

Project Redesign

# Project Redesign: Pandemic unemployment and the social safety net

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## Report

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



Project Redesign

# Pandemic unemployment and the social safety net

**33 stories from the field**

June 8 to July 5, 2020

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**A major feature of the research of this project is story.** The story of how government works (or doesn't), and how people experience it -- along with everything else going on in their lives.

**Our focus has been on the story of what it's like to apply for government benefits.** As we looked across the stories, it struck the team that participants feel trapped in a game they don't know how to play, and definitely don't know how to win. It's a complicated game with intricate puzzles that have to be solved simultaneously; giving more attention to one puzzle inevitably results in losing ground on the other(s). All of the puzzles are timed and there's an ultimate deadline to get out of this, that everyone's aware of but no one knows how to handle.

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

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They didn't expect to be playing this game. Many people thought their government would have their back, and they feel there was a bait-and-switch element to the way this has gone. It's as if they were invited to a party but ended up at an eviction. Even for those who are skeptical about government help, they expected it to be hard, but this is harder than previous experiences. Partly because *only* being unemployed isn't anyone's situation right now. There is so much more to have to deal with.

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*People thought their government would have their back.  
There was a (maybe mythical) promise.*

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There is a huge power differential with the masters of the game -- their demands feel unreasonable and sometimes impossible, and worse, the rules aren't clear and the game hosts won't answer questions. But the players have no choice but to play or go without the benefits they need.

Along with this, there's also a sense of sorrow or wistfulness. We are entering the unknown and at some point, there was a (maybe mythical) promise. People feel different ways about this experience depending on how much faith they had in the promise. But none of them are gaining trust in their government or their society in this story.

## About the stories

The 33 stories in this collection are short, journalistic reports from interviews with living experts about the experiences of Americans trying to apply for unemployment and other benefits during the COVID-19 pandemic.

They're mostly short -- 2 to 4 pages. But they're powerful. They convey clear snapshots of what it has been like for millions of Americans who lost their jobs, self-isolated, feared or endured health problems, struggled with child care and managed home schooling, spent their savings on groceries, asked friends or family for financial and other support, helped other people, stopped paying rent and feared eviction, and worried about going back to work while the pandemic still rages.

In the stories, we try to answer a few focus questions:

- What's the living and working situation like, generally, and how are things different during COVID-19 from how they were before?
- Why were they trying to get benefits and how did it go?
- Are they getting help? What kinds? How is it, asking for, getting, and using this help?
- What are they doing to keep things together for themselves and their family?
- What are the big takeaways that the world should know about this story?

These questions appear as headings in each of the stories to guide the reader through what the living expert participants had to say.

The Project Redesign researchers wrote a story using the same template after each interview. At the end of each week, we collected the stories from that week, edited them lightly, and then published them. We shared them with a community of partners every Monday in an open online meeting, where we featured at least one story from the previous week's interviews.

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*Caution:* Some of the stories are painful and sad. Living experts are frustrated, confused, angry, and scared. Each story is different from the next, but you may want to ration your reading. If you have experienced poverty, illness, fear of eviction, frustration with government services, or anxiety about how to ensure the health and safety of loved ones -- or any combination of those -- you may want to skip to the end of each story, where we include key takeaways.

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## Who should read these stories

### **Lawmakers and policymakers**

We did this research to help lawmakers see how their work affects the people they serve. We hope that legislators and their staffs will use the stories (and accompanying briefs) to inform their decisions about what to include in the next set of recovery bills, and how to design the bills to not only help people but also to prevent harm to them.

### **Community advocates**

Some of the stories come from people like those in your community of focus. They may expand on what you already know. While some of what you read won't be surprising, most of our living experts experienced additional burden beyond the specific issues you work on. We hope the stories will help you see where collaborating with government and other organizations, and building coalitions could move more agendas forward faster.

### **State government workers**

Some of the researchers on the team have been state or federal government workers. We know that you're busting your butt every single day to deliver services to people, but it's just damn hard. Doing it during a pandemic and a massive economic downturn is probably the hardest thing you've ever faced. Some of these stories will be hard for you to read. But they could be good evidence to support what you have been trying to do to make things better, upstream and downstream in your corner of government. Share widely.

### **Design researchers**

Whether you work in the private sector or the public sector, in these stories, you will recognize the barriers that participants face as design problems. The experiences conveyed here are archetypes of the rich, complicated contexts where your products and services exist. The story format is an unusual design artifact, but we hope you'll read these stories and be inspired to use a similar approach in your work.

## Ways to read these stories

The stories in this collection are in the order in which we gathered them. There are so many possible ways to organize them, and none of the ways will suit all readers. You might want to read the stories that are most relevant to your interests, rather than reading them all. To make that easier for some people, we've put together a series of mini tables of contents below for smaller groups of stories.

**Parents and children, other family, caregivers, partners or friends.** It shouldn't be surprising that most of the stories are of women in this group. Women, and especially Black women, have been the most affected by the combination of COVID-19 and unemployment.

- Anh
- Janiya
- Lorelyn
- Jasmine
- Shalonda
- Santiya
- Brandon
- Tatiana

### **People getting SNAP, WIC, or other assistance in addition to unemployment**

- Zach
- Janiya
- Anna
- Mohammad
- Donna
- Savannah
- Amahd
- Santiya
- Rachael
- Tatina
- Anh
- Anthony
- Shalonda

**People with low wage or service jobs.** Several of our participants were servers in restaurants or bars, but we also had a gas station attendant, a stocker at Macy's, a budtender, and a "dairy associate" at a grocery store.

- Zach
- Janiya
- Anna
- Mohammad
- Julie
- Debbie
- Ross
- Jonathan
- Savannah
- Sara
- Jasmine
- Anthony
- George
- Shalonda
- Amahd
- Santiya
- Rachel
- Kevin
- Mike
- Tatiana

**Health, medical, and disability issues.** Several living experts entered their unemployment already being disabled or having chronic health problems. Some of them contracted COVID-19.

- Anna
- Mohammad
- Julie
- Donna
- V
- Christina
- Rachel

**People of color.** 14 participants identified as Black or African American, 2 as, 3 as Hispanic or Latinx.

- Anh
- Janiya
- Yvonne
- Mohammad

- Misha
- Savannah
- Yvonne
- Georgia
- Sara
- Jasmine
- Anthony
- Shalonda
- Amahd
- Santiya
- Rachel
- Kevin
- Alba
- Brandon
- Tatiana

**States.** All together, we had participants from 15 different states.

#### California

- Anh
- Julie
- Misha
- Debbie
- Alba
- Mike

#### Connecticut

- Yvonne
- Mohammad

#### New York

- Brian
- Sara
- Jasmine

#### Texas

- Zach
- George
- Rachael

#### Virginia

- Yvonne
- Georgia

#### Wisconsin

- Donna
- Ross
- Jonathan
- Lorelyn
- Savannah
- Janiya
- Shalonda
- Tatiana

#### Elsewhere

- V
- David
- Anthony
- Christina
- Amahd
- Santiya
- Mark
- Kevin
- Brandon

## About the project

“Pandemic unemployment and the social safety net” is a project by Project Redesign with New America, designed to do three things:

- learn what it has been like for Americans to apply for and get unemployment and other benefits during a pandemic
- develop compelling, evocative deliverables that will bring the human experience closer to the people designing laws and policy for the economic recovery as the U.S emerges from the worst of COVID-19
- experiment with ways of opening up the research and reporting to community partners and others from the general public



## Zach: Fearing breaking the rules inadvertently

Researcher: Gina & Aesclinn

Date: 9 June 2020

Participant: White, 30, male, Dallas, TX

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*Working multiple jobs raised questions about his employment status and eligibility when he was furloughed.*

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

He currently lives with his wife and two cats in a two-bedroom apartment in Dallas, Texas. Once a month, for a week, his teenage stepson stays with his family. During his stepson's spring break, he stayed at Zach's place for 2 weeks. He was adjusting to online learning during this time.

Before the lockdown, he worked in 3 different places as a server, bartender and bartending manager. Neither he nor his wife could work at all during the lockdown. They tried to stay busy, but experienced a lot of anxiety, particularly during the uncertain period where they were trying to apply for benefits and waiting for them to come through. This lasted about a month and half. Starting this week, he'll be working 18 hours and is figuring out if he's still employed in the same jobs, and if he remains part-time so that he could still receive his unemployment benefits.

He's considering a career change to something where he wouldn't be so exposed, something work-from-home friendly or more "quarantine proof." But for now, they're taking things day by day.

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

He and his wife, who both serve in the food industry, lost their jobs after Texas announced their lockdown. He had a 6-hour notice. Since then, he applied for unemployment benefits through the state site but didn't receive anything for a month and a half. He said, "we could not get by at all." He first received a letter from his apartment complex about his rent and then Texas changed the law about delayed rent payment. He then ran out of food and then was behind his bills. There was also confusion about his job security. "I'm furloughed but am I still working?"

Applied for regular UI then there was an option to choose disaster or COVID-19 related unemployment. He thinks this change delayed how he received unemployment benefits. He tried to talk to a representative and said he would be on the call for 6 hrs. He also learned that "there was a backlog since March 12." His biggest worry was that he didn't have tenure at any of the places he worked at but luckily he had a W-2 from one of the bars he worked at for 2 years from 2019.

Both he and his wife are extremely not comfortable jumping back into work right now.

"With me and for her, if we were to deny any employment offer, we would lose our benefits. We'd also get hit with a fraud claim. So although we are not extremely comfortable, it's something that we need to do. Both of [our] companies are making sure that they're on part-time work, not full time, that way we can receive our \$600 stipend and partial unemployment benefits."

### How did they even think to apply?

He follows a lot of Facebook service industry groups and learned about how to apply for benefits there. He took a lot of tips for other peoples' experiences. He also went to the state website for information.

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

He has found communities through Facebook service industry groups both for guidance of benefits and community support. The service industry is **very** well connected and there was a lot of communication and information-sharing going on. The help he gets ranges from how to fill out and expect from applying for state benefits, to food stamps and then to bartender specific funds, where he applied to two and got rejected from two. He also received money from someone in a group who wanted to spot him for "Whiskey while we wait" -- some random Irish guy in London. Plus Imgur's free meal support -- "free pizza, dude" -- commenters ended up getting a free dinner.

Borrowed money from father-in-law and mother-in-law in the final days, but then were able to pay it right back. They also went through all of their change, and they started thinking through how they could minimize expenses as much as possible.

He cares about repaying the money and support he's received. He stopped his

applications for funds or benefits once he received his UI + \$600 stipend. He also called Jameson to ask about how he can send a bottle of Jameson cold brew when they reopen, which isn't available in the UK where his 'donor' lives. Also supported meals for other folks who needed it -- bought someone else a free dinner once they got their unemployment.

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

These days, he started painting and doing arts and crafts, but there are some days when he's "in a depressive state, with nothing to do for four days on the couch." He considers his family one of the "lucky ones" because he lives in an apartment next to a trail that leads to a lot of essential businesses such as Walmart and convenient stores.

### What should the world know about this story?

- Information strategy is to apply for as many benefits as possible and see what happens next
- Sought after informal benefits group
- Repaying funds and support was a priority
- Employment status is unclear across multiple jobs
- Fear of fraud claim
- Lack of clarity for when his UI benefit expires

## Brian: Feeling scared but lucky

Researcher: Dana

Date: 11 June 2020

Participant: White, 35, male, Brooklyn, NY

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*A freelance audio engineer for orchestras says he's scared about the future for his family and his ability to make a living.*

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

For Brian, it's kind of a mixed bag. Learning, practically overnight, that he was going to lose \$40,000 worth of income -- about half his annual -- was stressful. He's been a freelancer for a long time. He's used to ups and downs. But nothing like this.

Added to the mix, he and his wife had a plan. His wife left her job as an office manager at a skin care company as of February 14 to stay at home with their 1-year-old, who had been cared for by his wife's mother. They were going to live off his income because the amount of work looked good.

Before the pandemic, they were both working and both had busy lives. They lived in a 1-bedroom apartment in New York City with his wife's mother, but it was working. They had enough money, and he had good clients and good prospects. When the pandemic hit and NYC went to shelter in place, all the events he was contracted for and all the events he might ever work for were canceled through the fall seasons.

He didn't use the word, "panic," but his rush to apply for unemployment and PPP suggests that he was at least seriously worried about whether his family would be able to pay rent and buy groceries as long as the music industry was shut down.

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

Brian applied for PPP and unemployment at the same time, right away. The experiences were quite different.

But the rules weren't in place, really, for either program. Fortunately, for PPP, he found a neighborhood bank that was helpful and his timing worked to get funding quickly in the first tranche of funding available. Having this cash has helped him keep things together -- but he's worried that having money from one program is going to cancel out the money from the other program and he'll have to pay everything back.

He's trying to take steps to save money in case that's true.

Applying for unemployment turned into a full-time job that was fraught and frustrating. He applied for regular UI first, right away, because everyone was saying to do that. But soon he found that the rules and systems weren't in place for pandemic unemployment yet. In the meantime, his original application was declined because he didn't have any W2 income.

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In Brian's words:

"The process was crazy. It was a full-time job for a number of weeks... I'm a freelance sound engineer, traveling around the US supporting orchestras... If you don't do the job on site, there's no work to do."

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"Had \$40k worth of work go away in one day. About half my income. That was pretty scary." He applied right away for unemployment, and it took 2-3 days to do it because the website was overloaded and kept crashing. "Overall, I put about 80 hours into this." He learned about unemployment through some union guys he worked with. "I got rejected at first because I had no W2s." He got the notice a week or so later that his application was rejected because he had no W2 income. He was told by the NY Department of Labor to fax in 1099s to show income. He pulled together a 150-page document of 1099s and faxed it to the NY DoL.

Soon, he got a letter or email saying that it doesn't count. Because you don't have W2 income. Now the middle of March, was rejected again.

Eventually, PUA became a thing. He watched a webinar that he heard about from some Facebook groups that sought out specifically because of the shutdown, on which he heard state senator Brian Kavanaugh speak about the crisis. Kavanaugh told listeners to email his office with issues.

Brian did, and got a good response. Within 2 weeks, the senator's office had reached out to DoL, and he got an application in email for PUA, where he submitted his tax information. It looked like things were moving.

Instructions were to submit and mark it urgent. Brian was worried that it was "going to set me back [on income] another 2 weeks. Eventually, my application showed up as 'pending.'" "That was the first victory," about the end of April. A month and a half in.

But his application remained pending for a long time. He let a few weeks pass, and wrote to the senator's office again. They did something to flag Brian's application

again.

"Last weekend [June 5], I finally heard from someone named Tom at the Department of Labor, who called me. He was very nice. Determined my benefits, and suddenly after talking to him, last week I got 2 direct deposits: one for \$600 (with withholding), and the maximum unemployment."

Yesterday, he got his certification paperwork in the mail to certify for the weeks since March 9.

### How did they even think to apply?

Because he'd heard from some union buddies and others that unemployment was going to be open to freelancers, he applied right away.

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

He applied for a grant from MusiCares, an industry service organization and got it.

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

In some ways, things are better because he and his wife have had more time to talk. But talking about money under the circumstances is stressful and feels scary. He said he feels fortunate that he got PPP and that has kept things going for them -- and that his family is in better shape than many.

### Interviewer notes: What are the big themes / take-aways from this interview that the world should know about?

Brian is afraid of what is going to happen because he took money from two different programs that might interact in ways he doesn't know about because it feels like the rules keep changing.

Most of the barriers and pain points came from the lack of information from state and federal agencies on what to do when. The NY state UI system also crashed a lot, which was frustrating and nerve-wracking.

Several times in our interview, Brian apologized for not being able to remember the timing of things exactly. He tried to remember dates and timing, but that was hard. But he also talked about how the gaps in hearing from the Department of Labor seemed like forever.

Toward the end of our conversation, he said, "If I had waited [to apply for unemployment], it might have been easier. I didn't wait -- I did it right away. This made me a guinea pig for a new process."

"This is the first time I've ever got a payment from the government in my life." He was "skeptical" about how the programs would work for him. He decided to put enough away to pay it back if he has to. "Maybe I'm breaking the rules without knowing it. I'm optimistic that the goal is to help people. I'm hoping that it works out."

## Anh: Shouldering responsibility for her parents' benefits

Researcher: Dana

Notetaker: Aesclinn

Date: 10 June 2020

Participant: Vietnamese, 25, female, Oakland, California

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*Anh was in school and working full-time as a medical assistant. Her parents own a nail salon. She did the research and applied for benefits for both herself and her parents.*

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

Anh was working full time as a medical technician and going to school part time. Her parents ran a nail salon. Before the SIP order, business at the nail salon was already declining and they were only opening a few days a week. When SIP was announced they closed completely, and Anh's hours dropped first to half time, then a couple hours a day, then to zero.

Throughout this time they've had a lot of frustration with systems and the waiting for the government and its systems to do what they need to do.

Anh took a lot on: for herself and her parents. She felt responsible to learn about and understand the options and programs for her and her parents. It sounded like a big cognitive load -- following CARES through congress, figuring out what benefits she could apply for for them, triple-checking everything on forms, giving her parents scripted sentences for what to say in their CalFresh interview if the agent starts talking to them in English.

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

Anh applied for unemployment as soon as her hours were reduced, partly because she'd been urged to by her employer, but she'd also remembered applying before, when she was unemployed in 2017.

Seeing her parents' nail salon reduce the hours it was open and then close completely with shelter-in-place, they first sought PPP but that didn't work out. They were too late by the time they found a bank that would help them. The program had run out of funding. So Anh applied for PUA for her parents, right away. The experience was time consuming and frustrating because the information from California Employment Development Department did not help Anh know that PUA hadn't been implemented yet until after she had filed claims the first time. So she had to do it a second time. When she did, EDD screwed up her mother's claim, which took hours and hours of work to try to get fixed.

### How did they even think to apply?

When her hours dropped, Anh applied for unemployment for herself right away. She'd applied once before back in 2017 and was familiar with the questions and what documents she'd need. For her parents, Anh was following the news very closely and ready to apply as soon as CARES was passed. But then her parents' claim was denied. "If we could have just known what to expect and when the program was going to be implemented, I could have waited." Instead, she worked hard to get the benefit that wasn't ready.

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

Anh is doing a lot of work to help out her parents. She got approved for UI benefits. Her dad's application eventually went through, but Mom's is still pending after a series of errors. They have a phone interview for CalFresh [SNAP] at the end of this

week.

When we asked about other help they might be getting, Anh talked through a list of where they might even get help, like her parents' church. But she said they were more likely to give help than ask for help. For example, they've made thousands of masks that they've shipped to medical workers all over California.

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

Anh's parents rely on her for a lot, because they don't speak much English. They have since they arrived in the U.S. 25 years ago. She's their financial manager -- getting their bills paid, doing banking. She was worried that they were going to run out of money while they waited for her mom's PUA to come through and with the inability to get PPP for their business, while still paying fixed costs like rent on salon, home, their taxes, and other bills. They're dipping into their savings. She's getting by by sharing a room in her rented apartment in Oakland.

