assistance they were receiving with support from local community organizations. Although most of these participants had experience accessing these organizations for support, some turned to them for the first time during the pandemic. Participants reported relying on food banks (18 participants), faith-based organizations (8 participants), and other community organizations (19 workers) to ensure they had the food, clothes, diapers, and household essentials they needed to support their families. One participant described how she relied on multiple community organizations for food before her SNAP benefits began:



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**“ At the beginning—March, April, May, maybe June—I was going every week. Every week, I would go to a church. To the school, I would go every day to get the lunches. And to the churches, I would go every week to one church. Sometimes I would do one week in this church, one week in that church. I would go to different churches. So, it was pretty much at least every day that I had to go somewhere to get food, from March all the way to June. And then once we got our food stamps, I go to get lunches, sometimes I’ll go to church to pick up the boxes or I go to a pantry, but not as [much as] before. ”**

*(Tiffany, employed restaurant cashier)*

Some community organizations also offered programs or cash assistance to help participants cover the cost of electricity or other utility bills, which was particularly useful to the many participants who reported sharp increases in utility expenses due to their increased time at home. One participant, who was largely able to keep up with her other expenses, explained how she still needed utility assistance to keep up with her electric bill:

**“ Well, I’ve still been able to cover things, I mean, I’ve had to get some help from the county once in a while, maybe to help with a little bit on the electric, but because it’s hot and with the air conditioner running, it got a little out of control, but otherwise... I’ve been able to take care of everything all year. ”**

*(Meghan, unemployed dietary kitchen aide)*

Many participants relied on family members and friends in new ways during the pandemic, often for financial assistance or child care. About one-third of participants discussed receiving financial assistance from family, and more than half of them said they needed this support because of COVID-19. Similarly, just under one-third of participants relied on family members or friends to provide child care, and half of them needed the support because the virtual and hybrid learning schedules adopted by schools during the pandemic created a new need for child care during school time on weekdays. Although circumstances often made it necessary, seeking help was difficult for some participants, many of whom were turning to family members and friends for financial assistance or child care for the first time because of the pandemic. One participant shared her feelings about asking for money:

**“ The funding that I have now is probably half of what I was making before. So now, I have to find other ways to come up with that other half. I’ve been reaching out to my sister and her husband, to my mom and my dad, our friends, church members, which is kind of, to be honest, a little embarrassing for me because I’ve never really been the type to ask for anything. But, you know, as they say, if you need it, reach out, but... eventually they’re going to want their money back. I just feel like I’m taking at the wrong time, but it’s not like taking—it’s actually, they are wanting to help as well, too. But... I feel bad because I want to make sure I’m not taking out of what they need. ”**

*(Chantay, unemployed certified nurse assistant)*

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## Participants dipped into their savings and tried to cut costs to manage their expenses.

Almost all of the participants with available savings going into the pandemic (20 of the 24 participants with savings) were forced to dip into those funds to cover expenses. Some participants described their savings as rainy-day funds that were intended to support them during troubled times like those brought on by the pandemic. For others, their savings were set aside with hopes of purchasing a home or car, opening a business, paying for their children's postsecondary education, or going on a family vacation. Two participants described having to rely on their savings to cover their monthly expenses during the pandemic, whether they were intended for that purpose or not:

**“My rent is in pause... it's been paused for two months because my husband didn't work. If he'd worked those two months, maybe we wouldn't have fallen behind because, like I said, he loves to work. He saves up, and he likes to manage his money, like he always says, in case of an emergency. So, he had savings, but on the months he didn't work, he spent his savings... and if he hadn't had to stop working those two months, maybe we would've kept up, with some sacrifices, but we'd be doing okay, but we didn't know we were going to get sick.”**

*(Sarah, unemployed restaurant server)*

**“Before we would save a little 'cause we know we wanted to buy a house, so we had some money on the side, but that money was gone in the first three months of the pandemic when me and my husband were completely out of work for those three months, basically. So, that money was gone. I couldn't believe how fast the savings can run out.”**

*(Tiffany, employed restaurant cashier)*

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## Malayah's story

Malayah was a waitress at a local restaurant who was laid off in March 2020 when a state mandate forced her restaurant to close. In June, Malayah was called back to work part time at the restaurant in a revised role, washing dishes and making deliveries. While she was laid off, Malayah had a major surgery that made it difficult for her to stand and walk for long periods of time. Despite the physical challenges she now faced, and the changes to her employment that resulted in fewer hours and less income, she talked about how she and her coworkers were thankful for the opportunity to work. In addition to her lost employment and debilitating surgery, Malayah faced many other hardships throughout the spring. She contracted COVID and was very sick for several weeks, and all through that time, she was nervous about dying herself and about exposing her young daughter to the virus. She was especially fearful because she had several family members who died of COVID. Her family's concerns over COVID-19 prevented her from visiting her mother, who recently died of cancer. The loss of her mother during the pandemic was especially hard for Malayah, but she described finding strength in her children:

**“I was more depressed. Sometimes I say I want to die, but my kids make me strong, I say, why does everything happen to me? When I was younger, I faced harder situations, but I had my mom with me, you see. I don't have her with me now.”**



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One-third of the 20 participants who used their savings depleted all or nearly all they had saved. For example, one went from \$8,000 before the pandemic to \$500 at the time of the interview; another went from \$4,000 to no savings. The 20 participants who tapped into their savings primarily used the funds to cover rent and food, though some also used savings to purchase PPE and cleaning supplies to prevent COVID-19 infection or to support family members.