Things are now re-opening, but it's not clear when nail salons will re-open -- even though other personal care businesses have the green light. Meanwhile, she's worried that business won't recover anytime soon. Early in the pandemic, Gov. Newsom announced that the first community transmissions had originated at a nail salon. Later, this was found to not be true, but people hang on to the first story. Anh wondered if people will feel safe being out in public, let alone getting personal services of the kind they'd get at a nail salon.

## What should the world know about this story?

Anh spent a lot of time doing the research and applying for benefits for herself and her parents. It felt urgent to apply for benefits as soon as possible, and it was frustrating to spend so much time and energy only to spend so much time waiting for benefits to come through.

In addition, Anh's experience with California systems for unemployment was that EDD was slow, the process was cumbersome, and the results were unreliable. She had applied for herself in 2017, and that went smoothly on a timeline she expected. But this time, the system was slow, fragile, and unreliable -- from the website crashing when she applied for PUA for her parents, to getting help when something went wrong. For example, even though Anh applied for unemployment for both of her parents at the same time, her father's claim went through smoothly and relatively quickly. Meanwhile, because of a system error, Anh's mother's birth date

was incorrect, which had a cascading effect on her claim by generating a need to verify her identity. When Anh's mother's birth date was corrected in the system, somehow her name was changed. Although Anh had worked hard on addressing this issue -- which was not a problem in the original claim -- by calling, emailing, and trying to use other communication tools with EDD, the problem had not been resolved weeks later. Anh first applied for UI for her parents in mid-March. As of our interview on June 10, Anh's mother's claim was still unresolved.

Anh is shouldering a lot of responsibility for her family, being translator and financial manager, and an informal business advisor for her parents. When we asked if they had applied for any other benefits, Anh said, "Oh, yeah! I also applied for CalFresh for my parents, after my mother called and asked me to apply for food stamps for them." She said she felt dumb for not thinking of that before. The level of blame she took for not thinking to apply for food stamps for her parents earlier was interesting. She didn't feel shame for using the service, she just blamed herself for not thinking of it sooner. (She mentioned that they had used food stamps when they first arrived in the U.S. 18 years before.)

People in need are giving to others. For example, Anh's parents are making masks and helping people in their church.

Governor Newsom announcing that the first community transmission was from a nail salon felt racialized, because a lot of nail salons in California are owned by Vietnamese immigrants. The statement was later retracted but it felt like the damage was done.

## Janiya: The timing of changing jobs couldn't have been worse

Researcher: Dana

Date: 11 June 2020

Participant: Black, 23, female, Milwaukee, WI

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*Janiya was frustrated that it was taking months for her to get benefits. She had savings before this, but they would soon run out.*

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

Janiya talked about bad timing. She'd left her old job in February and started a new job doing customer service for the Better Business Bureau (BBB) on March 3. "The

timing really couldn't have been worse." She had been looking for work, and was thinking about pursuing an opportunity to train as a phlebotomist, which would pay her \$18.50 an hour during and after her training period.

In the meantime, her best friend's mother died of COVID-19 after being hospitalized for 3 weeks.

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

She was laid off from her job in February and applied for regular unemployment right away, but then took the job with BBB at the beginning of March, only to be laid off from that a week later.

She expected to wait a month to get paid for UI, but weeks went by without any payments. She went to apply again after she was laid off from BBB, only to be told that she should apply for PUA. While she'd already waited 12 weeks, she would have to wait at least another 60 days.

### How did they even think to apply?

She knew to apply for regular UI, but until she talked to a supervisor at the Wisconsin Department of Workforce Development that Pandemic Unemployment Assistance was an option.

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

She hadn't applied for other assistance this time, but had had food stamps and WIC when her daughter was born.

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

Janiya said that she has savings put away "for a rainy day," and when we talked, she said that they were almost depleted after being out of work and without unemployment payments for more than 12 weeks. She said, "this is definitely a rainy day," but was optimistic about new work opportunities. Unfortunately, she said, she needed to get back to work because with the delays in payment from WI DWD, she

wouldn't get the nearly \$10,000 she was owed by the state until October. (It's June.)

As we wrapped up, I asked Janiya how she was feeling about everything going on right now and her experience with getting benefits. She said, "It's a mess. The government failed a lot of people. If they didn't have trust and faith in government before, pretty sure that faith is completely gone."

## Anna: The processes are punishing

Researcher: Cyd

Date: 11 June 2020

Participant: White, 43, female, Easthampton, MA, rheumatoid arthritis and bipolar disorder

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*Anna has been precariously employed for a long time.*

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

She was most recently a budtender at a legal marijuana dispensary in Massachusetts. Before she found that job, she had been unemployed and on UI for several months, and before that, on a temp assignment at a Barnes and Noble. She rents an apartment with a roommate in East Hampton, which she describes as a rural area with a lot of conservative people, though she herself is politically interested and quite left-wing. Anna described the dispensary job as "It was a really good job but I still had trouble making ends meet. We can't get by." The good things about the job were a \$15/hour rate (the minimum in her area is \$12), the option to get benefits (though it was cheaper for her to use MA's public option, because she has a lot of health problems), and a marijuana discount. But most months, Anna needs to use GoFundMe or ask friends for money to make ends meet. She described how she mostly gets by as "being frugal, not doing anything fun, never doing anything fun, never going anywhere."

Anna has rheumatoid arthritis and bipolar disorder and takes medication that makes her immunocompromised. In the first days of the pandemic, an obviously ill customer coughed directly on her and her doctor ordered her to isolate for two weeks. Dispensaries are considered essential, so her work didn't close. Anna was originally furloughed, but wasn't able to go back to work because there was never a mask order where she is and she is too much at risk for severe COVID-19 to be exposed. Eventually, she was told she won't be re-hired. Anna's roommate is a landscaper

whose work is seasonal, so he was on unemployment assistance before the pandemic but returned to work at the beginning of May. They don't share expenses but they do help each other out from time to time, when one of them is short and if they can.

Anna is very aware that UI and PUA will run out and knows that she has just six more weeks to find a job. She isn't having any luck so far -- most of the available jobs are for professionals like therapists. She doesn't know what she will do if she doesn't get work.

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

When Anna's doctor told her to isolate after she was probably exposed to COVID, she knew to apply for UI right away. She actually applied "too early" -- the state hadn't changed the application to account for the more lenient pandemic requirements, so she originally had to wait a week, show proof of spending 3 days per week "looking for work" even though she was quarantining, and didn't receive the PUA at first. She did get it later though, and MA automatically paid back-benefits for the first week without her having to do any process. She was grateful. Her experience is that you usually have to ask and justify everything.

### How did they even think to apply?

Anna has a lot of experience applying for benefits. She has tried twice to get disability (SSI) and has gotten through the interview but been denied. She said that she has been on unemployment in several different U.S. states. She was receiving food stamps before the pandemic, while she was working. The benefit was small (\$16/month), but it helped her. She at first received a pandemic bonus which raised it to \$100/month, but later her income with the PUA included was too high for food stamps so she was cut off.

Anna thinks of herself as something of an expert in dealing with the UI system -- she has actually been giving advice to friends who are experiencing unemployment for the first time -- but she also describes it as humiliating, frustrating, and rigid. She has a few workarounds. For example, calling the help line for an alternate language and then requesting English. She described this practice as "a little bit unethical but sometimes you have to do what you have to do." From experience, she knows that you have to check your "inbox" on the MA UI site to find out what's going on. Their email notifications don't work, and their snail mail notifications don't usually arrive in time. Anna once missed a deadline from a snail mail notification and lost a benefit.

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

Anna is getting the multiple benefits described above, and she says it's a full time job to keep them up. It's a bit better during the pandemic because the requirements have been relaxed, but jumping through the hoops required takes a large amount of time and focus; her mental and physical health aren't always up to it. Anna also has a GoFundMe that she uses for vet bills (she has an older cat) and sometimes for rent. It is easier, process-wise, than getting government benefits, but she doesn't want to depend on her friends to that degree. She does have one friend who she describes as "like a big sister or a surrogate mom" who has said she will be there for Anna, financially, if it ever comes down to it, and has sometimes covered a vet bill for her.

Because she is immunocompromised and strictly quarantining, the fact that EBT cards can't be used for delivery groceries is a hardship for Anna. In Massachusetts, Amazon was eventually added, so she can use that -- she has some money built up on her card from when she couldn't use it because she couldn't shop in person. Anna talked with frustration about food stamps "That process, as the poet wrote, sucks. They ask for a lot of proof that you're poor." But she is "not poor enough." If you are in severe need, you can get emergency benefits and an EBT card will be mailed to you right away, but at her level of just not quite getting by, there is a wait for the office to determine the benefit level and another for the card to be issued.

Anna says Massachusetts is the worst of any of the states where she has dealt with unemployment, because the requirements are unforgiving. "There are a bunch of questions you have to answer, plus names and phone numbers for everyone you applied to. Unless it's a website. You have to say I looked for work this many days. If it's less than 3 days, you don't get any benefits that week. Some people are like 'I do all my searching in one day, then I cry the rest of the week.' They don't seem to understand that we don't want to be unemployed, we want jobs. They punish you for being unemployed and then they punish you for being employed -- because you have to report jobs before you actually get paid. You might not get paid for 3 weeks with a new job, but you have to report those hours to the state. You have to either live off savings or borrow from friends. I borrowed from friends, both times -- before BandN and before the dispensary."

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

In addition to sometimes helping out her roommate, Anna also helps to pay bills for

her dad. He's on a strict fixed income and doesn't have good budgeting habits so he gets himself into trouble. Anna won't help him when she's underwater herself, but if she has any extra at all, she will. She has also been donating small amounts to charities and bail funds in recent weeks. She is bored out of her mind without work and really wants to go back, but is very worried about her prospects, and it keeps looming over her that benefits are going to run out. While PUA is in effect, she is actually better off than when she was working for \$15/hour -- she speaks passionately about how the problem there is the low pay, not the high PUA amount. But when PUA runs out she will be underwater. "I've been exploring applying for disability again -- they want you to live on \$1,200/month; regular unemployment is asking you live on less than disability."

### What should the world know about this story?

Anna used the word "punished" several times in describing her interactions with various benefit systems. She feels humiliated, treated like a child, and not cared for when she has to go through stringent application processes.

Her situation is complex, with health issues, low-paid work, and an interplay of giving and receiving help in her network. She can't quite get disability, can't quite get by on what she can make, isn't quite poor enough to get major food benefits, in short feels left out of the system.

Anna is savvy by dint of having been beaten up by a lot of benefits processes. She knows quite a few tricks, and they've kept her afloat. But she doesn't feel great about that. Her real request would be universal basic income or work that pays better, and a safety net that treats her with respect and care.

## Mohammad: When medical problems prevent you from working

Researcher: Dana

Date: 12 June 2020

Participant: Mohammad, Afghan, 31, male, New Haven, CT

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*A recent immigrant has to navigate the safety net with the help of a caseworker after getting COVID-19 soon after gallbladder surgery and being unable to work.*

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

Mohammad had been going to school full time at community college to study accounting (he had worked in finance for USAID, and was an English interpreter for the U.S. Army in Afghanistan), and working at a gas station. Mohammad and his wife had a baby last fall, their second. (Their first child turned 4-years-old in June.) They'd been in the U.S. for two and a half years on Special Immigrant Visas, settling in New Haven, where there's a large Afghan community. They speak Pashto at home.

When the pandemic hit, his wife tried to get Mohammad to stay home so they could avoid getting sick. But he said they couldn't afford for him to stay home. He needed to make money to pay the rent and buy groceries. He took precautions at work -- wearing a mask and gloves, and cleaning his shoes and changing clothes before coming into the house.

In April, Mohammad needed to have his gallbladder removed. The timing couldn't have been worse. His doctor told him he would have to miss work for a month. Though his boss at the gas station wanted to hold his job for him, the boss couldn't cover a month. He had to replace Mohammad.

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

When Mohammad arrived in the U.S., he didn't know anything about unemployment insurance. But he and his wife had been assigned a caseworker through Integrated Refugee and Immigrant Services (IRIS) who had helped them with everything to get them settled -- from finding them a house to getting furniture, to finding doctors and meeting others in the community. When they arrived, the caseworker got them some cash assistance and food stamps. But they didn't need either for long, Mohammad said. Just a couple of months.

Fast forward to spring of 2020. A few days after his gallbladder surgery, Mohammad was exposed to COVID-19. He became symptomatic, and then his wife got it, too. They needed help to get by.

Mohammad applied for unemployment but was denied because he couldn't work for health reasons.

He applied for a job at the Amazon warehouse near New Haven, but could not accept the job they offered until his doctor cleared him because it would have required him to lift heavy objects. He had to decline, but when he applied for UI, the system said that Amazon was his employer. He needed to get a letter from Amazon saying that he'd never worked for them to give to the Connecticut department of labor.

Processing his application seemed to be taking forever, even after getting the letter from Amazon. His IRIS caseworker was tracking his application, though, and had called the day before our interview to tell Mohammad that he qualified for Pandemic Unemployment Assistance, but it would still be weeks before the pending status of his application would change.

### How did they even think to apply?

Mohammad said he didn't know anything about unemployment assistance. Nothing like this existed where he came from, so he never thought of it. Now, the caseworker had suggested that Mohammad apply for unemployment, since he'd lost his gas station job. But he learned that you can't get unemployment when you have a medical problem that prevents you from working. He was stuck.

Finally, the caseworker told Mohammad to apply for PUA, which he did, in mid-April. As of the time of our conversation, he had not received any payments. (It's not clear why the caseworker didn't tell him to apply for state disability insurance benefits.)

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

They did apply for cash assistance and food stamps at the same time he applied for unemployment assistance. It was denied at first, but after they interviewed last week, they learned that they will get these benefits. "The refugee organization helps us with everything," Mohammad said. "When I got here, they took us to apply for food stamps and cash until I got a job, when the cash assistance was cut, but we

were still getting \$200 in food stamps. We live a simple life. We don't eat out. We cook at home. A bag of flour lasts a month."

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"I don't want to be relying on government resources." That's why he started his education. "I want to rely on myself."

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There are about 100 Afghan families in New Haven, and normally, people help one another in various ways. Driving to appointments, interpreting or translating -- sometimes even loaning money. But there isn't any money because no one can work.

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

"I have to pay my bills. I have to live, and I need money. Why the unemployment department takes such time to review the case? They could review the case and decide that I'm eligible and give me something, and then go through the rest and give me more, later.

"It was a really stressful time. Thanks to god for the stimulus check." Mohammad had 5 classes and exams at the same time as surgery and COVID.

"I'm [studying] accounting, and I know how to control expenses. Food stamps, yes, but not enough. The biggest thing is the rent. IRIS helped, but I still owe my landlord half my rent for the month of June." They still must make payments on loans and expenses they incurred from their arrival and settlement. "\$300 or \$400 a month with a family isn't enough," Mohammad said. "Especially when 75% goes to rent."

Even though they could use the cash we offered for the interview, Mohammad didn't want to accept it. He believed he was doing a good deed by talking with us, that the government would be better because he told his story. "Culturally, this is awkward," he said. "We don't take money for doing good things and helping other people." I offered to donate it to an organization that he wanted to support. He said, "Ah, yes, I could do that. Go ahead and send me the money. It will help someone."

### What should the world know about this story?

Mohammad seemed to want so much to go back to work, to support his family, to make things work. He just needed a little help, not a lot, and it was frustrating that it

was taking so long to get just a little bit of help. Everything happening at the same time was overwhelming.

If it weren't for his IRIS caseworker, he'd have no idea how to navigate this crisis. And even then, it sounds like the caseworker didn't get him everything that he could have had -- when I asked about disability assistance, he said that wasn't something they'd talked about, just unemployment.

## Julie: Navigating unemployment from many angles with the extra stress of health concerns

Researcher: Lindsey and Aesclinn

Date: 12 June 2020

Participant: White, 50, Female, Aptos, CA, Immuno-Compromised Disability

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*Struggling to navigate relief options for her business, herself, and her partner while balancing health concerns related to a recurring immune disorder.*

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

Julie lives with her significant other in a rented home in Aptos, CA. She also manages two businesses from home -- an overnight pet-sitting company and sexual health MLM.

Julie has struggled with health related unemployment and disabilities for many years before the current pandemic. The day before her state officially announced a lockdown, her primary physician had suggested Julie take disability for her Common Variable Immune Deficiency (CVID.) Her doctor was able to apply on her behalf electronically. Julie's mother also suffers from an immune disorder.

Before the lockdown, Julie had started to downsize her pet-sitting staff due to a state law (AB5) that made it difficult for her to employ contractors. Julie's business focused on a specific kind of pet-sitting where her or her staff will stay overnight in a client's home to care for their pet(s) while they travel. She preferred self contractors as it was hard to regularly anticipate client travel schedules and this allowed her to be flexible with meeting irregular pet-sitting demands.

After the lockdown went into effect, Julie saw a marked decline in business and knew she'd have to make adjustments to staffing. Julie was also unable to work while

she was on disability and fears having to go back to work since she is at high risk for contracting COVID.

In addition to managing her health and business needs, Julie's significant other was also furloughed from his job as an amusement park mechanic when the State went into a lockdown.

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

Since Julie had already applied for disability insurance, she first focused on assisting her significant other with his unemployment application. Even though she was already familiar with the unemployment process over the years due to health, she was shocked at how "extremely painful" the process was especially since she was expecting an electronic application to be quicker and easier than paper.

For the first 2 weeks, Julie was unable to get her partner's application to submit online. Julie tried clearing her cache, submitting on multiple browsers and reporting the errors she was getting from the system. Despite a background in IT she was unable to get the application submitted and feels this would be impossible for most Americans. <quote on how hard this would be for others> Eventually they did receive confirmation his application was pending. The initial two week delay in getting the application submitted created a tremendous amount of anxiety and was exacerbated by the knowledge that there would also be a 2 week waiting period before they'd receive any benefits.

In addition to technical issues, Julie and her partner didn't know if he's still required to look for work if he was furloughed and anticipating returning to his job as soon as he was allowed.

After Julie started to receive her disability benefits, she was very disappointed to find out she was only given \$24 a day and questioned "who can live on that?!" <quote about disability being so much less than unemployment> After her disability insurance period ran out, she opted to apply for unemployment in early June as an employee of her own business. She is still waiting for her unemployment approval as we interviewed her about 10 days later. Even though she applied by paper, she found her application process was much smoother than helping her partner 6 weeks earlier.

Julie also experienced some of her email being recorded with the wrong domain type in the UI system. While she was able to sign on to beneficiary online tools with her correct email, this typo in the system created issues for her elsewhere. She called multiple customer service representatives who were unable to help and insisted she

can change herself. One representative was not clear on how this typo could have happened if Julie had a different email on her account and felt they were not allowed to change database records. However after much pleading, this representative made the change and Julie noted “feeling lucky/blessed” they were willing to make this fix.

As a business owner, Julie missed the time window to apply for business assistance at first. She did not immediately apply for business assistance as she was also trying to keep stress low due to her health condition. However, when the government announced an additional phase of PPP, she was able to apply with Square and ADP who had pre-packaged her application form and supporting documents. This was a very easy process and she was approved within the week.

Julie found the terms of assistance very difficult to navigate. Even if she gave her workload to her remaining two staff, she was unable to provide full time hours for both of them. Additionally if her employees were only partially employed, they would take home less income than if they were able to apply for unemployment. Due to this, she only retained one employee and the other applied for unemployment. And due to her disability, she was unable to keep working. Julie fears this will not meet the requirements of continuing to employ two people. On top of general questions, her LLC is set up to support both her pet-sitting and MLM business so Julie is unsure how this may change what is expected other regarding use of the PPP loan.

She was also very concerned to use the loan in a discrete time period (8 weeks) and therefore interrupted her normal pay cycle in order to reset the pay period clock. This desire to avoid any disqualification however came at a cost as she had to pay additional payroll fees and taxes than she would have if she had not interrupted the work cycle (by increasing the amount of times she ran payroll.)

After doing a costly and confusing amount of rearranging her staffing and payroll, Julie found out the requirements changed. Her initial fear of using the loan within a time period and in a specific manner was no longer required. Despite the additional cost and effort however, she may still fall short in meeting the requirements to be forgiven for taking the relief loan.

Julie has not relied on the government as an information source. She does not find them helpful. She also encountered countless technical issues that she relies on a prior career in IT to try to solve. Regardless of her ability to clear her cache and switch browsers she still encounters regular technical issues including an inexplicable typo on the UI backend regarding her email address which prevents her from accessing claim information.

For quite some time, she has also been part of an international Pet Sitters network via a Facebook group. Generally she finds this network very informative. However during the pandemic, she found the amount of information and threads impossible to navigate. Additionally when she was seeking state specific information, this was often hard. Julie also feels her business as niche services within the pet sitting realm which makes some of the information less useful for her business use case.

### How did they even think to apply?

After the lockdown was announced, her partner's work was unable to run their beach boardwalk amusement park. She found her partner's employers inspirational since they "put their employees first." It was important to her to do her part as a business owner by keeping staff employed and reducing the burden on unemployment.

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

Julie feels she is one of the lucky Americans who had 3-6 months worth of savings. She has not received aid outside disabilities and business loans.

Neither Julie nor her partner have received her stimulus checks. She believes this is because she filed her taxes late but uncertainty is also stressful.

She is very concerned about the security of her housing. Despite being given less than a quarter of her living cost via disability aid, she was diligent at paying her rent a month in advance via her savings. Julie wishes some of the mortgage protections could trickle down to renters. She does not feel animosity at her landlord or they should suffer. However, she would like her landlord to have mortgage forgiveness so she could have rental forgiveness. Her monthly rental is very high but also a priority.

Additionally, Julie is very worried about her health insurance. Currently, she is able to get insurance through her partner's job. Before his current position, he worked construction and could return to this line of work (since this work is considered essential and available.) However there is a minimum 3 month expectation in leads and completing construction work. Since it's unknown when his normal business can reopen, he's nervous to take temporary construction work and risk jeopardizing his ability to return to his job and retain their health benefits (which the company is currently paying for while he's unable to work.)

Julie and her partner fear his unemployment benefits will be completely used up before she receives her own. They understand the additional \$600 a week will run out. Her partner who was working at his first W2 role, paid into the UI program for less than a year which could create a finite time he is qualified to receive unemployment insurance. She is "praying" her unemployment is approved and kicks in before the end of the month. If it does not, she may ask some family to loan them money. She is also considering selling personal property to get by such as a horse trailer and dump truck.

As a business owner, Julie is unsure how her business will fare if her clients are traveling less due to the pandemic. If she is forced to return to work, she may not be able to support her staff and herself (especially since she has business insurance restrictions on only having one boarding facility to care for animals.) She also fears the liability that may come from contracting or spreading COVID-19 since her line of work requires she and her staff enter clients' homes.

Julie wishes that the SBA was able to do more for business owners like herself. She's frustrated that their first botched attempt (where large companies received loans before smaller, more vulnerable businesses) might keep them from continuing to do more for the community they're intended to support.

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

Julie's one retained employee also happens to be a family member. While she would have done her best to help out any of her staff, she feels especially relieved she was able to help out a family member who wouldn't have had many options otherwise.

Julie is also concerned for family members who are considered essential.

### What should the world know about this story?

- Housing security is a huge source of stress and uncertainty.
- Choices to prioritize health can lead to delayed applications and additional costs.
- Fear of fraud claims is stressful and can create costs for business owners.
- National and international networks have a hard time keeping up with state specific rules and implementation.

- Unclear and changing rules regarding loan requirements is very costly especially for small businesses.

## Misha: “I had never been so verbally abused”

Researcher: Rebecca

Notetaker: Grace

Date: 15 June 2020

Participant: African-American, 33, female, Southern California, previously on disability benefits

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*There was seemingly no way for her to know that the holdup was a simple ID verification.*

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

Misha was working in a contract-to-hire position at the entertainment company of her dreams before getting a 2-week notice. She was told that if the company continues to profit, she may get rehired in August. She is experiencing a lot of professional uncertainty since a large part of her job included planning and producing events. Since being let go, she fills her days with volunteering at a local food bank, exercise, and socially-distanced visits. Her daily priorities include stress management and rest. Luckily, the handful of people she knew who were sick with the coronavirus recovered well. She spends her days applying to jobs and trying to make the best of each day. She’s had government employees compliment her on how calm she is in their interactions--which reflects on her sense of well-being that she works hard to maintain.

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

The day of her termination, Misha went to apply for benefits. She saw a tip on social media to call the EDD [California Employment Development Department] technical number, which is open for longer hours than their office, to inquire about her application status. The staff shared that her status is “pending.” She called the regular EDD office line and got the same message. Her application status remained pending for 1.5 weeks. At that point, Misha read various Facebook groups and Instagram accounts for advice on how to get through to someone at an EDD office.

She found some helpful advice and shared, **“I don’t know if everyone knows you can go into an office to get better service.”**

So the next day Misha woke up at 7:30am to drive to her local EDD office. She was the first one in line by 8am and was seen immediately. The EDD staff began interrogating her about a disability claim that was on file from earlier in the year. She felt berated about her intentions to apply for unemployment and promptly burst into tears.

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Misha explains:

*‘When I tell you it was one of the worst experiences of my life, I pray that nobody depending on these benefits has to experience something like this. I had never been so verbally abused...’*

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Three weeks of waiting went by as Misha’s disability claim status was being cleared. Growing impatient, Misha reached out to her Senator’s office for support. A staff member was able to get through EDD on her behalf and gain more clarity on the delays. EDD needed her ID verified, but she had no way of knowing that this information was missing otherwise.

Based on posts on the California Unemployment Facebook group, Misha knew to fax her ID Verification form instead of mailing it in, to speed up the process. Misha was told it could take up to an additional 6 weeks to process her ID Verification, so she is currently waiting for what might be at least 10 weeks or more, before she sees her first unemployment benefits.

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

Misha’s main source of support has been social media accounts, that share practical, time-saving tips for every step of the application and waiting process. In some ways, Misha has resigned to the situation and is now just playing the waiting game, biding her time with healthy activities. “I try to think about the bigger picture,” Misha explains about her career, “because there’s nothing else I can do.” She intends to go back to the EDD office if she doesn’t hear back within 6 weeks of providing ID verification.

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

Misha shares that money will come and go, but physical and mental health is her top priority. Misha is lucky that she has savings to rely on and can spend her days going on walks, eating well, watching comedy, and staying in touch with friends and family.

## What do you wish the state could provide that you're not getting?

"I've heard their system is outdated. To live in the state of California and get an outdated system--that's like a slap in the face. We're supposed to be forward thinking ... but we're living in the dark ages."

## What should the world know about this story?

- This is my second interview in the row where the recipient has waited 6+ weeks to get their unemployment benefits.
- Unemployment and disability benefits are not connected systems, thus creating delays if EDD has to verify the status of disability claims.
- People experience disability discrimination, such as being looked down upon or stereotypes of "trying to milk the system". This discrimination adds more mental strain in addition to the disabilities people are already living with.
- People fill in communication gaps with social media support (such as Facebook groups and Instagram).
- Multiple interviewees have shared, "I think they're doing this on purpose."

## Debbie: Even a strong middle-class network can't get you through the California call center

Researcher: Cyd

Date: June 18, 2020

Participant: White, 65, female, Rancho Cucamonga, CA

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*'This kills me--the PUA. I'm not getting that either.  
Because for EDD,*

*to get PUA I have to be able to get UI.”*

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

Debbie is the sole proprietor of her pet-sitting and dog-walking business. As of March 20, before the pandemic, she was doing 10-14 visits/day. By April, there was exactly ONE left, a critical care nurse. Now it's slowly coming back but she's being very cautious--she's 65 and therefore at risk for severe COVID. Where she lives, Rancho Cucamonga, nobody's wearing a mask. Debbie was glad to see that the governor of California ordered statewide mask-wearing today.

In general, Debbie keeps up on the news and has a network that alerts her to things. She followed benefits news closely and her brother, who's a CPA, advised her early to apply for everything she could find, so she did. She was successful with a couple early applications, but not her UI one. That's been 7 weeks and no benefits, and she's getting really frustrated. Debbie lives alone with four dogs and doesn't know anyone who had COVID, though the whole family was worried about her niece, who's a nurse.

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

Debbie applied the first day she could apply as a self-employed person, April 28. Everything pretty much worked with the online system, and she printed out all her responses to be sure. A few days later she got a paper notification, Notice of Claim Filed. But some information was incorrect; she had said her last day worked was 3/19, but they had 4/25. She hasn't the foggiest idea where they got that date.

Then on May 4 she got a Notice of Award, saying the amount is \$0 and benefits started 4/26. She couldn't get anybody on the phone; she says she tried calling the 800 number every 5 minutes for a couple days. But the notice said you could write them a letter. Debbie sent one on May 6 to the Chula Vista office. She was worried because one of the questions in the application asked "you're not receiving a pension" but she does get a small pension from a past job.

Debbie never did get through on the regular number. But she tried the UI Online tech support number. She spoke with a rep who was confused by what the system said about her application. The rep said she would have a specialist call Debbie in 3-10 days. Debbie wasn't happy, but she figured she was in the queue.

The rep actually called 5 minutes after they got off the phone, and left a message saying she had a few more questions--some info she needed to give the specialist. Debbie tried to get back to her but the rep hadn't left a name and she couldn't. Two days later she got through to a different rep who said there were no notes in the record about a past call, and no such thing as a specialist.

That rep told Debbie that because she answered “does not apply” to something on the application, that “tossed her out.” Debbie asked what the question was, but the rep wouldn’t tell her. She asked if she could correct it, and he said no. She said “what am I supposed to do?” He said “I’m not going to debate” and hung up.

This was last week. So not knowing what else to do, Debbie applied again, and was very careful. So far there hasn’t been any response at all. Debbie said “I haven’t received a flippin’ penny.”

Debbie is especially frustrated because she would like to apply for PUA, but there has to be a determination on her UI application first.

### How did they even think to apply?

Debbie says she is “pretty well versed,” and was reading up on all the information as soon as the shutdown loomed. This was her first time applying for unemployment, though she applied for disability through EDD once before.

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

Debbie’s pet-sitting clients have been giving her some money, as if she were working.

She also applied for and received both PPP and EIDL (from SBA). She plans not to keep EIDL money and will just give it back; it can only be used for business, so she’s stuck. PPP she knows exactly how to spend, and it should be 100% forgiven.

The online PPP process was easy--Debbie used the bank with her business account, and it was no problem. She also got some support on both PPP and EIDL applications through a businesswomen’s Facebook group she belongs to. It gave her extra information about the programs. She also belongs to several groups for pet sitters and they all seem to be in the same boat. A lot of people aren’t getting their money.

Debbie also asked her mortgage and car loan providers to defer her payments for a few months. (Also on her brother’s advice.) She was successful, so she currently doesn’t have to pay her mortgage until October. She did have to work this out a bit--July was the original resumption date, and if she paid that (which she could have) but didn’t pay August, she would be in line for foreclosure.

“Everyone thinks I make too much money, with the pension and the bit of visits I’m doing.”

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

Debbie's kids are grown and mostly in decent jobs, so she only has to worry about herself and the dogs. She just started with Medicare this year, and is using PPP money to pay those premiums.

### What should the world know about this story?

Debbie is savvy and has strong administrative skills and is connected to other people with skills and resources. That got her PPP, EIDL, and deferrals on her mortgage and car loan.

But even she couldn't get anywhere with California's EDD call centers when she had a (probably minor) problem with her unemployment application. So that means no money after 7 weeks, and no way to apply for PUA.

## Donna: Who would have thought I'd ever need FoodShare?

Researcher: Dana

Date: 16 June 2020

Participant: Donna, White, 60, female, Greenfield, WI, Lupus

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*Things were going along swimmingly until her benefit year ran out and her unemployment was exhausted.*

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

Donna is a social worker who counsels people at a homeless shelter in a suburb of Milwaukee, Wisconsin. Her son, who is a manager at an Applebee's restaurant lives with her. She'd worked there for a few years. Her son had moved among different Applebee's restaurants in the area, but settled in at one for a while.

The COVID-19 era started earlier for Donna than for most other people. She said that she had it in December, between Christmas and New Year's, and it was terrible. No one knew what it was. Her doctor thought it might be pneumonia. She self-medicated with some antibiotics she had left over and tried to rest. She said it was horrible. It took 2 months to recover.

Everyone at the shelter also got it. All 70 residents and all of the staff. Everyone just assumed that it was a really bad flu. The worst was a couple of small children who got

it and ran life-threateningly high fevers. Everyone survived. Only one person, who was in her 70s with other health issues, was hospitalized.

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

Donna has lupus. She took sick leave when she was sick in December with what she now believes was COVID-19, but she got back to work in January. When Wisconsin started shelter-in-place on March 25, her doctor ordered her home to quarantine. She exhausted her sick pay and vacation time through work. Her workplace gave her an emergency 80 hours of sick pay. But now she's out of money. Her son has been helping her out. "Shoe is on the other foot. [chuckles] If it hadn't been for him... I ran out of money June 12. He helps me with my bills."

Donna applied for unemployment April 4, noting that her first date out of work would be the following week (there's a 1-week waiting period), and expected to get regular UI from a job she'd had last year.

In April, she got a notice from the Wisconsin Department of Workforce Development to answer some questions about why she'd left that job. She had to fax in a form by a certain date, otherwise, she'd be disqualified.

Her doctor filled out the paperwork for her to get Family and Medical Leave.

The CEO of the shelter she worked for ordered employees with underlying health conditions to stay home after Milwaukee shut down. On April 15, Donna went to check the status of the UI claim she'd submitted in March. There was a note that it had been reviewed, but there was no evidence of any other action from DWD.

"Things were going along swimmingly until my benefit year ended April 14. They sent a separate questionnaire about when I worked, why I was out of work, and so on." She had returned all of the paperwork she had by April 17 and called the office to see if they'd got anything from unemployment. The HR lady said she faxed it back on April 18. Since then, Donna's claim has been pending. She said she's tried phoning. One time, she was on hold for 2 and half or 3 hours. She tried everything she could think of, from calling and emailing DWD to calling and emailing her state and US representatives. From those, she just got canned responses.

Donna says that when you do get an agent, you get different answers from each person. She read off several posts from a Facebook group, where people recounted being told that they "should have made better life choices" by DWD agents, or agents faked making appointments for following up with customers just to get people off the phone.

Eventually, she was denied regular unemployment because her benefit year had ended and she was unable to return to work because of her medical issues. A DWD agent she talked to, who was not an adjudicator, told her to apply for Pandemic Unemployment Assistance, adding that the backlog was long enough that it would be 90 days before anyone could look at her application. She said, “You’re kidding me. I’m dying here.”

Donna says, “There’s so much arguing and finger pointing that no one wants to do anything... People are being evicted. Getting notices from the sheriff that they have 10 days to get out. ... Everytime I call they say, ‘We’re working on claims from April 1,’ and I’m thinking, ‘Oh, I’m April 4, I must be soon.’ But it’s weeks.” She continued, “There’s no rhyme or reason for how these claims get processed. They’re blaming it on the COBOL system, but there are 7 other states that are using the same system and they’re not having these problems. These issues all come up from that change by Governor Scott Walker.” And now you have “people on disability working 20 hours a week to supplement because it’s not enough, but they can’t get unemployment when their business shuts down. It’s a shame.”

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“I’m 60 years old,” Donna says, “I’ve had jobs that I’ve lost. I’ve never had issues like this before. Ever. Before, it was easy. I’d go in, I’d make a claim and I’d wait a week. I’d file my claims every Sunday night and by Tuesday or Wednesday, it would show up in my account. If they overpaid me, I would return the difference. If they underpaid me, they would say so and make it up.”

Donna continues, “What really frustrates me is on Thursday when I called, the agent said that they had all the documents they needed.” When Donna asked, why don’t you just process it? This agent couldn’t do it. They weren’t an adjudicator.

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### How did they even think to apply?

She’s a social worker. She knows how the system works. And she’d been out of jobs before, so had applied for unemployment for herself at other times in her life.

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

This time, she applied for FoodShare and energy assistance. She seemed sad and surprised to find herself here, saying, “At the age of 60, who would have thought I’d be in a position to need FoodShare?”

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

Donna and her son have pooled resources. She receives a pension from her husband (who she said committed suicide 5 years ago), and that pays the mortgage. Right now, her son is paying most of the rest of the bills. She wants to go back to work, and her doctor has cleared her to return on July 2, but she’s anxious about it. We asked how she was feeling about going back to work. She said, “A little nervous. Everyone is back out. You go to the grocery store and nobody has masks on. Our shelter is in the area with the highest population of positives. But I work third shift and everyone is sleeping, so I won’t have much contact with people.”

She’s frustrated with the system that worked for her before, and that she has seen work for her clients. “I get the whole thing with fraud, I work in social services, I see fraud committed every day. But there are so many people filing who have never filed before. Right now, I feel they should release these funds and pay the claims,” and take the risk, “because eventually the frauds will be caught... In Wisconsin, they’ve only caught 325 fraud cases out of 80,000 claims sitting out there right now.”

### What should the world know about this story?

Not only can the state government not handle the number of claims, they’re not doing a good job of setting expectations or providing information.

The interaction of medical / health needs -- independent of COVID-19-- with being out of work is complicated.

The process requiring applications to be reviewed for regular UI and be denied before people can apply for PUA is punishing, both for the psychological impact of messaging that says, “you’re not worthy,” and for the forced delays.

## Ross: Patiently waiting, slowly melting down

Researcher: Lindsey

Date: 17 June 2020

Participant: White, 32, Male, Milwaukee, WI

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*Growing increasingly frustrated by the lack of information and situations of his neighbors.*

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

Ross is a 32-year-old man who rents and lives alone. He is also working on his MBA at a local university. Before the pandemic, Ross worked as a contractor for an international company specializing in local food tours. Ross really enjoyed his work as a secret food tour guide in his city. "I had this whole theme where I dressed like a secret agent, had an earpiece, smashed a cell phone... Things were really picking up. I was doing 5-6 tours when the weather was nice." Being in one of the company's new markets, he was able to get first-hand experience in business development, which was rewarding because it aligned with his current academics. As a contractor for the company, Ross was given a monthly living stipend (which covered his rent) and additional income for each tour he gave.