Participants used several strategies to limit their spending on various household expenses. To cut back on food costs, participants changed their spending behavior—not ordering out, purchasing only essential items, buying in bulk, and limiting trips to the grocery store. One participant explained how she strictly adheres to a list of necessities that she purchases in bulk:

**“I make a list with what is indispensable. I don’t buy whatever I want, no. I follow a list, I need this and that. Sometimes my son goes to Costco and to big stores, and he brings me a big package of oatmeal, yogurt, or juice, so it’ll last long enough for me and [my daughter]. That’s the strategy we’ve been using. We buy big packages, and it lasts longer.”**

*(Malayah, employed food delivery worker)*

Participants also tried to limit their monthly utility expenses when they had the flexibility to do so. Seven participants used payment plans or made arrangements with service providers, primarily utility companies, to delay or spread out bill payments. Others simply tried to reduce their household’s utility consumption by turning off lights, unplugging items, or not running heating and cooling systems. One participant described her strategies as follows: “Yes, we have unscrewed light bulbs. We have unplugged stuff. ...utility-wise, ...we went most of the summer without AC because we couldn’t afford the electric bill.”

Some participants totally cut out certain items they deemed non-essential. For example, several participants cancelled or reduced certain services to save money—such as cable, satellite, streaming services, or cell phone plans. Some participants who might have otherwise cut the service stressed the importance of having Internet and prioritizing those payments to ensure their children were able to attend virtual school. One participant explained, “The energy company says you can make small payments, but with Internet companies, they’re not giving you opportunities, and the most important thing for us is covering the Internet bill because of [the children’s] homework.”

### **Participants faced mental health challenges, but demonstrated strength and resilience in coping with the emotional strain of the pandemic.**

More than three-quarters of participants said their mental health changed because of the pandemic. Most participants discussed experiencing increased stress, anxiety, sleep disturbance, and other mental health challenges. For many, substantial distress over finances while trying to manage their children’s virtual schooling and maintaining their households seemed like too much to handle at times. One participant expanded on the impact the pandemic had on her mental health while she balanced several stressors:

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**“At the beginning, it was just stress. [My kids] were stressful because one will call me, “Mama, I cannot get connected.” The other will call me and say, “Mom.” The other one’s making noise and I’m trying to talk to the teacher and things like that. All of them at the same time, everybody trying to do their own thing. And so that resulted [in] chaos. And then the Internet wasn’t working. So, it was... really stressful for me. I ended up going into depression, I had to get counseling. I had to get a mentor. I’ve been doing a lot of mental health classes online, also to cope with the feeling that I get sometimes, because it’s overwhelming. At the beginning, it was just crazy. And, of course, work—because work, money issues, and all this stuff was piling up. So, it was... way too much for me to handle.”**

*(Tiffany, employed restaurant cashier)*

Some participants had anxiety or depression even before the pandemic, and three participants reported having post-traumatic stress disorder (PTSD). These mental health challenges were sometimes exacerbated by fears of exposure to COVID-19 and by local containment measures such as school closures, stay-at-home orders, and travel restrictions. One participant described how challenging the pandemic lockdowns were for her, given her preexisting mental health challenges:

**“Healthwise, I feel like it’s just affected more, like, mental and emotional. I am somebody who already deals... I was diagnosed with PTSD in 2008. So, I am already somebody who deals with things mentally. So lockdown and being in the house, and, you know, not being able to just... come and go as I please to certain places. And, you know, curfews and things like that, have played a factor mentally.”**

*(Courtney, employed retail sales associate)*

Some participants observed that the emotional strain they and their families experienced had spill-over effects on their physical health. Three participants noted substantial weight gain in themselves, and three others noticed it in their children—a change they attributed to both stress and lack of physical activity. One participant remarked that the stress over finances and caring for her nine children (some biological and some adopted) led her to smoke multiple packs of cigarettes per day.

#### **Participants released stress in the following ways:**

- ▶ Walking and doing other exercise
- ▶ Journaling and other writing
- ▶ Reading books
- ▶ Cooking
- ▶ Praying and relying on faith
- ▶ Spending quality time with children (playing games, doing art projects, watching movies, preparing meals, gardening, and listening to music)
- ▶ Commiserating with and checking in on friends and family members through calls or social media
- ▶ Seeking and sharing resources on social media
- ▶ Engaging in positive self-talk (I am grateful for what I have, things will change, I can get through this, etc.)