In February, Ross heard about "rumblings" of his company closing the Asian tour programs through a company-wide WhatsApp thread. Leadership reassured contractors like Ross in the other markets that they would probably not be affected but the company would be halting any expansion plans. As the pandemic spread in March, the UK company asked their employees to keep them posted about their location's COVID-19 impact. Ross informed his supervisors that Milwaukee was going into a lockdown on March 16. By March 24th, the company shut down operations in the hopes that they could reopen in June. "It went from very cautiously optimistic to 'the only viable way forward is to completely shut down operations.'" Ross was surprised to get a call directly from the company owner letting him know they would need to lay him off for the foreseeable future.

Right away, Ross heard local grocery stores and Amazon Flex were hiring, so he submitted applications. He cleared Amazon's background check and was in their queue. But there was an overwhelming applicant response. They didn't hire him. He feels the grocery stores didn't call him back because he was overqualified and would be too costly to train if he wasn't interested in working for them long term. Ross has

been able to just “scoot by,” financially. Upon laying him off, his company paid his full March living stipend plus four commissions and half of his April living stipend.

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

Since Ross was unable to find new employment, he decided to apply for PUA after it was available. He found the application “pretty easy.” He took little over an hour to complete it. He attributes part of this ease to already having an account in the system from a previous unemployment period a few years back. When he applied, he wanted to make processing his application as easy as possible so he created a page with a table of contents to all of his documents. Additionally, he made sure to use a fax service with a confirmation feature to ensure his fax got to the state.

**Worrying that not having a 2019 tax return will set him back in the queue.** Ross has not filed his 2019 taxes because his company “shut down so quickly that they didn’t even give us 1099s or anything like that” and he had been working towards saving money to pay the taxes he knew he’d owe. “I sent them as much information as I had that I felt met the criteria. I sent them the contract, the wire transfer receipts, the bank statements, the email [when laid off].” He could have sent in his 2018 taxes from a period of full-time employment but he didn’t want to be paid too much. Because of this Ross does expect his case will be escalated to an adjudicator but he’s confident he will ultimately be approved. He also understands without tax information, he may be given the minimum unemployment (\$163) a week but feels he can make this work with the additional PUA boost.

Ross describes himself as patient and was not expecting to get an immediate response. At the beginning, he felt sensitive to the level of difficulty state departments and workers faced in getting a new program set up so quickly. However as time has gone on, Ross is getting frustrated at the wait time. “I was trusting of the timeline. I haven’t really gone into a meltdown mode until recently.”

**Getting less patient as the waiting time lengthens.** The state’s website said the determination process would take as much as 30 days. Once Ross hit the 30 business day mark, he tried calling the unemployment office to inquire on his application’s status. When the phone system suggested he’d be waiting for hours in a queue, he decided that was too long. He felt his application would be fine and he just needed to give them the benefit of the doubt. Their online portal did not give any indication of where he was in the pipeline or if there were any issues with his application. Eventually Ross heard that the expectation was actually “30 business days and to remove weekends and holidays” so he simply “reshifted his expectations.”

Around this time Ross discovered a Facebook group for Wisconsin Unemployment Support. “Honestly, that’s been by far the best resource. Nobody [the State] has

reached out to me. The information has changed. Two weeks ago the standard message changed. It no longer said 30 days because at that point it was 65 days and it didn't look great for them to have that 30 day message up." Ross has been extremely impressed with the Facebook group's moderator, Sherry, who is diligently answering questions and working to get people's stories in front of legislators. He also feels a great deal of moral support in the Facebook group and finds seeing the whole spectrum of circumstances helpful to keep in mind his situation is better than many of his neighbors.

At the time of our interview, Ross had still not received an update on his application status. He has grown considerably more frustrated while he waits. Ross checks his application status via the state's site at least once in the morning and sometimes a second time later in the day. First I heard of people getting paid for PUA was early last week so "nobody has been paid for PUA essentially."

**Turning to social media for information and emotional support.** He also looks at the unemployment Facebook group around 3-4 times a day. As he checks, he's learning about information other applicants are being told by state workers that contradicts the application instructions or is shockingly not mentioned on the State's website such as the need to have three green checkmarks on the job search website.. "So I went and looked... I had two... but my resume because I put it in two years ago [from a prior unemployment period] was not updated. It took me 30 seconds to update my resume. That's what's discouraging. I'm doing little things I think will help that I'm hearing from other people... but there's no resource that states what could be holding up your claim...It seems basic." Ross will spend time reviewing how many people are reporting the same tip and to whom they talked in order to understand if the tip is random or potentially helpful.

**Concerned that minor issues would send his application to the bottom of the pile.** When Ross hears updates like this he's anxious his application will be held up for a minor issue that he could resolve if the state's information and systems could provide clear directions and expectations.

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*"My worry is not that I will talk to an adjudicator but what happens if... I have to send in [more] documents and I'm at the bottom of the pile. Then they have to scan it and it's gonna take another month to scan it... and then the process begins again. The biggest discouragement is not that it's 10 or 11 weeks. It's that it could be another 10 or 11 weeks."*

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He's also frustrated this sort of information is not easily documented and accessible. "It's sad but do we need to take things on ourselves? Do we need to create a resource? Should we make a documentary where we share some of our stories."

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*'What's hard is that in this group there are so many people that are being told different things. The dates people are given are all over the board. People are being told that even though you were told on the website that you're not supposed to apply for regular unemployment... I'm 100% sure of that... Some people are being told on the phone when they finally get through that they really should be denied for regular unemployment first. What's the deal?! I followed what the instructions said! People are getting contradictory information.'*

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**Increasingly frustrated by seeing contradictory information about what to do and the lack of transparency about the process for adjudication.** He's also heard of many who were told their application is experiencing a delay because they did not submit their paperwork electronically. This is particularly irritating for Ross because there was no electronic file option given. "That was not an option! There literally was not a way to do it! Here is the mailing address and the fax number. Those were the only options given. That's what's mind boggling!"

Ross talked about how discouraging the "moving goalpost" is for him and other applicants. "You hear our Department of Workforce Development was in front of one of our legislative bodies and he's saying it could be August... could be September, October. I'm like, 'Oh my gosh... October!' I'm pretty scrappy and resourceful but there's people on this employment page that are like 'Well, I just got evicted.' 'I just don't know if I can go on anymore... I've maxed out every credit card.' There are people in really dire situations."

In addition to his frustration with lack of clarity and transparency about the application backlog, Ross is also very annoyed with how distracting conversations of fraud are. He stated about a third of the news articles he sees around state unemployment focus on fraud. Ross finds this to be very misleading given how small the amount of fraud is compared to the amount dispensed. He'd prefer they focus on the backlog crisis.

He also feels his local leaders are not responding with actionable solutions. "There is no party responsible. They want to blame it on the past administration... I'm sure there is blame to go around... They're sending stern letters... but propose some

legislation! Put some actual pressure on. It seems like you're just going for political points. You may be voicing concerns but I expect action.

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*'I might be at the point if there is anything that says incumbent on the next ballot, I'm just going to say no. Most of the people making these decisions are at the point where they still have that regular income... There's been no reallocation of resources... just finger pointing.'*

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**"They're not providing anything."** Ross is also concerned at how variable the experience can be from state to state. He wonders if there are federal restrictions preventing states from working faster. "I have a friend in Tucson who was like 'I was finally furloughed. I applied on Monday and I got my money on Thursday.' How are they getting turn-around in 4 days?! And for us it's been 13 weeks. And it could be another 10 weeks."

He would like transparency about the state of the unemployment department's workforce and method, and state of the application queue. He feels there are very common issues that if the state was able to document well and instruct applicants, they could decrease 90% of the claim delays.

### How did they even think to apply?

Ross regularly follows the news via social media. While Ross was hustling to apply to jobs that appeared to be in high demand, he was relieved to hear the Federal government had passed legislation that included coverage for self-employed people. "That was great. That really relieved the pressure."

He researched when this would be available in Wisconsin and found instructions on his state's site indicating he should not apply for traditional UI and the PUA application would be up on the week of April 20th. When the PUA application was online on April 21st, he immediately applied. Ross, who was busy in school, didn't feel that bothered at the time with the waiting period especially since he was expecting to be back-paid for this waiting period. "At the DMV... you wait for a little bit at the DMV. But you know you get your license. It all works out but sometimes you gotta be a little bit patient... Even if it takes a month, I'll be alright."

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

Ross has been scraping by with his last paychecks and a few random aid opportunities. “At least I knew I had rent covered for March and April.”

He also went through his expenses and started to cut anything he felt was not necessary (parking permits) or luxury (streaming media subscriptions). “I’m just trying to cut any little thing that I can.”

Toward the end of April, he was unsure how he’d pay rent. Ross learned about a CARES Act funded grant for students impacted by COVID-19 via his university. He applied and within a few weeks was awarded a one time payment of \$950. This allowed him to just make May’s rent in time. Ross has also worked a couple of odd jobs for a friend and borrowed a little bit from family.

**Wants to work, but doesn’t want to endanger his existing claim.** Ross has been casually offered some potential on-going work for the summer from a contractor who saw him working for his friend. “It’s sad to say... I would be 100% on board for just working with this guy. But I’ve heard of people who say ‘there was a week when I reported I had some income coming and then they had a question about it and all of a sudden, I haven’t seen any benefits for 5 weeks.’ I can’t afford that! I could get in with him for the rest of the summer but if it just means that it’s going to just blow up my unemployment benefits then it’s not worth it.” He knows this sort of supplemental income is within bounds but he doesn’t trust the unemployment office to understand his status quickly enough to avoid major financial stress.

Ross also applied for some rental assistance funded by the CARES Act through the Governor’s page which seemed promising to help with costs while waiting for unemployment, and supportive in working directly with landlords. He applied the morning the application was open in Milwaukee County. However, Ross is now dismayed with this potential aid. “Now if you call the number it says ‘We’re swamped at this time. We’re not taking any more applications... You’re just added to another queue.’”

In spite of his current financial uncertainty, Ross remains seemingly confident yet exhausted. “There is no doubt in my mind I will qualify, eventually. I don’t know how many loops I’m going to have to jump through. But I realize I’m in a much better situation than most people.” He also feels “somehow, some way, I will find some income of sorts.” Ross is currently hopeful Amazon might hire him soon as a driver.

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

Until recently, Ross was still attending his university classes remotely. Now that the semester has ended, he's starting to brainstorm innovative ways to apply his degree to a post COVID-19 world in which he feels life will be online for a long time. He has seen his family in a socially distanced way on holidays, like seeing his mom from parked cars on Easter.

Ross has decided not to take any summer classes since his classes will still be online and it's important for him to network in his final semester at business school. The pandemic may stretch out the time it takes for him to get his degree. Ross would like to see the silver lining in this time period though. He is considering doing some travel since gas is cheap, he can sleep in his SUV or stay at a cheap motel. He feels this also might be the only substantial free time period he has in the foreseeable future as he's anticipating the need to work hard after the pandemic is over and he's out of school.

Ross believes he may have had COVID-19 before it was well known in the US but doesn't know anyone personally who's been positively diagnosed. He was sick for over a month despite having a "super immune system."

None of his family has been hit too hard by the pandemic as most are in traditional employed situations or if furloughed, they were able to get by with stimulus payments.

## What should the world know about this story?

- Housing security is a huge source of financial stress.
- CARES Act aid is randomly available from many sources and requires a constant level of monitoring in order to be first in line to apply.
- Even if supplemental income is available, the chance of future benefit disruption is too risky to take advantage of these opportunities during the waiting period.
- Facebook groups are a huge source of information and moral support despite the high cost of reviewing large amounts of information and varied experiences.
- The state is failing to provide any real transparency on their application backlog and provide applicants any signs of relief.

- Even if the application process is easy, the chance for a minor mistake still weighs heavily on confident applicants.
- Having a small cushion personally or from family can keep applicants from moving into a debt cycle.
- Legacy application information can potentially harm or confuse an applicants' current status.
- Inconsistent information from state resources and staff creates a huge sense of distrust in the government's ability to run these social insurance programs.
- Leaders are seen as failing to understand the distress many jobless Americans are facing and failing to do actionable steps to relieve the issues with the unemployment process
- State variances in implementation of federal policy can cause a great deal of frustration for those in state's that lag behind.

## Jonathan: After trying for weeks, 4 minutes talking to an agent cleared an issue

Researcher: Gina

Date: June 16, 2020

Participant: White, 29, male, Milwaukee, WI

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*"The only thing I've done everyday is check my unemployment."*

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

Jonathan is back at work at a bar, after it reopened last week. A lot of shifts have been cut and he is working at a much reduced capacity. He used to work 5-6 days a week but today, he works once a week. The bar is also a bowling alley and makes most money in the winter. While the capacity is 240 people, it is now at 60.

In addition to missing out on his salary, he makes most of his money through tips, which is what he relies on for survival. Between 5pm-10pm on a Thursday, he used to bring \$200 home but now he's happy to take home \$20. With the way the bar works out, they slow down a lot in the summer and he's always planned around that. He's

already spent most of his summer savings and has a month left of rent. He feels lucky that he's been planning for the summer.

He lives with one of his coworkers and doesn't have anybody financially dependent on him. He feels lucky because his roommate is getting unemployment benefits and doesn't have dependents. "I don't like doing it but I can lean on him a bit and I can compensate him later."

He is very thankful that he has insurance under the healthcare marketplace. He is less concerned about his own health but more about spreading the virus to his customers at work who are mostly in their 50's and 60's.

### Why were they trying to get benefits and how did it go? / How did they even think to apply?

The moment that Wisconsin's governor, Tony Evers, called for the stay-at-home order, Jonathan was out of work and applied for unemployment benefits. "With Wisconsin, we have this antiquated website that will randomly log you out if you don't move your mouse every now and then and it's really weird and then they ask me to verify who I am and none of the questions have anything to do with me." He found the questions that application asked to be annoying such as if he owns a car that he owned 6 years ago or if he works at a business he's never heard of before. He had to talk to an agent to verify these questions. Because everybody was calling the call centers, he could never reach them.

He filled out his application around March 18th for regular unemployment benefits but it wasn't until June 1st until he got into the system and was able to fill out his work history and fill out that he was working or had business running. He has 11 weeks of unemployment that he had to account for. He also is expecting his PEUC but still hasn't received it.

For a while, he was calling them upwards of 10x a day. It seems like a lot but the calls would last 45 seconds because the Wisconsin call centered system was overloaded. They would just tell him please call back later and immediately hang up.

At the beginning, he was relieved that the shelter-in-place was happening. After working at his bar for 6 years, he sees how the industry can increase the spread of infectious diseases. But between Wisconsin's weather and not seeing friends, it could get depressing. Felt solitude and loneliness. Now he is in a state of confusion as to why they opened up early.

"If this is how people had to live with unemployment for decades, I'm surprised it hasn't been changed already. It's pretty ridiculous. They ask citizens to bend over backwards for them but they can't even push a button."

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

One of the members of a Facebook group he is part of told him to contact the Department of Worker Development on Facebook to set up an appointment with them. This seemed backwards to Jonathan because he felt they should have just set up an appointment with him when he filled out the application online. It took him about 10 weeks before he finally got in contact with someone. He is still waiting for them to make determinations. He talked to an agent for 4 minutes and he cleared all of his authorization stuff but he can only do one thing so he has to call back to answer other questions, like, "Why my information was wrong, why I applied late."

He hasn't applied for any other safety net or government benefits. He is leaning on his roommate who is helping pay rent.

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

Today, he tries to wake up at a reasonable hour. He walks his dog, plays video games, does housework. Now that it's sunny out, he tries to grow and harvest vegetables. He checks twice a day for unemployment.

### What should the world know about this story?

- Government employees are using informal venues such as Facebook groups to reach unemployment applicants.
- People's trust in government depends on the efficiency of the existing systems.
- Although there are financial risks for small businesses in pausing, some workers seem to feel relieved to not have to deal with the daily health risks for them and the customers they engage with.
- Questions being asked to verify who you are are irrelevant to the person and the situation they are in.

## Lorelyn: “Pending resolution of issue”

Researcher: Gina

Date: June 17, 2020

Participant: White, 29, female, Neenah, WI

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*The timing of shelter-in-place and starting a new job left her unemployed.*

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

Lorelyn became unemployed while transitioning jobs. Her application says that she is qualified but she hasn’t received any benefits in 11 weeks.

After working at a non-profit financial institution as a corporate trainer for 10 years, Lorelyn felt stagnant. She wanted a growth opportunity. On March 13th she was supposed to take a week of vacation before starting her new job. Before she could start, Wisconsin's safe-at-home order was put into place.

She and her husband decided to not find childcare and have her stay home with their son, while her husband works from home. She applied for unemployment and still hasn’t received it today.

### Why were they trying to get benefits and how did it go? / How did they even think to apply?

After the safe-at-home order started, her new boss called saying that they couldn’t have her start her work but recommended that she apply for unemployment. She googled “Wisconsin unemployment,” and the application process was really easy. The process was easy because she had just gone through the process of applying for a new job.

She was very surprised to learn that they asked for your income from two years ago. Though it didn’t affect her, she thought that the question was unfair for folks who received a raise within the last two years. She received a notification that her application was approved and that she met all of her requirements.

However, when she filed her first week of unemployment, it came back saying “pending resolution of issue.” It didn’t explain what the issue is or what you can do to help resolve the issue. This has been her status for the last eleven weeks.

Lorelyn called the unemployment office every other week because it would cause her more frustration to call every day. She also has a customer service background and explained that she knows how a queue works. The longest call she’s had was on hold for 90 minutes.

Lorelyn said that if she doesn’t qualify for the regular unemployment benefit, she then has to apply for the pandemic unemployment. She learned that she has to get rejected from the regular unemployment first before applying for the pandemic unemployment assistance through a questionnaire on the Wisconsin unemployment website. She learned from an unemployment Facebook group that it’s currently a 45-60 day wait to get approval for the Pandemic Unemployment Assistance.

Lorelyn doesn’t have hope that the government system is going to change. She believes that the priority of the process needs to be changed so that checking for fraud isn’t the first priority and it should function in a first come first serve order. She has hope that people will eventually get paid because she has read stories of people starting to see their benefits from the Facebook group that she’s a part of.

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

Lorelyn’s husband is financially providing for the family in addition to using their savings. Half of their savings is gone now. She worries that she will go through all of their savings and that she will not receive any unemployment benefits, especially after talking to a representative yesterday who told her that she doesn’t qualify for unemployment benefits because she quit her job, even though she received a confirmation that she is qualified.

Growing up, Lorelyn’s family was on state benefits. This time around, she went to her mom to ask about applying for state benefits and received help. Unfortunately, her family does not qualify for state benefits due to her husband’s income.

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

Lorelyn is currently a stay-at-home mom who goes on long walks with her 6-year-old son. Her son has called this year “the summer of walks.” She and her husband met at her last job of 10 years and her husband still continues to work there. Since he is working from home, she sometimes helps him out with a work issue.

## What should the world know about this story?

- The system is not a fair system – If two people have the same application, doesn't mean both will receive benefits. Lorelyn doesn't understand how people who have applied after her have received benefits before her.
- Government priorities are not in order--the government is focusing their energy on finding fraud claims over giving it to people who deserve it.
- People are stressed about having to go through another round of waiting for Pandemic Unemployment Assistance if they are rejected from unemployment insurance
- People are stressed and frustrated when they believe they did the right thing.
- Social media serves as a platform to share information, stories, and validation of whether the unemployment process is working.
- Questions being asked for your compensation are not relevant to your current income. One question asks what your salary was two years ago and now what you made at your recent job.
- Information they are receiving from the online system is different from what they are receiving from the call center. While her application was approved online, a call agent told her more recently that she doesn't qualify for unemployment.

## Savannah: Without childcare, there's no working

Researcher: Aesclinn

Date: 18 June 2020

Participant: African-American, 21, female, Milwaukee, WI

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

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

Savannah is 21 years old. She's a single mother and lives in an apartment with her one-year-old daughter. Before the shutdown, Savannah was working as a server at a

restaurant and grill making \$2.33/hour plus tips. She began to have financial difficulties well before things were shut down. The restaurant industry was hit first and demand basically dried up--there were no customers, so already in February she was barely making rent. She would have maybe a table or two a day. By March the restaurant was basically empty. She fully stopped working when Milwaukee closed.

She applied for tons of jobs during the pandemic and actually got offered several, but she was getting hired on for later--they weren't bringing people in right away. It sounded like they were creating a roster of employees to draw on when things reopen.

She did get hired and actually started one job during the pandemic, working as a housekeeper at a hospital. She found this through a temp service for the hospitality industry. But she needed daycare for her daughter to do that job. The daycare is only available to essential workers, and they're operating at 25% capacity per shift (these are eight hour shifts), so it has been reduced because of COVID. She would have needed eight hours a day of daycare and next to none is available. So she basically did one shift and then couldn't keep the job.

Apart from that, her routine during the lockdown involved calling the unemployment office daily to try to get on the line before they're full at 7 am, looking for jobs, looking after her daughter, and doing a bit of babysitting for her sister. Savannah has taken her baby to the park once or twice but she's worried about her being exposed to coronavirus--mostly she just wants to stay home and keep her daughter healthy.

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

Savannah waited for a while before applying for unemployment benefits. After stopping work in March, she applied for benefits on May 2nd. There were a couple reasons for this delay. She and her daughter were both really sick for a couple weeks, and she was missing some information she knew was critical for the application--and afraid to fill out the application without it.

**Worried about doing something wrong and getting denied.** Savannah knew she needed to provide the last day that she had officially worked for her employer. She wasn't sure though, technically, what that date would be, and she couldn't get hold of her boss--they weren't returning any of her calls. She also couldn't get through on the phone to the unemployment office for advice. Finally, her mom told her to look for the last day she was paid in her bank records, and then and try to remember whether that paycheck came through a few days before or a few days after she stopped working. Savannah knew it was a few days before she stopped working, so she filled out the form using the date of her last paycheck.

**Childcare hours and work hours are not compatible.** Her application was anything but straightforward, even after she figured out that date. They needed her to list everywhere she had worked in the last 12 months. She had been homeless for part of this time and had gotten work through a temp service. She'd had a number of jobs that she had to leave, because if she can't get shifts that allow her to figure out childcare, she can't work. As a result, she thinks that part of the huge delay with her application is that they want to verify that she quit all the jobs she'd held in the last year "the right way."

Savannah finally managed to apply in full online by May 2nd, and sent in her paperwork by the 7th. She called every day for about a month to try to find out the status of her application and if they needed more information from her. She has finally learned that they have all the information they need from her side, but it's still "processing."

The next step will be for an adjudicator to be assigned to her case. The unemployment office hasn't given her a straight answer about whether or not an adjudicator has been assigned. At first, she was told that one had been. When she didn't hear anything for several days, she kept calling and was told that no one had been assigned. Finally she got through to an employment supervisor who told her that no one had been assigned yet. She figures that is probably true because that information is coming from a more senior person. The other people, she feels, don't want to disappoint you, so they won't give you a straight answer. "They won't tell you the truth because they don't want you to lose hope." She'd prefer if they could just be direct.

She says part of the problem is clearly that they just don't have enough people to process all of the applications and answer questions--she'll call at 7am and the queue will already be full. She also read about \$1.2M or \$1.2B in UI payouts that went to people who weren't supposed to receive it, further showing that "they're not paying attention." This really hurts. She described a cousin's experience who got assessed right away, and contrasted it with her experience where she's been waiting since May and has no timeline on when she might get benefits.

Her impression is that the service has been really inconsistent and that the office is not going in order, or prioritizing those who are in the most need. It bothers her a lot--she and others who are pending homelessness should be seen first, but instead end up waiting the longest.

Savannah is still calling daily or almost daily--a little bit less now that she knows that they have all the information she needs to provide and that there's nothing else she can really do.

Before the lockdown, Savannah was already using food stamps. When thinking about applying for those previously, she said it went way faster and was easier

because she could upload documents online, and there would be people who would help you with it on the phone.

Other than food stamps, she hasn't been accessing other benefits. She mentioned a program she can sometimes use where she can get wipes and other things she needs for her daughter. [Probably WIC.] She also applied for and got some other benefit where she got \$1,000, which helped her tremendously but was basically her only income during the pandemic and was definitely not enough to live on for four months.

She's heard about a pandemic assistance program that she applied for about a month ago. They claim they started calling people recently--but until the last few days they hadn't even begun calling people back yet. She hasn't heard anything herself.

### How did they even think to apply?

After she lost her job, Savannah knew she wanted to apply for unemployment. She has been getting most of her information about benefits and processes from an unemployment Facebook group. She said it was nearly impossible to get any information from the unemployment office. It allows you to be on hold for 180 minutes then hangs up on you. Sometimes it disconnects when someone actually answers. So she said that the Facebook group was the "only way I'm getting any type of information."

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

Savannah is single-handedly supporting herself and her baby. She's in touch with her mom and sisters, but they have a strained relationship--not one where they will lend or give her money, even though they have steady incomes. Her mom and one sister are nurses and have been working throughout the pandemic. Her other sister works at a call center and makes a good salary there as the highest-paid representative. Throughout the lockdown, Savannah has been babysitting for her sister occasionally. Her sister will pay her a bit for the favor, but more like a few dollars. It's not enough to make ends meet. Things are tough at the best of times, and Savannah mentioned several times that she feels like she and others in her situation have been put in a position to fail.

In terms of government support, the two biggest areas where she wished there was more being done were housing and childcare. "If they're going to open a few jobs, they need to open all jobs, and let daycares be open." And you need to be able to pay

for that childcare. She also said there needs to be rent relief, or people are facing eviction--like she is. She's really, really worried--do they want people and their kids out on the streets?

She's looking into some other options, like loans, but hasn't figured anything out yet.

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

Savannah's work was already slow in February, because as word about coronavirus got out people stopped going out to restaurants. During the lockdown, things went from bad to worse. She and her daughter both got really sick--Savannah isn't sure if it was COVID-19 or just a bad flu, but for about 2 weeks they were both just in the house really feeling sick. By the end of the month (I think this was March) she barely had any food in the house and was just waiting for her food stamps to come on the 2nd. She would hold her daughter over the potty because she had run out of diapers. She has used a program where she can get diapers and wipes for free at times, but couldn't get any that time.

Savannah is thankful for her \$10 wifi plan, and she has kept paying her phone bill, so she's able to keep applying for jobs and calling the unemployment office. But she hasn't been able to keep up on rent. She got a letter of action a week ago from her landlord and she now has a five-day eviction notice. If she gets evicted, she and her daughter will both be homeless and on the streets.

She's starting a new serving job this week at a local chain restaurant, and she's hoping it will be enough to allow her to keep her apartment. A friend heard about the job and referred her. Savannah doesn't know yet how many shifts there will be or how she'll work out childcare. She's expecting to go back to her other serving job later on as well, but for now from what she's heard the restaurant is still empty so it doesn't make sense to go back.

She isn't worried about the new job interfering with her UI--she's pretty sure that, if her application is approved, she can collect UI until she gets her first paycheck from her job. But she's not very hopeful that she'll get UI or a paycheck in time to pay her landlord and avoid eviction.

### What should the world know about this story?

Figuring out childcare, especially for a single parent, adds another layer of complexity to job hunting that is hard to get around. It's hard enough to work an eight-hour shift in normal times when the daycare will only take your child for eight hours. You have to work out an hour or two of additional care for travel time. With

COVID, daycares are at 25% capacity and some are reserved only for the children of “essential workers,” so it makes it impossible--even when Savannah did get a job during the pandemic, she couldn’t keep it because she had no one to look after her baby.

The absence of prioritization based on need feels horrible. Savannah and others she knows are facing imminent homelessness. Meanwhile, people that applied weeks and weeks after her get their UI processed within a few days--while she has yet to get an update.

Taken together, the end feeling is like you're being set up to fail--like no matter what you do, even if you do everything right, you won't be able to succeed.

## Yvonne: Her relationship with God has been helping her through this difficult time

Researcher: Rebecca

Date: 11 June 2020

Participant: Black or African American, 40, Female, Martinsville, VA

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*All she can do is wait and hope that the pandemic doesn't go on too much longer.*

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

Yvonne was working in internet sales and living by herself prior to COVID-19. Her job was technically considered essential, though she worked in a non-essential department. Since applying for unemployment benefits in early April, she has not been able to get any of her payments due to the significant backlog of applicants. She is struggling to make ends meet and has fallen behind on bill payments such as her car insurance. She doesn't know what to tell her bill collectors and hopes that any day she will finally receive her 6 weeks worth of unemployment support. She has been living off of savings in the meantime.

Yvonne has considered getting a new job or finding means of self-employment that, “won't kill her.” However, she is concerned about getting sick. She explains, “My life is more important than material things like making money and my car. I'm not going to risk getting sick. I live in a small town where more and more people are getting sick everyday. I don't feel comfortable working in this moment. All I can do is wait

and see and hope that it doesn't take that much longer."

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

Yvonne became sick in early April. While she didn't have COVID-19 symptoms, her employer asked her to not come into work due to safety concerns. As she began to feel better, she returned to work to find her desk cleared out--she was let go. Since early April, Yvonne has spent countless hours calling the unemployment offices multiple times a day, in hopes of hearing updates about her application. She is concerned about missing a call from the unemployment office and vigilantly checks her phone throughout the day. When she does get through to somebody at her local unemployment office, she has largely experienced rude customer service and doesn't learn useful information, such as why her application is delayed or when she might expect to hear back. Recently, she felt a sliver of hope, because an employee shared with her that the offices are "6 weeks backlogged" so she should be "next in line" to finally receive benefits.

### How did they even think to apply?

Yvonne's employer suggested that she may qualify for COVID-19 related compensation so she applied for benefits.

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

Yvonne has been waiting for benefits since becoming eligible on April 26th. After many weeks, she enlisted the help of a vice mayor's aid, who she connected with through an acquaintance. He also tried to get more information through the unemployment system, but faced similar hurdles of long waits on the phone and minimal updates about the application status. They worked together for 3.5 week until they were able to get an update that the system was backlogged by 6 weeks, so her application should be processed soon.

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

Yvonne said that her relationship with God has been helping her get through this difficult time.

### What should the world know about this story?

Overall, I'm walking away with how emotionally difficult and procedurally confusing this process has been for Yvonne. She had a tricky situation that resulted in a hold on her account.

She technically applied for benefits a few weeks before she was eligible. When the unemployment services called her employer, she was finishing out her final pay period, so she was deemed as still working and ineligible. Her application remained active but frozen until they could verify her qualification, but she never received an official letter of termination from her employer. Takeaway: there needs to be a better way to see why there is a hold (if any) on one's application and a clear way toward resolving that hold.

Yvonne's top complaints included: long holds on the phone, rude customer service, very little transparency about the status of her application (besides weeks of hearing: it's in the queue), little clarity on why her application is delayed and for how long.

## Georgia: Slipping through the cracks in transition from unemployment to PUA

Researcher: Rebecca

Date: June 17th, 2020

Participant: Black, 48, female, Alexandria, VA

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*Homeowner with 3 degrees confronting racism  
in the job search and awaiting UI.*

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

Georgia is a seasoned design strategist and manager, who has been struggling to find consistent work. Since the Trump administration, she's noted an increase in racist hiring practices and has given up on cold call applications. Instead, she largely relies on her network for support and job leads. She explains, "It doesn't matter that I have three college degrees and dozens of years of experience. People have retreated to responding with their amygdala. They see Black and that is it. My career trajectory has paused."

Prior to COVID-19, Georgia offered her brother a place to stay because his home was sold while he was hospitalized. He struggles with alcoholism and his stay is significantly extended because of the pandemic.

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

Georgia's latest round of unemployment started at the end of 2019. Since 2020, she's lost every contract job or has been ghosted on multiple job application processes. She applied for unemployment in January and it ran out after 13 weeks because of the reported income from her last three quarters. In 2019, she worked for three months on a non-profit contract and also picked up a retail job for working night shifts to restock shelves. However the unemployment commission only processed her retail job, so she qualified for less unemployment funds and a shorter time period than anticipated.

When her previous unemployment claim initially ran out, she was told through a phone call with the Virginia Employment Commission (VEC) that she qualified for an extension on her benefits through PEUC. She checked the website regularly for updates, continuously called the VEC for multiple weeks to understand the delays, and eventually gave up. She explains, "It was always a busy line or they would abruptly hang up... it's defeating." In the meantime, Georgia continues to re-certify for benefits weekly. Now she reads the local newspapers for updates, where she learned that the significant delay in benefits is a systemic, not individual problem.

Recently, she noticed a new feature on the VEC site, where employers who are invited back to work can report employees who are choosing not to return- perhaps because they are earning more on unemployment benefits than in their previous jobs. Georgia perceives the VEC as prioritizing catching fraud over delivering benefits. She wonders, "Are they doing this [delaying UI benefits] on purpose? Why are business owners quickly receiving their funds but individuals are not?... I get a sense that there is a lack of political will that is happening. There are tons of ways to get money to people that are not reliant on these archaic systems that no one maintained or kept up to speed. No one "war gamed" these systems to see if they are resilient. "

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

As a home-owner who has loans through the Housing Authority, Georgia qualifies for home loan protection under the CARES Act for her 2 bedroom condominium. She also feels grateful that she has always had good relationships with doctors, service providers, and creditors, so she has had luck with negotiating payments on bills. In

the meantime, she has been getting by based on her small savings and her brother contributes some funds during his stay.

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

Georgia is taking online courses and gaining skills certifications to bolster her design strategy skills while keeping her mind busy. She is considering starting her own design consultancy. In the meantime, she also advises student social entrepreneurs.

### What do you wish the state could provide that you're not getting?

Georgia is deeply upset by the lack of communication about the state of UI and wishes there were updates. Georgia comments, "Why couldn't they update their website? Why do I have to read the local news to know what's going on?," as she also sees people frantically cobbling together stories and tips on social media.

### What should the world know about this story?

Georgia is not the first person who has mentioned that her UI benefits were calculated by the last 3 quarters, and that this is not reflective of her typical earnings. Thus she received significantly less than she was used to.

## Sara: The system is built to keep the people at the top at the top

Researcher: Dana

Date: 18 June 2020

Participant: Hispanic/Latinx, 36, female, New York, NY

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*Hard working and ambitious, facing a future of student loan debt and grateful for Medicaid*

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

Sara shares an apartment with her 2 brothers in Washington Heights in New York City. She's been a student and a server for a long time. Before the pandemic hit, she

worked at a fancy restaurant called Morimoto a couple of shifts a week. Her hourly was \$10, but she'd regularly take home another \$40 or \$50 per hour. It was a pricey restaurant.

She said she loved the job, but she wasn't surprised when it shut down because of COVID-19. She was also mid-semester at school and did a lot of volunteer work in youth services for immigrant families.

When we asked if she knew anyone who had had COVID-19, she said she thinks she might have though she was never tested. Her brothers have been tested, and their result was negative.

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

She got her stimulus check for \$1,200 and has been on a rent strike since April because her landlord is neglecting the building she and her brothers live in. She doesn't intend to pay rent until she resolves the mystery of a death in the building and a few reported asthma claims that she believes come from mould and animals living in the ceilings and walls.

But she put off applying for unemployment. She had low expectations for the New York state system because of previous experiences in other places. UI systems were "byzantine" and the system was inundated. She said that even though she tried, she couldn't get onto the website for weeks and weeks. It kept crashing.

And, she felt she had her own safety net: Sara had secured a new student loan for \$14,000, but didn't want to exhaust that. She does still plan to attend school -- she's been accepted for a graduate program at CUNY that she's excited about. If she didn't have the student loan money, she said "I'd have about a thousand dollars to my name."

She tried to apply, but the website kept crashing. After it stabilized and she finally got through, she said navigating on the NY.gov website was easier than she expected. "Once I got through, it was easy," Sara said, "it's easy to claim the weekly benefits." But when the site was crashing all the time, she had been watching Governor Cuomo's daily briefings online. She said, "Cuomo said, 'be patient.' But people's bills don't wait."

### How did they even think to apply?

She'd tried to apply 15 years ago when she was an undergrad in Hawaii. She was overwhelmed by that process and gave up before getting any benefits. So, she knew to do it from her previous experience. Plus, she's generally pretty savvy.

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

Before she was laid off from her server job, she had been paying for her own health insurance, at \$400 a month -- which as a student and server she considered a lot -- but had applied for and got on Medicaid after losing her job.

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

“Amazingly, I am doing the best I have in a long time,” Sara said, even though she had considerable student debt and took out another loan just before all this for her graduate degree. Her student loan payments have been paused, “in deferral.”

When we asked what she wished the state would provide that she wasn’t getting, she immediately answered, “universal healthcare... equal access to quality healthcare.” She went on to say that she, personally, needed a good team of lawyers to investigate housing issues and neglect of properties. But she came back to a broader list. She mentioned that state agencies have been inundated and this, she felt, led to the poor experience she had when she called the unemployment office for help. She said that the representative she spoke to seemed uninterested or tired, with no expectation of improvements to the system.

She said she was spending time working at a youth services non-profit, where she helps kids get services. There’s a lot of food insecurity. There is a culinary training program, but that’s been shut down because of the pandemic. NYC has been good about offering free meals to people and she has helped kids navigate the mutual aid network.

She asked for student loan forgiveness, and helping essential workers and undocumented immigrants of color who are putting themselves on the line.

## What should the world know about this story?

Sara closed our interview saying, “You have to realize the role of power and economics... this system has been built to keep the people at the top, at the top.”

Sara is ambitious and is working hard to make a better situation for herself. And she is unafraid of working the system, confronting problems, and pushing against authorities.

Her student debt is going to be a burden for a long time. She had just taken a \$14,000 loan for a graduate degree and was still paying off loans for her undergraduate degree, which she said was “considerable.”