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Participants tried different strategies to overcome their mental health challenges during the pandemic. Nearly two-thirds of them said they received emotional support from family members, whereas others received professional help through a counselor or therapist. At least six were in mental health therapy at the time of their interview; a few were in counseling before the pandemic; and others sought out this support during the pandemic. Their strategies for relieving stress are shown on page 24 in the sidebar. One participant described engaging in positive self-talk:

**“I’m very, very strong. I have overcome a lot of things that I would see the next person... probably just crumble and just get totally all the way up and walk away. And sometimes I do feel like I want to do that, and I might get close. But something just makes me... say, “I got to keep going. I got to keep going.””**

*(Kimana, employed concession stand worker)*

Even though they were struggling themselves, several participants also talked about the ways they supported their communities and others in need, which boosted their morale during the pandemic: volunteering for nonprofit organizations, including a food bank; volunteering for a church crisis hotline; and sharing extra food or household items they were able to secure from support organizations with other neighbors in need.

**When asked what they are proud of accomplishing during the pandemic, every participant talked about personal qualities that helped them overcome adversity. Many were proud of themselves for avoiding the virus, maintaining or re-securing employment, or accomplishing a goal like enrolling in or finishing school. Others were proud of themselves for simply making it through the difficult circumstances imposed on them by the pandemic. Most were proud of being supportive parents and keeping their families safe and functioning during this challenging time. One participant answered the question as follows:**

**“Making sure and providing for my daughter to where she doesn’t really notice what is happening around us. I think a lot of times, whether I feel it or it’s a strain on me, the fact that she is not necessarily worried about where our next meal is going to come from or things like that, that’s something I take a lot of pride in that.”**

*(Luis, unemployed rideshare driver)*

## **CONCLUSION**

During the COVID-19 pandemic, interview participants struggled to juggle lost income from earnings, children at home full time, and risks to their own health and the health of their family. Most of them were coping with a loss in income resulting from significant disruption in their employment. To make ends meet, all participants cobbled together a mix of supports from public and private organizations and their social networks. Many also dipped into or depleted their savings and some went into or further into debt, leaving them even more vulnerable than they were before the pandemic.

Participants’ stories highlight their resilience in the face of unprecedented adversity and uncertainty. Most were proud that they had kept themselves and their families safe and that they were figuring out ways to provide for their families. Even while trying to manage their own stress, many provided support to their friends, neighbors, and communities.

When asked directly about their unmet needs, most participants noted a need for even more financial support, with several noting other unmet needs:

- **Emotional support.** *“Moral support, because everyone was so worried with their own problems, and no one would come to you and ask, ‘How are you doing, are you okay?’ or perhaps they had a situation that was even worse than yours.” (Ramisa, employed retail associate)*
- **More certainty about federal financial relief so they could plan better.** *“Well, I think really the only thing is, like the stimulus. People need help and heavily rely on this money. They’re saying it’s coming this time, but then it doesn’t, and then it doesn’t, and it still doesn’t. And like I said, I have two \$300 payments and I don’t know if I’m going to get [the stimulus check]. I’ve pretty much given up hope. So, I think what we need is definite answers, not just a bunch of baloney. I mean, if we’re not going to get it, just tell us we’re not going to get it. If you don’t know when it’s coming, say ‘I don’t know when it’s coming,’ don’t say ‘It’s coming out this week’ and three weeks later, you’re still waiting for it.” (Kailey, employed school kitchen worker)*

Participants’ responses suggest that in economic crises, low-wage workers need immediate and sustained cash assistance, and that a renewed look at the social safety net and its ability to respond quickly and nimbly with emergency aid to large populations may be warranted. Policymakers and program administrators might consider the following:

- **Facilitating program coordination.** Streamlining application processes and support from disparate government assistance programs might alleviate the burden on individuals and families to navigate complicated systems, particularly at a time when their bandwidth is exhausted trying to make ends meet while minimizing health risks day to day.
- **Bolstering rental assistance.** Strategies for providing more immediate and accessible rental assistance (along with promotional material and information on how to apply) would alleviate the burden on families to negotiate with landlords, many of whom may be struggling financially

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### Luis’ story

Before the pandemic, Luis was a driver for a ridesharing company. He is also the primary caretaker of his seven-year-old daughter. When COVID-19 cases began to rise, he decided to stop driving for the company because he believed it put him and his daughter at too much risk of COVID-19. Luis rented his car through the ridesharing company, so when he stopped working, he also lost his transportation. A few months later, he found someone to co-sign on a car for him so he could start work as a driver for an online food delivery platform. Luis felt safer in this job because he had limited contact with people while doing his deliveries. After a few months, however, car troubles caused him to miss too many deliveries, so the platform deactivated his account, meaning he could no longer work. Luis then decided to move to another state to be closer to family. His new town did not have a mask mandate, so when he was offered a job at a local restaurant, Luis decided the job was not worth the potential exposure to COVID-19 and opted to enroll in an online GED program instead:

*“I’m not trying to get sick or my daughter sick, to make a dollar. I’m damned if I do, damned if I don’t. If I don’t, then, I can’t provide for my family... We got to make sure that we have everything we need and to get a job out here because they’re not taking these things serious[ly], and I’m not trying to get myself or my child sick in the name of making [money] because minimum wage is only \$9 an hour up here. So, the one job offer that I got was for \$9 an hour, and they weren’t wearing masks and chastised me for wearing a mask, and it just wasn’t worth it.”*

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themselves.<sup>15</sup> Although rent was one of the biggest financial stressors, and several federal initiatives included rental assistance, only three participants received emergency housing assistance through these initiatives, and another three through local initiatives by the time they were interviewed. The interviews, however, suggest that more than half of all participants could have benefitted from government rental assistance.