## Jasmine: Applying for benefits has been horrible

Researcher: Aesclinn

Date: 19 June 2020

Participant: Latina, 26, female, Queens, NY

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*Frustrated by a system where the rules seem to change  
without explanation*

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

Jasmine is a 26-year-old recent Master’s graduate. She has been living with her three roommates, who are friends from college, since October in a rented place in Queens. When they first moved in, she was using money from her student loans to pay her rent. Jasmine had been working in retail at a small, women-owned and operated boutique for a couple of years, on and off since finishing her undergrad. She went full-time there after she finished up her Master’s coursework in December. This made it easier to afford rent, and she mentioned that her rent is luckily on the lower side for New York, given that she shares it with three other people.

In February, before the pandemic hit, she was pretty focused on finishing her thesis and hadn’t been paying much attention to COVID--not that there was much being said in the news about it coming to the US. But in March she’d finished her thesis and had time to focus on what was going on. By this time the subways were emptying out and no one was coming into the store. The owners had originally said they were going to stay open as long as possible, but things got bad, quickly. Around mid-March they’d planned to do three more days of inventory and then close for a couple of weeks, but on the first day of that plan she got an email that the store was closing indefinitely. She went in for about an hour to collect her things, and that was it.

“We thought we’d ride it out for two weeks, or a month at most, and then go back to work. Obviously, that hasn’t happened.”

She thought she would be going back soon, but about a month ago, in May, she got an email saying that the owner wasn't confident about reopening the store in the city. The boutique makes most of its money in the fall and everyone is expecting a second wave of coronavirus, so they're not sure if it's a good idea to restock the store.

Of her roommates, Jasmine is the only one who is unemployed. One is studying for the bar, and another is a working lawyer. The third is a social worker who is working from home. Jasmine has been doing things like cleaning and other stuff around the house to try to keep busy. She's picked up some new hobbies, and has just been avoiding going outside.

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

Jasmine waited for a week after she lost her job to apply, because she knew it would be an awful experience and didn't want to deal with it. She had to wait for the day she could apply based on her last name, so she started to try a week later when that day came around.

She expected the process to be hard, given that the pandemic was so sudden and so many people were going to be applying at the same time. Plus she figured it would just be inefficient because it's the government.

Jasmine described the process of applying for benefits as "horrible." The system crashed constantly or signed her out every few seconds. It barely gave her enough time to read everything. She was doing the application as she went along--looking up documents and numbers as she was filling out the form--and didn't have all of the documents ready to go. It took three days to submit the application. Then, it took another week to get through on the phone lines to talk to someone. She described this as the most frustrating part--you couldn't be put on hold, so you had to keep calling back constantly. She called for hours at a time. She said she "spammed them" with something like 400 calls a day. "I probably didn't help with the crashing system, but there was no other way to do it." When she finally got through, she just had to verify, by phone, the exact same questions she had answered in the online form.

After the call, she had to upload images of her Social Security card and driver's license and then it was done. She had to set up direct deposit, which also kept timing out, but after that it was smooth sailing. She finalized her application on March 24th and then got her first payment on March 27th.

A few years ago, Jasmine had applied for benefits for her dad, who lives with her mom in Long Island. That had been a lot easier, and the system wasn't inundated at the time. The state didn't have Spanish speaking employees available back then so

she worked it out for him--she called, and they asked him if it was ok for his daughter to put through the application on his behalf. He agreed, and it got processed.

This time, Jasmine's dad was laid off from his construction job pretty much right away when the pandemic started. He had lost his login information to the unemployment website, and they don't let you reset it online--you need to call. He called and managed to get through, but for some reason they also couldn't access his account from their end. Jasmine's dad authorized her to try to figure it out, so she tried to do it on his behalf. But they wouldn't give her any information, even though he said it was ok. She wasn't sure why--"Maybe it's just because of... now?" Ultimately, he wasn't able to claim any benefits this time around. He was off for about a month and a half, and he's back at work now.

There's a lot about the whole process that Jasmine finds unclear:

- Why couldn't her dad get access to his account, and why wasn't she allowed to help him?
- She had opted to have taxes taken off her \$600 in unemployment, rather than owe taxes at the end. Her first two payments were \$540 after tax, but since then they've been for \$525. This was never mentioned and there was never any explanation why.
- When her payments started they would come every Tuesday, and then it moved back a day to Wednesdays. Now it's coming through on Thursdays. She's not really sure why it's pushing back. It makes her wonder if they're running out of money or something, especially because there has never been any announcement or message to let her know it was going to come later. There's supposed to be a whole messaging service on your account, but it has been disabled for a long time. You're supposed to be able to talk to someone--but it's not available.
- There's a bunch of information in the account that isn't clear, too. It says she has "52 days remaining for benefits--is that in a lifetime? It also says she can receive "a maximum of 400 days on her claim"- what does that mean?

### How did they even think to apply?

In the email letting everyone know about the store closure, the owner had told all of the boutique employees to claim benefits. At that point, the stimulus package hadn't been passed yet, so what Jasmine would get on UI wasn't going to be nearly close to what she had been making. She was worried about that. Her boss had been trying to contact insurance companies to see if they'd help pay the employees while they were unemployed... But they just said no.

Jasmine sought out information on Google and by talking to other friends who were also applying for benefits. She consulted Reddit to see how people were applying, since there were so many threads about it. She also talked to her manager about it. There wasn't a lot of information online and so they were both figuring it out as they went along. The Labor Department's Twitter is "useless" and there wasn't really anyone official she could talk to--no government workers were available, so she was figuring it out on her own.

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

Jasmine is doing ok. She says that without the \$600 unemployment benefit she would have been screwed in terms of her bills. She has a lot of student loans, so the pause that is on payments until September and the interest rate reduction to zero really helps. To take advantage of the 0% interest rate, she's still trying to make loan payments using her benefits right now, though she's not making the full payment anymore. Jasmine has loans under her parents' names and in her own name, and she's making payments on the loans in her parents' names currently.

She hasn't sought out any other benefits. She's glad that they have widespread coronavirus testing available now, but also sees that there's a lot more that could be done for others during this time. She wishes the government were doing more to care for the homeless population. She mentioned, for example, that there's a parking lot set up with tents for coronavirus testing--but barely anyone is there getting tested. Couldn't these empty tents be used to try to help house people temporarily during the crisis? "We have the space, it's just not being utilized."

She's been really frustrated not being able to get direct answers from the government and sees this as one of the biggest gaps. There's a lot of misinformation and fear. For example, Jasmine's not on social media but a friend saw on Facebook that anyone who was requesting benefits had to re-upload their license and Social Security number. The post said that if you didn't do it by a certain date, they would cut you off. After her frustrating experiences trying to get information while she was applying, she didn't do her own research on this--she figured she would just play it safe and resubmit. It was only later that the Department of Labor tweeted that it wasn't necessary and you only had to reupload if you got an email about it. She felt like the website for Labor was being updated "here and there" but that it should be on a daily basis--it feels like things are constantly changing and people are not made aware.

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

Jasmine has been putting some of her benefits payments into savings just in case, but mostly they are going toward rent and bills. She has enough savings to basically cover a few months of rent in the future, if she needs something to fall back on. She and her roommates are about to sign a new lease so she would have to pick rent payments over loans, if it came to that. Eventually, if she really can't make ends meet, she has the option of going back to her parents' home.

Her parents are also doing ok. While her dad was unemployed, Jasmine's mom was still working at a big box store full time and so she took care of everything during that time. Her brother lives at home with them on Long Island and has his own construction business, so he could help out with things a bit, too.

Jasmine originally thought she'd be going back to her retail job while she looked for a more career-oriented job for the longer-term. At this point, Jasmine is applying and actively looking for jobs, still hoping that somehow her old job will reopen so that she can go back until she finds a "career type of job." She hasn't heard anything back from any of her applications in the last week or two, and it's not a great feeling. She has a fall back plan if she needs it, but feels like she really needs to "get it together" as she's signing a new lease and has bills and loan payments to keep up with.

## What should the world know about this story?

- There's a big sense of frustration over things that go uncommunicated and unexplained, like changes to her payment amount and it progressively coming one day later. It creates a sense of uncertainty.
- It feels like for some things, we'll never have answers--what happened with her dad's account? He never got back into his account, the unemployment office wouldn't let her help him, and finally he's back working again without ever having figured this out.
- Jasmine's ok for now--but a lot of that is based on the \$600/week benefit and the fact that student loan payments are paused and the interest rate has been dropped to zero. She has a bit of a cushion, but if she can't get back into a well-paying job once those benefits run out, things could derail. As she put it, she can go back to her parents' and won't be "homeless on the street," but it's not ideal and she has a heavy sense of stress and uncertainty over the future, plus the pain of seeing others who are suffering and being hit hard by the pandemic

## V: Websites, emails, portals, security questions, PDFs, printed letters, dropboxes...and no money yet

Researcher: Cyd

Date: 17 June 2020

Participant: White, 35, femme-gender-fluid, Portland, Oregon, PTSD + bipolar disorder, autism spectrum and ADHD

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*'I'm not ready to give up, but it's not looking good. And if it's not looking good for me, how is it for everyone else?'*

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

V describes herself as one of the top 1000 Mac client systems engineers in the US, but that job market has completely collapsed. She used to be “that person who would pay their bills early, and pay extra”. She was about 1-2 years from paying off her student loans. Now she can't pay rent and is behind on her car payments. She doesn't know when she'll be able to pay again. But she has to pay her internet and phone bill first, so she can look for work. IT jobs in her part of Oregon have pretty much shut down. Most people work remotely for companies in SF, or Seattle, and all except a few have stopped hiring completely.

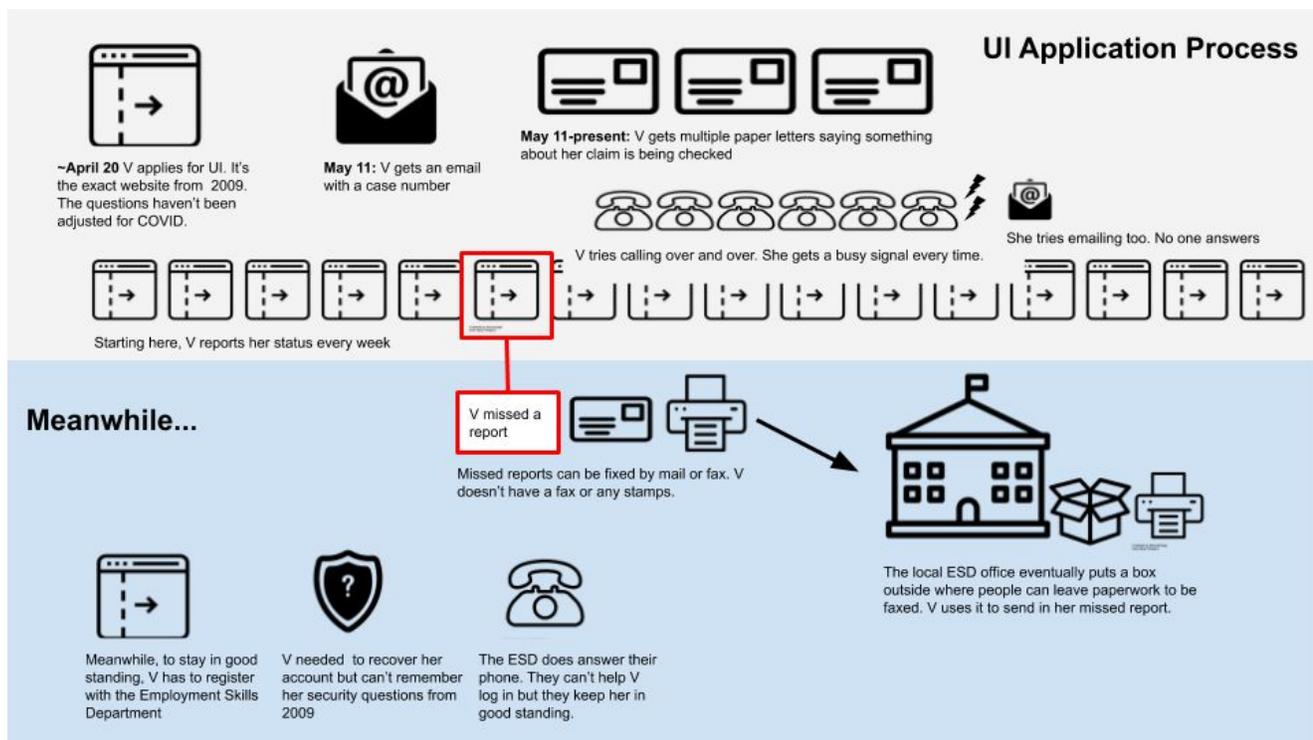
V was let go with 6 mos COBRA plus \$13k severance last August, from her most recent job in her field. V had a lower-paying job November-December that she had to leave because it was abusive. She has been living off of savings as best she can. COVID-19 happened when she was out of money--if the pandemic hadn't happened, she would be homeless. The moratorium on evictions and the no-fault order on not paying rent, keeps her in her home. She's also immunocompromised so it's extra scary for her. “I've been freaking out since March.” She lives alone and has seen no one except her dog.

V says “I'm a person who has a lot of PTSD and bipolar disorder.” She is on the autism spectrum and has ADHD and emotional disorders but can't afford to get everything evaluated. She's very worried about affording her medication, in addition to what will happen when the eviction moratorium expires on Friday (June 19). She hopes the governor will extend the moratorium, because she has no way to pay any of what she owes on that day.

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

V initially hesitated to apply for benefits. She had some interview processes that were going well in February. Since she was already out of work and was not actively applying for jobs because of health reasons, she figured she wouldn't be able to get any help. But then she "realized I'm going to be unemployed for another year and I can't make it." No jobs in her field have been posted after the protest movement started. She says "I've been hustling, hustling, hustling looking for work." But she doesn't think anybody's going to make accommodations for a bipolar person with PTSD in this environment.

So far, V has applied for both UI (in late April) and PUA (in May), and hasn't received any money from either. In late April, the UI system (which V said was exactly the same as she remembered from 2009) hadn't (and possibly can't--V read something about a government vendor that can't accept changes) been adjusted for COVID, so you had to answer questions that showed you were able and available to work. But she is immunocompromised and entered information about that and why she wasn't looking for work. Eventually the department released a YouTube video on how to use workarounds to get around the questions that are impossible to answer during COVID, but that was after V applied. (CH: I think this is the video <https://www.youtube.com/watch?v=1JTPHuRlxyQ>)



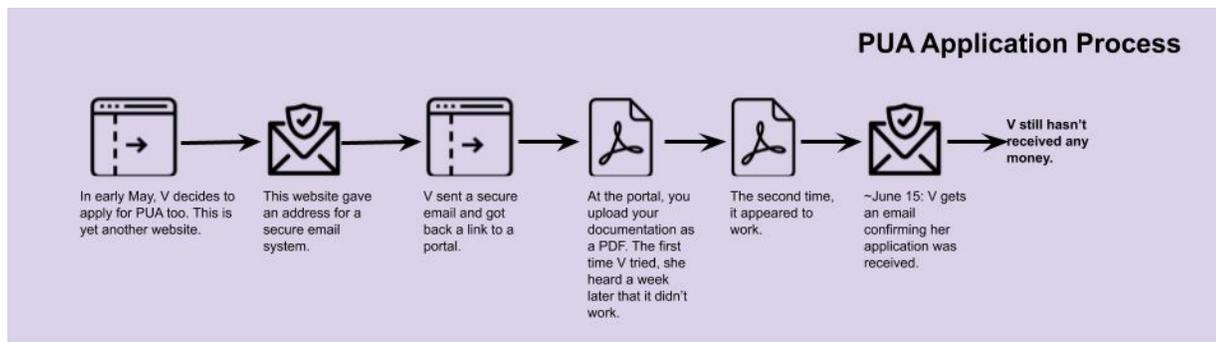
The UI process is complex and relies on the claimant to manage the status

On May 11, she received a case number for the UI system, but since then, she has been getting paper letters saying there is something being checked about her claim, in very generic language. They don't provide any information but the money doesn't come. V has tried calling and emailing for help; when she calls the unemployment dept she literally gets a buzz-buzz-buzz busy signal, no recorded info or answer. There has been no answer to the email except a form response. She believes they won't answer it because it's not a secure email system.

To be in good standing on UI in OR, you have to sign up with the state Employment Skills Department. V had an old account from 2009, but couldn't recover it because she can't remember her security question answers, and the email account she used at the time is no longer active. However, the Skills Department did answer their phone and help her. They haven't been able to get her actually able to log in to her account, but they did set a flag in the back end to put her in good standing with UI.

At one point, V missed a week of reporting on her job search (even with all this pending and no payment, you have to report every week). Correcting that omission requires sending mail or a fax. She didn't have any stamps when the pandemic hit and sometimes her apartment complex doesn't deliver her mail, so she hasn't been able to get any. She doesn't have a fax. So the local Employment Skills Department office had set up a drop box outside where you can leave your paperwork and they will fax it for you on the weekend. V availed herself of that, but she still hasn't gotten any money and it's been almost 2 months.

In early May, V also applied for PUA. This involved a different website, which gave an address for a secure email system. You send an email, then get back a portal link where you upload a PDF of your documentation. The first time V tried, she got an email a week later saying her form was blank; the second time she tried, it did work, but she just got the email this week confirming that the application was received. It didn't say when she'd start receiving payments.



In NY, applicants for PUA had to use a different website through a secure portal

### How did they even think to apply?

V had used UI before in 2009, when that crash put her out of work. When things began to look desperate, she cashed out two 401(k) accounts for a total of about \$4,000. But she couldn't see any end to the problem and savings were running out. When she applied, she ran into old accounts from her 2009 stretch of unemployment, that she had trouble recovering.

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

The one decent experience V has had was applying for Medicaid--she did it last night around 6 o'clock and got a determination around 9 that she's qualified. There's some delay between state and county systems so she hasn't yet been able to register for her plan, but she felt much better just getting that in a "normal" amount of time.

V has a few friends and "found family" who have helped pay for her medicine recently, or given her \$20 for groceries. She is in several online support forums and offers a lot of emotional support to others but really is in dire financial straits herself.

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

V has a tiny bit of freelance work through a friend, but she's falling behind every week. It won't help that much when she does get benefits. Oregon has a rule that it can't pay more than \$999/week. That means even if she gets the full \$600 additional PEUC, they'll reduce the \$648 UI she's entitled to, to get under the maximum. (CH: I don't know if this is actually true.)

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#### Quotes from V:

*'I have to keep trying, I have too many expenses. It's really really scary. If I get a job now at the same payscale, I don't know how I'll be able to recoup this and catch up.'*

*'I want to do something, it's killing me. I can't protest because I'd get sick...I'm worried that we'll have a social collapse. I'm not ready to give up, but it's not looking good. And if it's not looking good for me, how is it for everyone else.'*

*‘I just feel so powerless.’*

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V would really like to help somehow. As a tech person, she would love to see a corps of people fix the mess, and she would love to be part of it. She would also be glad to share her story with our partners if it would help.