- **Acknowledging and accommodating participants' stress.** Government assistance and other programs should also recognize the broader toll crises like the pandemic may take on low-wage workers by offering more than financial assistance. The employment programs that participants were in did a good job of reaching out to check in on their mental health, and participants shared how much they appreciated this type of support and interpersonal connection. These programs might need to play an even greater role, and public assistance programs that rely on caseworkers to facilitate services for participants also might need to enhance their communication protocols and prioritize clients' emotional well-being. In addition, programs that are time limited or have expectations around program compliance might temporarily relax their requirements to acknowledge the tremendous strain on participants. One of the employment programs allowed participants to receive services for longer than usual, but in at least one instance, a government program that conditions receipt of financial assistance on participant behavior maintained requirements that were extremely difficult, if not infeasible, for participants to meet during the pandemic.

Most participants were grateful for the opportunity to share their stories, underscoring the importance of this kind of research. When they were asked what would help them get through the pandemic, two gave these responses:

**“Reaching out to families. It’s an honor for me, I’m very glad to speak with you guys about this matter. I hope that you guys can reach out to others, and others can reach out to you guys, because we need these families’ needs to be heard and each individual’s needs to be heard, too, regarding this matter. Because no one really knows what goes on behind the door unless they ask... What I have seen going on in our world, we really need more people like you and your company, to be honest, to reach out to people to see how they really feel and what they’re really going through. So, we need more people that care and want to know about these families that are going through things to find ways to, to help fix it.”**

*(Chantay, unemployed certified nurse assistant)*

**“My voice has to be heard. When reelecting lawmakers, they need to know what is out here in their society that they are not willing to see or to know about.”**

*(Jenessa, employed home health aide)*



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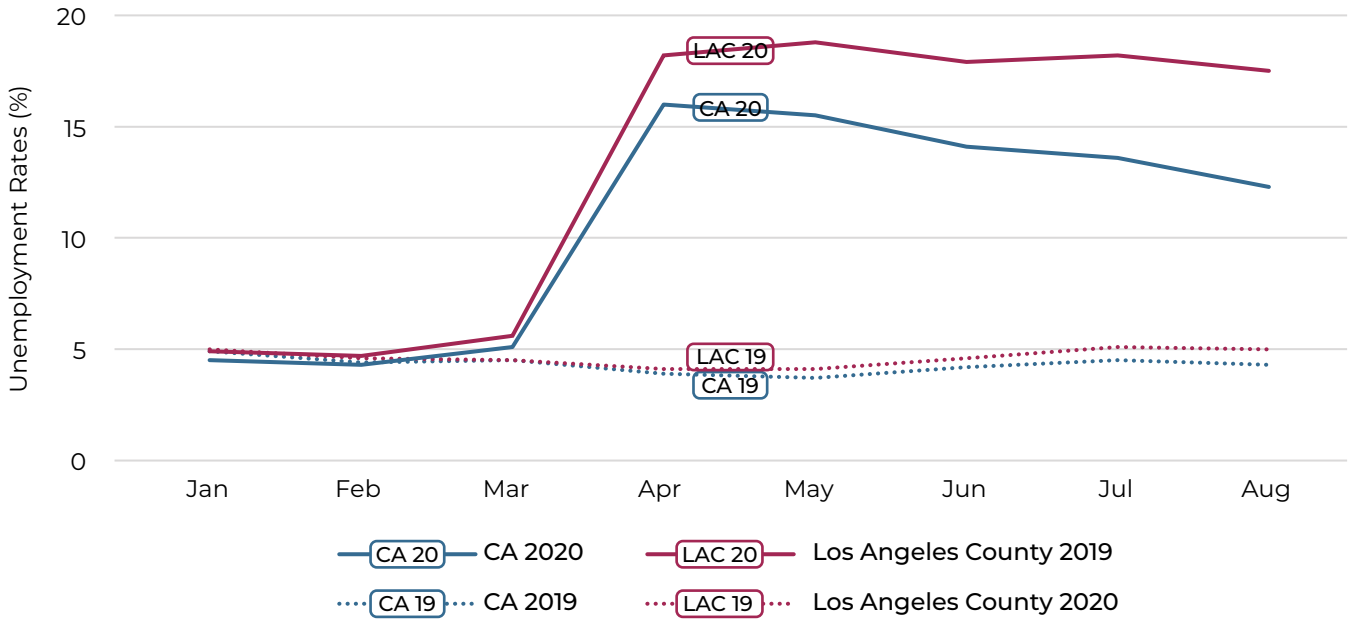
## Endnotes

- <sup>1</sup> U.S. Bureau of Labor Statistics. “Civilian Unemployment Rate.” Available at <https://www.bls.gov/charts/employment-situation/civilian-unemployment-rate.htm>. Accessed October 6, 2021.
- <sup>2</sup> U.S. Bureau of Labor Statistics. “Effects of COVID-19 Pandemic on the Employment Situation: News Release and Data.” Available at <https://www.bls.gov/covid19/effects-of-covid-19-pandemic-and-response-on-the-employment-situation-news-release.htm#ques16>. Accessed October 6, 2021.
- <sup>3</sup> U.S. Bureau of Labor Statistics. “Monthly Labor Review: .” April 2020. Available at <https://www.bls.gov/opub/mlr/2020/article/covid-19-shutdowns.htm>. Accessed October 6, 2021.
- <sup>4</sup> U.S. Bureau of Labor Statistics. “Monthly Labor Review: COVID-19 Recession Is Tougher on Women.” September 2020. Available at <https://www.bls.gov/opub/mlr/2020/beyond-bls/covid-19-recession-is-tougher-on-women.htm>. Accessed October 6, 2021.
- <sup>5</sup> Pew Research Center. “Financial and Health Impacts of COVID-19 Vary Widely by Race and Ethnicity.” May 5, 2020. Available at <https://www.pewresearch.org/fact-tank/2020/05/05/financial-and-health-impacts-of-covid-19-vary-widely-by-race-and-ethnicity/>. Accessed October 6, 2021.
- <sup>6</sup> Posavac, Emil J. Program Evaluation: Methods and Case Studies. Routledge: New York, New York. 2016.
- <sup>7</sup> See “Next Generation of Enhanced Employment Strategies Project: 2018–2023.” Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services. Available at <https://www.acf.hhs.gov/opre/project/next-generation-enhanced-employment-strategies-project-2018-2023>. Accessed October 6, 2021.
- <sup>8</sup> See “Evaluation of Employment Coaching for TANF and Related Populations: 2018–2023.” Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services. Available at <https://www.acf.hhs.gov/opre/project/evaluation-employment-coaching-tanf-and-related-populations-2016-2021>. Accessed October 6, 2021.
- <sup>9</sup> See “SNAP Data Tables.” U.S. Department of Agriculture, Food and Nutrition Service. Available at <https://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>. Accessed October 6, 2021; “CF 296: CalFresh Monthly Caseload Movement Statistical Report.” California Department of Social Services, n.d. Available at <https://www.cdss.ca.gov/inforesources/research-and-data/cal-fresh-data-tables/cf296>. Accessed October 6, 2021; <https://web.archive.org/web/20210308233446/https://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap> and <https://web.archive.org/web/20210408231603/https://fns-prod.azureedge.net/sites/default/files/resource-files/29SNAPcurrPP-1.xls>. Accessed October 6, 2021; Illinois Department of Human Services. “SNAP Data 2021.” Available at <https://www.dhs.state.il.us/page.aspx?item=124711>. Accessed October 6, 2021; “Supplemental Nutrition Assistance Program New Format.” Iowa Department of Human Services. Available at <https://dhs.iowa.gov/reports/food-assistance-reports/fl-report-v2>. Accessed October 6, 2021; and “Monthly Caseload Statistics.” Office of Temporary and Disability Assistance, New York State. Available at <https://otda.ny.gov/resources/caseload/>. Accessed October 6, 2021.
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- <sup>11</sup> For additional information on how LIFT and FaDSS responded to the COVID-19 pandemic, see Kharsa, Miranda and Kristen Joyce. Employment Coaching During the COVID-19 Pandemic: Lessons Learned. Washington, DC: Office of Planning, Research, and Evaluation, Administration for Children and Families (forthcoming).
- <sup>12</sup> U.S. Department of Health and Human Services. “What Is TANF?” Available at <https://www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.html>. Accessed October 6, 2021.
- <sup>13</sup> U.S. Department of Agriculture, Food and Nutrition Service. “Supplemental Nutrition Assistance Program: Nutrition Assistance.” Available at <https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program>. Accessed October 6, 2021.
- <sup>14</sup> U.S. Department of the Treasury. “Emergency Rental Assistance Program.” Available at <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program>. Accessed October 6, 2021.
- <sup>15</sup> Housing Initiative at Penn. 2020. “COVID-19 and Rent Relief: Understanding the Landlord Side.” Available at [https://www.housinginitiative.org/uploads/1/3/2/9/132946414/phl\\_ownerbrief\\_final.pdf](https://www.housinginitiative.org/uploads/1/3/2/9/132946414/phl_ownerbrief_final.pdf).