### What should the world know about this story?

The layers of policy and system problems that V is facing are truly astounding. She seems to be caught in a loop with the UI department, where her initial, honest answers (before the YouTube video about how to obfuscate correctly came out) have put her case in some kind of circular file. The problems recovering her Employment Skills account sit on top of that. Then the situation where her apartment complex isn't run well with respect to mail, so she can't rely on that. The PUA dance with the secure email, special portal, and PDF was icing on the cake.

Housing is very important. V hasn't been able to pay rent in 2 months and feels the eviction moratorium is her only protection from homelessness. She doesn't know how she will ever catch up on back rent. This feels important for policymakers.

Healthcare (mostly medication) is a big expense for V along with rent and student loans. COBRA from her old job had run out; it looks like Medicaid will probably help, but that's what she has been turning to friends for, because she will spiral if she has to throttle her meds.

## David: Applying for unemployment was the single worst experience of the pandemic

Researcher: Dana

Notetaker: Alberto

Date: 18 June 2020

Participant: White, 30, Non-binary / third gender, Chicago

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*Needs-based testing and the questions asked about employment status are like accusations of doing something wrong.*

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

David lives on their own in a rented apartment in Chicago, with a cat they foster called Porkchop. They're spending their time recovering from working in a startup and being let go, and working on improving their mental health. With being laid off, COVID-19, and protests, there's a lot to process. David is focusing energy on activism and helping stand up a local mutual aid network, modeled on one they heard about that bubbled up in New York City. This is a group of neighbors helping other neighbors with whatever they need.

Before COVID-19, David went from start-up to start-up as a site reliability engineer or doing "dev ops" (setting up internal operations for developers to deploy code to production at any time and send updates to users). They consider their income to be very good, saying that they had \$20,000 in savings before the pandemic hit and they were laid off.

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

They took a while to apply for unemployment after they were laid off on March 11, not being super motivated because there was money in the bank. When David started the online process, they were very put off by the types of questions they had to answer: why were you out of work, what led up to being unemployed, were there disciplinary actions. They said it felt incriminating.

"Applying for benefits was the single worst experience in the pandemic."

They got a letter saying what the weekly benefit amount would be, but it didn't include their account username or password. They tried to log in with username and what they remembered for their security question. One security question was apparently their birth date. But what format? mm/dd/yy? dd/mm/yy? YYYY? Written out as Month, Day, year? David failed too many times and was eventually locked out of their account. They tried to call to get it fixed, but they often encountered a busy signal or would get through to a point and be hung up on. That took hours. They gave up. Because of the time needed to apply and fix problems, David said, "The cost of not having unemployment is almost as heavy as the cost of applying."

David got a debit card in the mail, but there's no money on it because they couldn't certify because they're locked out of their state unemployment account. It doesn't matter because they can't go to the bank in the pandemic shutdown, anyway.

They tried to find answers on the Illinois state website. It felt like there were multiple accounts for the same process. It was never clear. David remarked that they "Had to

learn the language of unemployment to ask for assistance.” The process needed a lot of prep to get through it. They described applying for unemployment as one of the worst experiences ever.

### How did they even think to apply?

David had never applied for unemployment before. Working on Dev-Ops is generally highly employable, just not right now. They had never applied for other benefits, either. They knew of people applying for unemployment, but never asked about it. Eventually, David googled “unemployment Illinois” and ended up at the right place. It was easy to find the right site and forms to apply.

They said they didn’t know what to expect, but definitely did not expect it to be that difficult. David said that they feel the system is structured to make it as difficult as possible.

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

David talked about how it’s “weird internalizing needing unemployment“ and recognizing they might “need help from the government.” Although they’ve lost jobs before, they recognize that working in start-ups is up and down. David said that it was “ingrained in me to make, and not take. Asking for help of this kind feels like a kind of failure.”

Their next move is to find a job, but probably not in a start-up. That kind of work is not good for their mental health. They’re “not looking for potential days of “feeling like absolute shit.” David just wants a job that gives benefits and that they don’t hate, like project management for a tech project. Long term, they’re thinking about shifting to human centered design.

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

Having savings of about \$20,000 has made a huge difference in deciding when to apply for unemployment. David “didn’t have to panic.” In addition, they said they did a small contract for a friend during April.

When we asked what they wished the state would provide that it isn't, David said they wished that the state would institute general rent relief, passing through mortgage help to renters. They added, the need for "mutual aid networks is a symptom of a system not working correctly." They continued, "let's get rid of needs-based testing. Especially now." Sure, there will be some fraud, but it's so small and there are so many people in such need. The state should take the risk. They closed the interview saying, also, "Defund the police."

### What should the world know about this story?

Even this technology professional struggled with account registration and authentication for their state's system. Account reset for recovering accounts or resetting passwords for state accounts is nearly impossible.

This generally privileged person felt a mixture of shame for feeling like they needed unemployment assistance and that they had paid into the system, so they should take the benefit, if they can.

## Anthony: Expected the process to be difficult and tedious but didn't think it'd take this long

Researcher: Gina

Date: June 19, 2020

Participant: Black, 23, male, Greensboro, NC

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*Concerned about how long unemployment benefits will be eligible for workers who returned to work with reduced hours*

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

Anthony is a dairy associate at a warehouse distribution center for a grocery store. He used to work 40-50 hours a week until the coronavirus hit in late March. Now he is working 20-25 hours a week. He lives in a two-bedroom apartment with his wife and 19-month-old daughter. Her daughter used to go to daycare but he and his wife withdrew her from her school when COVID-19 hit because she has a weak immune system. His wife went back to working at a factory part-time after it completely closed in March. Today, he and his wife take turns rotating childcare for his daughter.

### Why were they trying to get benefits and how did it go? / How did they even think to apply?

His cousin told him that he could get employment benefits as a part-time employee. Not knowing too much about it, he googled unemployment for North Carolina and landed on <https://des.nc.gov/>. He created an account, and submitted basic information like household income. A hindrance to this process was that he needed a verification that his hours were cut due to the coronavirus and his employers took a long time providing his paperwork. The application was pending for 21-28 days. He received his approval email and saw his status change online and then started receiving benefits 3-4 weeks ago.

Anthony says that the governor or the local senate and house representatives have the right to stop the unemployment benefits whenever they think it should be stopped. The state said it was approved until January but people are going back to work. He doesn't know if he will remain eligible or not. He also doesn't know how unemployment benefits will work with reduced hours. "I'm kind of confused by how long it's going to last."

He expected the process to be difficult and tedious but didn't think it'd take a month. When you are desperate, you want it right now. Though he doesn't agree with the process, he said he guesses that he has to respect it.

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

Anthony is receiving other benefits that have been helping him a lot. He applied for SNAP when COVID-19 hit and received \$194 for the next six months. "That's extra money, extra food. I have a family of three and have to make sure we are eating and surviving." His cousin was the one who told him about it. He said it was a very easy application process where he applied online and was approved in 3 days. He said that the application was easy to fill out and straightforward. In addition he is part of a program that provides free meals for families.

He also applied for an energy assistance program and was approved for a \$500 grant for his energy bill that has helped him a lot.

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

His wife recently started a remote part-time job at a call center. Anthony works a couple of days a week and in his spare time looks for remote gigs like working at a call center. He and his wife are trying to be more resourceful with their technology and find ways to work from home. On his days off, he does childcare from 4pm to midnight while his wife is at work. They only see each other during lunch but try to make things work for their child. For leisure activities, they go to the playground or visit clothing stores and eat meals.

Anthony wishes that the unemployment process prioritized families. In general, it should be speedier, but it should provide some fast response for families because they need to provide for many people.

## What should the world know about this story?

- Uncertain about how long unemployment benefits are going to last, especially for people with cut or reduced hours.
- Not confident of the announcement that his state unemployment benefit will go until January because the rights that representatives and senate hold to stop the programs.
- Had an easier time filling out for other benefits than the unemployment benefit itself. Anthony applied for SNAP benefits and had a better experience applying and receiving it because it was easy to find, use and fill out on the website.
- Not receiving unemployment benefits in a timely manner affects bills such as paying rent on time.

## George: Nervously back to waiting tables in a reopening state, because there's not really a choice

Researcher: Cyd

Date: 21 June 2020

Participant: White, early 20s, male, Dallas TX

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*Persistence with websites got George the benefits he needed, but now he's back at work and being insulted by customers for wearing a mask to protect himself.*

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

George works at a brewery in Downtown Dallas as a waiter. The job is some of the best money he's ever made. The shutdown happened and he lost his job, but he'd been anticipating it a bit--George has family in Seattle, and businesses there shut down several weeks earlier. He lives with a roommate who was also unemployed by the shutdown, and who has 2 cats.

The last day George worked was a Saturday, and everyone kind of knew at that point that a shutdown was coming, but he was scheduled to work on the Monday. He was notified via a post on the Facebook group of the brewery's employees. The employer told them as well, but it took a while. His boss "prepped" them on Sunday, sharing that he had heard the shutdown was coming. He was going to fight for them, and was trying to help them in other ways, but made it clear that they would have to take care of themselves.

The application process itself was very frustrating. George is comfortable with computers and has a very good one--the most expensive item he owns--for gaming. He kept a tab permanently open for working on the UI application, and it took him a couple of days of entering, submitting and waiting at first, but then the system deleted his info. He has talked to other people that have gone through the same things. The website lost his data 15 times at least. He would hit NEXT and the browser would freeze for a time, and sometimes it allowed him to continue, but it sometimes returned a 404 or other page that something went wrong.

The bar's employee Facebook group was actively sharing "hacks" for UI, like calling different locations to get more prompt responses. He tried calling in once, and got a "robot" but felt it was going to be more difficult. His roommate, who doesn't have a computer, did it through the phone and calls, but had more trouble.

At one point, the form made him think that he needed more information (last day, amount of income), and he couldn't get them from his employer--his employer was dealing with PPP and kids coming home and was too busy. It took a while to find out that he could give estimates on dates and amounts. And then he found out that after all the calculations, he just ended up receiving the set amount.

But he did eventually complete it and was approved for both UI and PUA--there was a small delay in that he received his first check about a week after he expected to, but he said "it was the most money I've ever made" and enabled him to help a friend.

There wasn't a lot of communication from the Workforce Commission--he received a couple of emails, but felt weird that he did not receive reminders about the days he needed to report/recertify. He felt that that was maybe by design to kick people off benefits for missing a report, and made him worry.

He received approximately 6 or 8 weeks of UI before the brewery reopened.

### How did they even think to apply?

George's family and friends were telling him to apply fast--he ended up applying days or weeks before some of his colleagues at the brewery, and felt he got help faster.

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

He received information on UI and other grants such as the Bartenders Association of America. He didn't apply because he had savings (around \$2500). He hasn't "struggled" because of that, and he is on time on rent and other expenses. So he felt he should leave that grant money for people who need it more.

George's employer also got PPP loans (a month and a half ago) and started paying the employees; now the bar is fully open again, so George is no longer on any benefits. He's back to work at the bar, but Texas didn't require masks until yesterday, and even though he's young and healthy, the behavior of his guests made him really nervous. In his bar, they are following every precaution they can (masks, gloves), but they sometimes get nasty comments from guests about it.

A customer once said "I feel with that mask that you are going to rob me." "They can tell us to wear masks, but can't make us" is something he heard from other customers. He doesn't like to be the enforcer on these measures. But he's in a bind now. George went back to work because he thought he had no choice--he thought he couldn't receive any more unemployment once the bar reopened. About half the

staff didn't come back though.

But now, if he were to quit, he definitely couldn't receive unemployment, so he has to make the best of it. One of the other bar employees got COVID, but he doesn't know him well; that employee is quarantined for now.

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

George laughingly admitted that he probably drank too much during the stay-at-home period, and also that he organized a long-running Dungeons and Dragons game over Zoom with some friends, that really kept him from losing it just by dint of offering him scheduled times to do something throughout the week.

But on a more serious note, George has a friend who is in much more dire straits; he's uncertain of the friend's immigration status, but he's sure the friend's parents are undocumented and the friend had trouble getting unemployment. Once George's payments kicked in, he gave "probably half of what I received" to this friend, in cash.

[We've asked if George would connect us with this friend, if he is interested in participating.]

George thinks a lot of the systems to prevent fraud stand in the way of people of color, instead of possible fraudsters. He has a couple of friends that went through that. Payoffs are not like that, we are standing in the way of people that need help. Unemployment needs more infrastructure to withstand this crisis. A lot of people can't make it the three and a half weeks it took some of his coworkers to get into the website. The website shouldn't crash because there are a lot of people out of work--that's what it's supposed to be for.

### What should the world know about this story?

George is back at work with less protection than he would like from COVID-19 exposure. He doesn't feel that he has a choice, or that he can ask patrons to take precautions, because he's a tipped employee.

It sounds like what George encountered with the Texas unemployment insurance website were mainly capacity issues. But it took considerable persistence and comfort with computer problems, to deal with it.

Like many people we've spoken to, George is helping friends who need more help--every dollar in unemployment helps someone in the community.

## Shalonda: Furloughed, Fined, and Frustrated

Researcher: Rebecca & Alberto

Date: 19 June 2020

Participant: African-American, 39 year old female, Wisconsin, essential worker

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*An essential worker who single-handedly takes care of two children and a grandchild, gets by with no pandemic-related assistance available due to a previous BAR (benefit amount reduction).*

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

Shalonda was working as a professional driver for a local paratransit line, which significantly slowed down around March 20th. As the pandemic developed, only a small handful of drives were scheduled for things like dialysis or critical doctors' appointments. Shalonda's initial furlough was very stressful, since she manages her home life that consists of her two teenagers and an infant grandchild. She's spent her days helping her teenagers get settled into school during a pandemic. She applied for access to a laptop through their high school and has been helping troubleshoot their online schooling.

However as Wisconsin has started to open up, Shalonda returned to picking up more work shifts on May 26th. As she returned to work, her employer took her temperature and provided masks and gloves, but gave no other guidance for how to work during COVID-19. She didn't feel ready to return to work but felt that it was necessary for financial sustainability. Shalonda was used to working 10 hours a week but now she is clocking in around 4 hours a week. She is concerned that PPE and social distancing are not enforced in her workplace and that she is being asked to give paratransit rides to more and more passengers simultaneously. COVID-related restrictions are easing in her workplace but there is no communication from the top.

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

Shalonda's furlough notice came with a flyer with step-by-step instructions of applying for benefits. She applied from a laptop that she had access through her daughter (who received a loaner from school). After waiting for a response from the Wisconsin Department of Workforce Development (DWD) for 5 weeks, Shalonda logged onto the DWD site and was surprised to find out that she had a BAR (benefit amount reduction), because of her previous unemployment overpayments. This BAR makes her ineligible to receive pandemic-related benefits. Shalonda is slowly "paying

off” a \$4,000 fine from an unemployment claim three years ago. Every week she qualifies for \$160, however this is directly applied toward her \$4,000 fine.

Shalonda had no idea about this BAR and called the DWD twice a week for several weeks to learn more information, but has failed to get a hold of anyone due to long waits on the phone lines. She would like to understand why she has a BAR and if there is any pandemic-related assistance she can still qualify for.

We asked Shalonda what she wished the state could provide that you’re not getting? “People still gotta live,” Shalonda says. She heard of people in other states who have had their BARs lifted and she wishes that Wisconsin would do the same.

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

Shalonda’s family is receiving SNAP benefits which are critical in supporting the household. Compared to applying for unemployment, she found the SNAP application process to be smooth and efficient, when she applied at the end of March. She also felt somewhat assured that she isn’t alone when it comes to the BAR issues. Shalonda joined a local Facebook group and learned of many others who are facing similar obstacles to receiving support because of their BARs.

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

“Times are really hard right now, but we will make it through,” Shalonda shared as she described asking for some financial loans from family and friends. Overall, Shalonda hopes to return to her regular working hours and to get more clarity and transparency on her BAR. The BAR is her primary obstacle. She feels that it is really hard to ask for benefits and support without understanding the full picture for why the BAR is appearing on her record in the first place. She wishes she could talk to someone who can explain her situation and possible solutions moving forward.

### What should the world know about this story?

- As an essential worker, Shalonda does not feel safe in her workplace and receives little support or communication from her employer on how to navigate her work environment with appropriate precautions.
- When UI is not available, other benefits like SNAP can be a lifeline.

## Christina: 'Making By' and not asking for much

Researcher: Lindsey & Rebecca

Date: 19 June 2020

Participant: White, 25, Female, New Orleans, LA

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*Young hospitality worker barely gets errors resolved in her application, constantly keeps others in mind, and finds strength in her household and peers.*

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

Christina has been working in the hospitality industry since she was 16. About a year ago, she requested to transfer within her company. Since then, she's been renting an apartment in New Orleans with two "awesome" roommates who were all able to stay.

Christina has been working for her employer, a hotel chain, for 6.5 years. "Work was a big part of my life." Her company's management was very communicative and started to discuss potential disruptions in their work a week before her city went on lockdown. Her boss told them "you guys, it's gonna get really bad. We're all going to go through a really bad time... Everyone's hours are getting cut and we don't have lateral positions." Christina had been following the news so she was not totally surprised by this. Initially, her boss told her and her colleagues to apply for partial unemployment as they would mostly have reduced hours. However once the city went into lockdown on Friday March 13th, everything "happened fast" and she was furloughed on the same day alongside her peers in the service industry.

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

Christina applied for benefits when her city and the local hospitality industry shut down. Christina and her roommates applied for unemployment at the same time and in the same room. Throughout their unemployment period they would also check in and compare notes on timing, notifications and payments.

Applying "was a mess." Beyond the website being generally laggy and slow, she struggled to understand the exact pay periods the state was asking for. Additionally, she had worked out of state for half of the pay periods and this information was not in the system so she had to manually enter it all. Christina found the state's FAQs and tutorials confusing and would have preferred to talk to someone directly. General google searching also didn't lead to helpful information since the process can be

different in every state. Christina would email and call the unemployment office at 8am everyday. Eventually though, she felt discouraged and “gave up” doing this daily.

Her application was initially denied.

Christina had also joined various Facebook groups around aid and unemployment support. On one Mutual Aid group, she saw another member’s post about receiving help from a specific person which included the state worker’s contact information. Christina called this number and left a message inquiring about her denial. The state employee left her a voicemail with very direct feedback that clarified the pay period issue. Relieved, Christina was then able to update and appeal her denial. “It’s hard when you can’t get a hold of someone. Eventually when we did... it was just the easiest fix. I wish I had known that 3 weeks ago.”

Despite noting how difficult the website and unemployment language was, Christina repeatedly shouldered much of the blame for her initial denial. “It was definitely my fault. I just read it wrong.”

Eventually, her application was approved and Christina has been able to receive benefits. However, she is getting less benefits than she should qualify for since Louisiana will not recognize the income she made out of state. “It’s still not reflecting on my claim.” She was also unclear how the state does the calculations to determine how much someone qualifies for. When asked if she had considered trying to clear this up with the state worker who helped her before, she noted “I don’t even know if I should be calling her.” Christina appeared to be worried about taking up her time or taking more money than she needs since others haven’t been approved yet. “I’m entitled to that money. But there are still people who aren’t approved. I’m not trying to bother her.” Since she is able to get the \$600 addition from the CARES Act, she feels like she’s able to get by for the time being.