# APPENDIX A

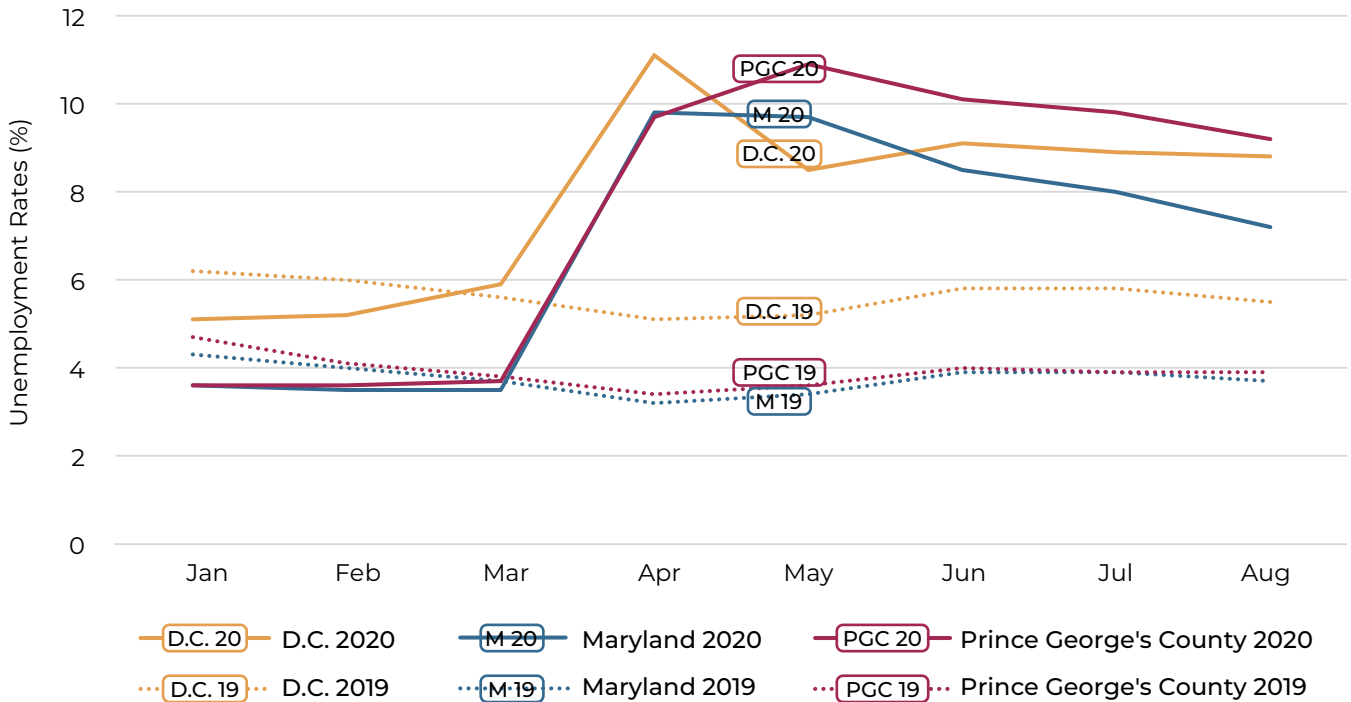
## UNEMPLOYMENT RATES IN LOCALITIES WHERE INTERVIEW PARTICIPANTS RESIDE

Figure A1. California unemployment rates (not seasonally adjusted)



Sources: <https://beta.bls.gov/dataViewer/view/timeseries/LAUST0600000000000004>  
<https://data.bls.gov/PDQWeb/la>

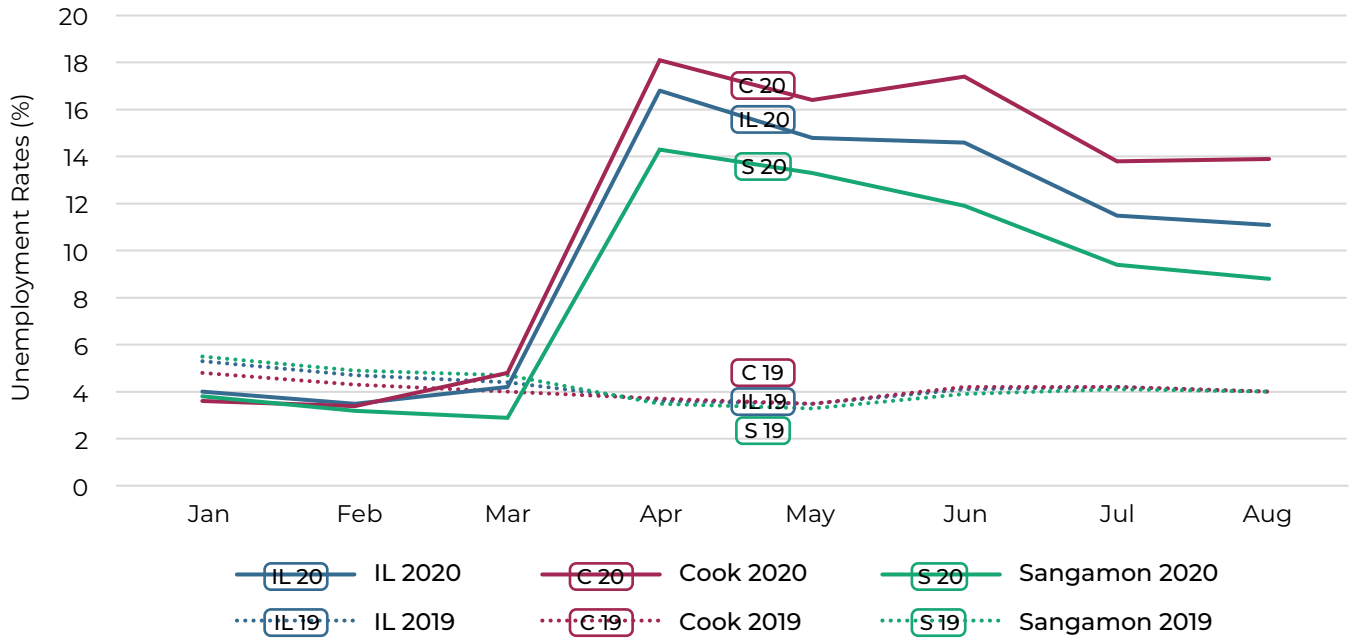
Figure A2. DC metro area unemployment rates (not seasonally adjusted)



Sources: <https://beta.bls.gov/dataViewer/view/timeseries/LAUST2400000000000004>  
<https://beta.bls.gov/dataViewer/view/timeseries/LAUCT1150000000000004>  
<https://data.bls.gov/PDQWeb/la>

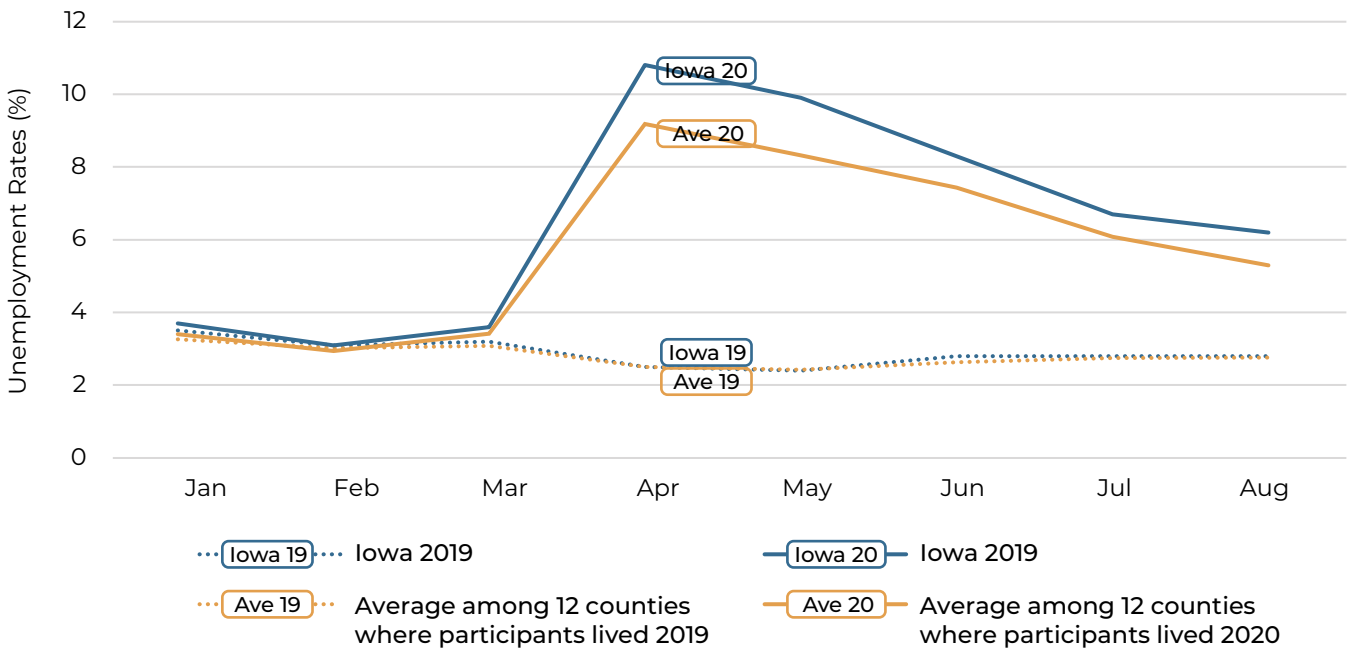


**Figure A3. Illinois unemployment rates (not seasonally adjusted)**



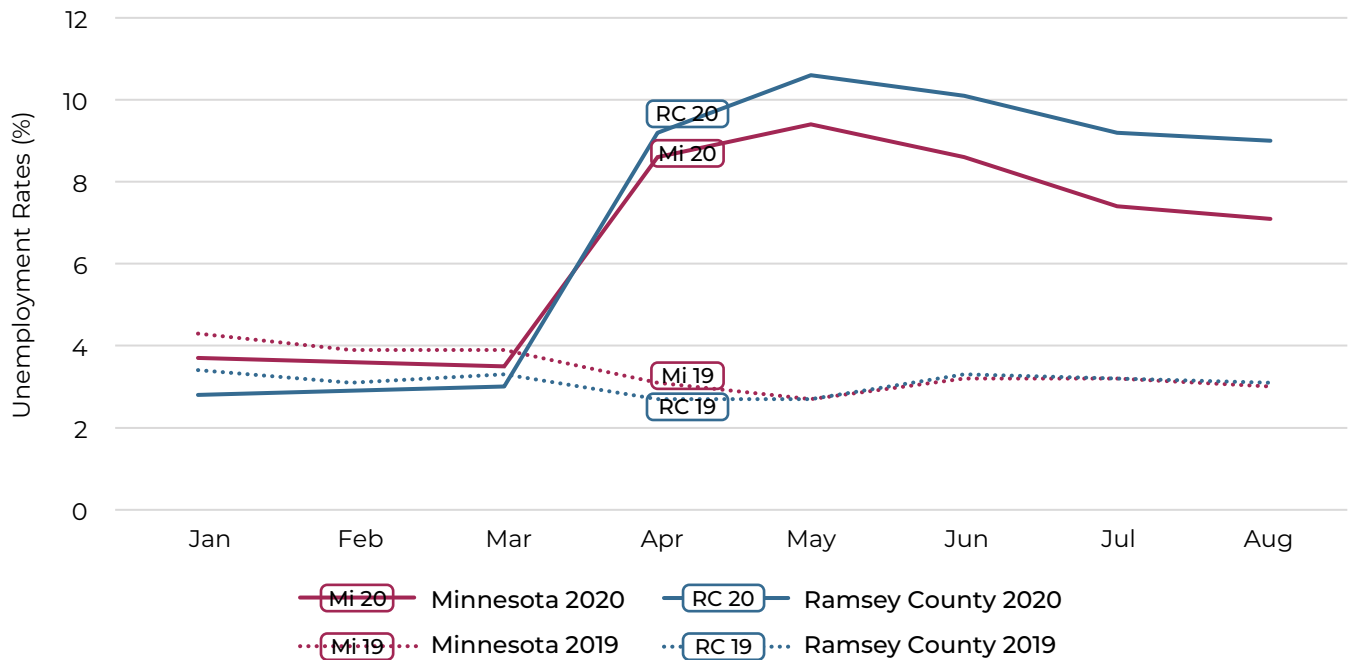
Sources: <https://beta.bls.gov/dataViewer/view/timeseries/LASST1700000000000003>  
<https://data.bls.gov/PDQWeb/la>

**Figure A4. Iowa unemployment rates (not seasonally adjusted)**



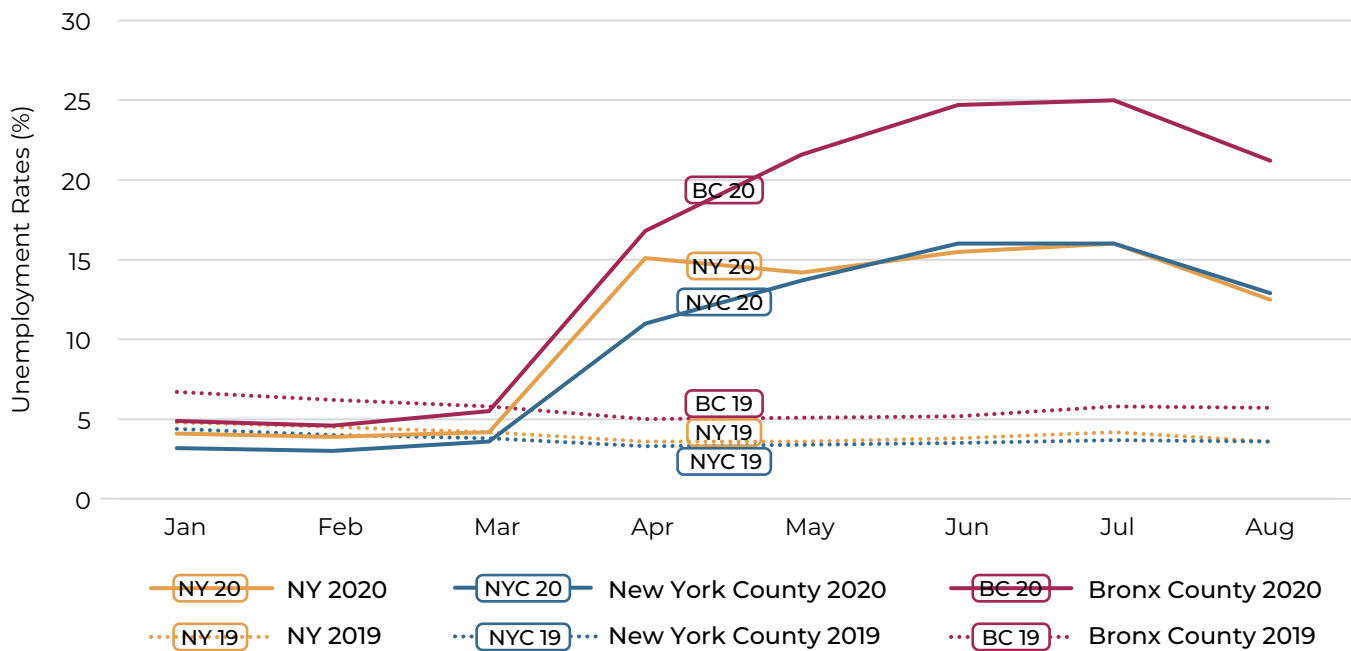
Sources: <https://beta.bls.gov/dataViewer/view/timeseries/LAUST1900000000000004>  
<https://data.bls.gov/PDQWeb/la>

**Figure A5. Minnesota unemployment rates (not seasonally adjusted)**



Sources: <https://beta.bls.gov/dataViewer/view/timeseries/LAUST2700000000000004>  
<https://data.bls.gov/PDQWeb/la>

**Figure A6. New York unemployment rates (not seasonally adjusted)**



Sources: <https://beta.bls.gov/dataViewer/view/timeseries/LAUST3600000000000004>  
<https://data.bls.gov/PDQWeb/la>