Christina wishes the government could provide a support person to shepherd an applicant through the process. “If I had such a hard time doing this, how are others getting along?!” “The whole process of unemployment was super confusing. Even if you just had someone who was like this is how you do this.”

Despite setbacks in her unemployment experience, Christina still has some sympathy for the government and state workers. “I can’t imagine how many people have applied for unemployment within a week. I’m sure that’s an issue. I get it... but it was frustrating. It’s still frustrating.”

### How did they even think to apply?

She was initially advised to apply for partial unemployment by her employer. Christina, who has never had to apply for unemployment, was not sure what that

meant or what to expect. She received an unemployment letter that further prompted her to start her application.

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

Christina was not paid for the first month and half of her unemployment due to issues with her application. She says she was “lucky enough” to have some savings to tap into.

“We definitely got behind as a household for a little bit. The energy bill... The internet... When we heard they couldn’t evict you or shut these things off. We were like ‘let’s wait til next month so we can make sure we have food or if one of us got sick we have a little money that could be better used.’”

Currently her household is a month behind on rent. She personally had friends who were threatened with eviction where the tenants had to inform their landlords about current statutes banning eviction. She had never spoken to her landlord since he is out of state and employs a management company to handle general communications. Christina was unsure what to expect since he’s a “slumlord” with lots of cheap rentals. However, her house was relieved when their landlord said “I get it. We’ll get back on schedule. Don’t worry about it.”

She also applied and received a small bartender grant that was distributed nationwide. Additionally, the hospitality community in New Orleans has been very supportive. Christina described different groups pre-packing food and just giving it away on a regular basis. Her house will regularly attend “staff meals” where fellow service industry workers provide a free meal for those out of work. She noted hearing about these types of mutual aid acts via Facebook and word of mouth.

Christina applied but was denied food stamps. She was told she makes too much money which she noted was weird because she was not making any money at that time. Her and her roommates did not look for additional food aid or rental assistance (such as a city program they heard of.) She says it felt like they would be taking that aid away from someone who needs it more then they do. “I can make by.”

During this time period, Christina’s car was stolen which has decreased her mobility which could be an issue for health appointments.

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

Christina and her roommates spend quality time by doing puzzles, board games and tie dying. They also have been hosting “Chop Nights” where they compete against one another to cook limited items from the fridge. They often ask their neighbors to socially distanced judge by handing them plates of food over the fence. When they can, they bike at night to get out of the house but avoid all the people.

Christina thinks she may have had COVID-19 in early to mid March when she was very sick. When she told her work she was unable to talk, they told her not to come in for the week. Christina also knows a community member who passed away because of coronavirus. She is worried for her health since she has Diabetes. Being 25 years old, she is able to remain on her parent’s health insurance until the fall. Christina is “feeling not great” about her community re-opening and fears a resurgence in COVID-19 cases.

Christina is officially furloughed from her job until October and her company announced they will be looking to permanently eliminate positions with some severance options for those who volunteer to take it. She fears the hospitality industry may not be able to bounce back and she may have to look for jobs in another industry to ensure she is able to get health insurance. “If my position is eliminated, I need to find a job where I’ll get health insurance. That’s kind of why I went into the corporate hotel world to begin with. I need good benefits.” Christina really enjoys working in the service industry and is very sad about the long term implications of the pandemic. Without the general population also following mask guidelines, her line of work may be too risky given she is immuno-compromised. “It sucks, feeling I can’t feel safe and healthy doing this work.”

“Feeling not great” about reopening. Worried about second spike. Nervous

Christina knows she cannot live on her unemployment without the stimulus bump and expects she’ll have to return to work earlier than she’s comfortable with from a health perspective. She talks about this frequently with peers and they are also concerned that the economy will not rebound with enough jobs for everyone. “It’s not that we don’t want to work, we’re so bored. It’s rough... we don’t want to risk our health but if we wait til stimulus is gone, then everyone will be looking for jobs and there won’t be enough jobs.”

“Especially here in New Orleans... we’re one of the biggest tourism hubs in the US. What really makes me nervous... I don’t think that things will ever really bounce back to how they were. They’re talking about eliminating jobs. Wireless check ins... no music lounges... “

### What should the world know about this story?

- Housing security was a concern validated in the community by news of eviction threats despite statutes.
- Fear of risking health due to financial and insurance needs.
- Fear of taking more than you need and keeping others from receiving any help.
- The economy won't bounce back and people will have to scramble for new jobs in potentially new industries
- Facebook groups are a huge source of information and moral support despite.
- Language and instructions on the application are a huge barrier to approval.
- People give up if they can't get through to the State.
- Having a small cushion personally can help but did not last long.
- Crucial information and verification of employment can get lost between states and cause harm/less benefits to applicants.
- New Orleans culture/community is resilient and continues to shine despite folks falling on hard times.
- Living in shared housing can act as a family unit in times of financial stress.

## Amahd: constantly anxious about getting a job and how he will survive

Researcher: Gina, Alberto

Date: 23 June 2020

Participant: Black, 23, male, Detroit Michigan

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*Feels tension between getting rejected from many jobs and having to apply for jobs that would expose him and others to the virus.*

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

Amahd was seeking assistance before the pandemic hit his state. He has been on food stamps because he couldn't afford food. Before his state shutdown, he was a door-to-door salesman for a home improvement company. He is living upstairs in a room of a landlord who knows his relative because he had nowhere to go. When the pandemic hit, his work asked him to continue going go to go, shaking hands with people with gloves. Because they weren't respecting proper social distancing and he worried about his health, Amahd left his job.

Since the pandemic, it has been significantly more difficult to find employment and is not good for anxiety because the pandemic has made it easier to see the structural flaw in society.

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

When the pandemic hit the states around March, he left his job and waited about a month to apply for unemployment benefits. The application process was simple and straightforward because he applied for benefits and his social security number and identifiers were already in the system. He almost didn't apply because he left his job and didn't think he'd be qualified because of the experience of being denied at a previous instance. He was immediately qualified and received his first unemployment deposit 1-2 days after he received his confirmation. He opted for direct deposit because he needed the money right away and could not afford to risk more wait time by receiving something through mail.

Amahd considers himself lucky because he has heard horror stories about how poor and delayed the process was. He's receiving PUA and received his last check 2

weeks ago. The money has been extremely helpful because it's more money than he used to make. This gave him a big boost to get himself out of a hole and do things like fix his car then to have to keep asking other people for help. Having to ask other people all the time for help. While he finds this helpful, it makes him anxious that an actual job cannot support him in this way. He finds it insane that if this were the money he was actually making, he could have a better living situation, a car and support other needs.

### How did they even think to apply?

Amahd actively seeks information. He had seen news articles that mentioned unemployment benefits along with a \$1,200 from the stimulus bill, which is how he first found out the benefits were extended to people like himself. Then he went online and applied for it.

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

He has been continuing to receive food stamp benefits and was notified that it was extended for the rest of the year. He had a nasty experience when first applying for food stamps so views this extension as a gesture to receive positive optics from the government. Being poor you always need help. It gave him a big boost. He can now fix his car and get a job. You can't survive on the wages where he lives.

He was on the bridge card (Food stamps) before and getting food stamps. He had it previously and it got extended. He got approved through a caveat because they were asking work needs with "ridiculous requirements" previously. After COVID, it was easier. He is grateful but not happy.

He is currently on Medicaid, where he receives medication for his bi-polar depression and prescription glasses. He doesn't really use it and hasn't given enough attention to understand what the coverage is.

It is significantly more difficult to find employment. He can now see more problems in society. He knows that other people in other jobs are not being taken care of. His friends who work at Amazon warehouses have been suffering from shortening job shifts. Most of the jobs are warehouses. Companies are closed, and recruiting just falls on empty hands. There are dead postings and undesirable jobs. Has recently applied to Amazon Delivery, but hasn't received any updates. He is looking for other retail jobs, but really doesn't want them.

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

Day to day, he spends most of his time on the computer, gaming and writing. He tries not to see the news and uses his time to stay educated through his web browsing. He talks to his friends, mainly from high school on Discord, and meets with his girlfriend. He doesn't own exercise shoes so he does most activities in doors. Aside from his community on Discord, he has a family group channel, but cannot share his grievances there.

He is close with people who have lost family members due to COVID, which includes two friends and his girlfriend. He feels like he has experienced the stages of grief. At the beginning of the pandemic, it was mostly a series of him trying to figure out how to navigate himself. Then it was dealing with the implications of how this pandemic will affect the people around him and his future.

Amahd sees the pandemic as a larger systemic and societal issue. He sees that the government assistance was already bad but the pandemic is revealing how bad it is. It has been especially tough because Amahd is a black man and racial inequality was brought to the surface through recent events. He has tough conversations with older folks who tell him that he should be grateful for certain jobs because they've never had them.

## What should the world know about this story?

- **The unemployment process is an unfair system.** His cousin who he helped apply for unemployment benefits was flagged as fraud. He believes that the 400,000 people who were flagged as fraud claims were arbitrarily picked.
- **Government is not prioritizing benefits for people in the most need.** Even though Amahd needs benefits, he talked about people with families who are probably having a tougher time than he is. "Budget should be spent with the people that are being hit the worst. Make sure that people can have a good life, and not have to overwork them."

He also doesn't understand how \$1200 went to support families but big corporations received \$500 billion of the \$2 trillion to aid everyone. "They have the audacity to tell families then you have the audacity to tell people with families, who have been working double overtime just to support their family and pay off all of these ridiculous debt that they shouldn't have even gotten in the first place, need to go back to work and it's just like that on top of the actual reality of that you have no choice but to actually do that because you have no agency over anything"

- **Workers are given an ultimatum** to choose between keeping a job and risking their health -- “Your boss is saying, hey, make money, or you're gonna lose your job. Don't come to work anymore. I guess we'll all just go broke.”
- **Benefit extensions are not long term solutions to the greater, systemic issues.** “I think this very is a very, very, very short lived benefit. That's kind of just like to make people kind of just like yay, but it's unsustainable really and it's very indicative of a much, much, much larger issue.”
- **This is a vicious cycle** for people who have already been on assistance programs. “I just feel this is honestly one of the mentally taxing things of being poor because I always need help, and it just feels so bad.”
- **Supplying supporting documentation** on a quick turnaround is a burden for applicants. Amahd was required to prove that he worked for 100 or so hours to determine that he is eligible for food stamps and it was difficult because it was impossible for him to find those records and submit them within 1-2 days.
- There is tension between feeling depressed from getting rejected from many jobs and having to apply for jobs that put workers at high health risks.

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

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- It's difficult to do everyday things without being burdened by the anxiety of unemployment “It's hard to even have a normal conversation when I'm playing video games because it just comes across my mind is like, how do I not think about my literal survival on the line right now.”
  - The collapse of the economy intersects with injustices towards black and brown people. Amahd is a black man and said that today if he were to say something inappropriate to a cop, he might die. He explained how this pandemic revealed how the system has always not supposed poor or black people like himself and that now it's collapsing.
  - “How the hell did this have gone under our collective noses for so long that it reached this critical breaking point.”
  - “We're here watching it happen guys like we've had, we have the convenience of modern technology to look back and see the course of

history to see what taxes are being used against us and nothing is really changing outside of us.”

## Santiya: Almost slipping through the cracks

Researcher: Lindsey & Grace

Date: 24 June 2020

Participant: African-American, 26, female, Greensboro, NC

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*So done waiting on the unemployment system,  
tries applying one more time after learning about PUA  
from a Facebook post.*

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

Santiya lives with her boyfriend and two kids in Greensboro. She works remotely as a call center rep for a home decor sales company and runs her own online boutique.

Before the pandemic, she was working full time hours for the call center. In late March, she received an email from her company letting her know hours could be cut but this was unlikely. One week later, however, her supervisor called to say that her hours would no longer be full time. “My hours were cut tremendously... to the point where it was like pointless.”

“Money is very tight. I’m barely selling. I barely work.” Santiya’s online boutique also saw a dramatic decrease in sales due to the pandemic. Additionally, her boyfriend is unable to work at his barbershop job since the shop has been closed during lockdown and the owner has not reopened it.

“It freaks me out...” Santiya has asthma and allergies and feels concerned people aren’t taking the pandemic seriously. Her son also has skin and respiratory issues who she fears could get really ill. She understands people need to get back to work and the economy needs to move, but she’s scared of a surge in cases. She wishes the government would enforce the community to take it seriously.

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

Even though Santiya was not laid off, she was not getting enough sales or hours through her call center job to cover her family’s needs especially with her significant other also being out of work.

A little before her daughter’s birthday, Santiya applied for traditional unemployment.

She applied online, but the site gave her many errors on her phone and computer. “It took me 2-3 days, it kept kicking me out and making me start all over.”

Overall she felt the “questions were weird” and found the language or framing of application questions to be unnecessarily confusing. She specifically mentioned the potential nuance and complexity around answering if a person was available for work by noting someone may mistake that as also pertaining to transportation issues, answer incorrectly, and not get any payments for that week. Since she was repeatedly kicked out of the system, she would use time in between sessions to look up any of the words or questions she found difficult. **“I understand it needs to be thorough, but they can make it easier... understandable.”**

Despite her frustration in applying, Santiya was confident in her application. This was her first time applying for unemployment and she expected to “apply, verify info and Boom, an approval... Not overnight but not 3 weeks! Some people wait 12 weeks... that’s excessive.”

“I expected to be approved but it didn’t happen like that.” After a few weeks, Santiya received a denial letter in the mail. She couldn’t recall the exact reason for denial, “insufficient work time? It was something like that.” Santiya noted not reading through the whole letter after she read she was denied. She understood she could appeal but **“figured it would take just as long... I’m not about to keep waiting. In my opinion, I waited long enough.”**

By mid-May, Santiya noticed some people on a Facebook group mentioning how they were denied for one employment insurance but approved for another. She doesn’t fully know how UI and PUA differ since the applications were pretty much the same. “That process was a lot easier. The system was working fine. I was able to get through it.” Her PUA application was approved on June 9th and she finally has been receiving her benefits. “That helps a little in between right now.”

Santiya also encountered issues with receiving payments. She requested direct deposit on her application and can still see this payment setting when she logs in. However, she received her first payment on a debit card and another payment via physical check. Since her bank is online only, she had difficulty getting the check cashed and after going to multiple locations (Walmart, Ace Cash Express) she was finally able to cash it at PLS with a \$110 fee.

### How did they even think to apply?

Santiya happened to hear about the option of separately applying for PUA via others’ experiences posted in Facebook groups.

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

When Santiya was waiting for unemployment, she was able to borrow money from her family, especially her mother who has a salaried state job. Santiya was able to cover rent. She didn't hear about any rental assistance programs but had heard that landlords were being more lenient with people in the community. For utilities, she was able to make partial payments. "In the long run, the bills piled up more so it might be difficult, but I'm getting there."

Santiya's family was receiving some food stamps before the pandemic and she was able to start receiving the maximum amount easily. She said she didn't have to do anything different. Her living community also gave out supplies such as household goods and over the counter medicine.

Santiya knows the additional unemployment money will expire in July and fears this will be hard for her and others.

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"That's the majority of my payment... so that's gonna be stressful. Honestly, a lot of people in this time ... need that extra \$600 especially if the economy doesn't pick up!"

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If her call center hours do not go up, she will have to find employment somewhere else. She'd prefer to work remotely or in a job where she wouldn't have to interact with the public due to health concerns. Santiya is also worried about the cost and health safety of sending her kids to daycare if her job wasn't from home.

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

Santiya and her family are passing much of their time together indoors. She says they are watching more tv than she would like and eating more than usual. She feels nervous letting the kids play outdoors at the playground due to COVID. Santiya has also had to help teach her children from home since the schools closed and sent students home with remote learning (online and workbooks). She finds this difficult and feels the remote coursework is less stimulating for her children.

Many of Santiya's siblings live nearby and she's able to occasionally see them when they help each other out with missing food or household items. Otherwise they "talk and laugh on facetime." She was also able to help her sister with her unemployment application since she knew most of the questions after her two applications. "It was easy for me to answer."

### What should the world know about this story?

- Housing security is a huge source of financial stress.
- The difference between UI and PUA is not significant to the beneficiary. The double applications create an undue burden and potential barrier if the public is not up to date on policy related crises.
- Even with additional stimulus, the participant is already in a debt cycle with bills that may be difficult to recover from.
- Facebook groups are a huge source of information and moral support despite the high cost of reviewing large amounts of information and varied experiences.
- Application questions can be interpreted in many ways and without warning could really harm a beneficiary financially if they try to answer honestly without knowing the intent of the question.
- Having extended family members with steady, stable income can be a lifeline.
- Access to childcare may be a burden to returning to work.
- Understand the need to keep the economy going but have serious health concerns about returning to normal life or the workforce.
- Waiting periods can be a barrier for those to appealing denials.
- Insufficient information should not be labeled as a denial to encourage those who are most vulnerable to put in additional effort if needed.
- Denial from one unemployment option should trigger reviewing for another without applicants having to reapply.
- Access to banking can cause barriers to using benefits without a hefty financial cost (i.e. paycheck cashing fee)

## Rachael: So much work to get unemployment assistance

Researcher: Aesclinn

Date: 22 June 2020

Participant: African-American, 41, female, Texas

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*Managing personal health issues and stress,  
along with caring for her mother, who has lung cancer.*

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

Rachael is 41 and living in Texas. She had started working in housekeeping for a cruise line last year. She works aboard the ship for four to five month stretches at a time, generally working 12 hours a day seven days a week. She did three months of training last year before she started full-time work on the ship.

Rachael had moved in with her mother around January following a break-in at her own home. Shortly thereafter, her mom was diagnosed with lung cancer. She was glad to have moved in with her to be able to help care for her.

They were in US waters when the pandemic began to erupt. At the beginning, staff were allowed to get on and off the ship. There was a dearth of information -- she was seeing things on the news, but no one on the ship was announcing anything. She had an idea of what was going on, but was really wondering, "Why are we not being told what's going on, so that we can protect ourselves?" Rachael was anxious about the situation -- she was working in close quarters with everyone, needing to use common storage closets to get equipment, etc. -- there was no way to have any real separation from others.

Eventually, the ship went on lockdown. Quickly all of the routines on the boat changed, like meals, and people had to stay in their rooms. Everybody was scared and wanting to go home. She explained that she was already feeling isolated, having spent several months away from family and not having a lot of friends, and of course this only intensified with being stuck in her room on the ship. On top of all this, she was already worried about her Mom at home -- is she going out, is she going to catch something, is she ok? This was intensely stressful and Rachael began losing weight and not being able to eat. Rachael got to the point of really not wanting to wait it out anymore and thinking, "Listen, I'm out of here, give us whatever paperwork" so that she could go home, but the CDC was not letting anyone off the boat by then.

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

Rachael finally got home on April 5th, knowing already that she'd be applying for UI. She lives in Texas, but worked in Hawaii. Looking back and thinking about UI, she says, "I'm not sure why I was thinking it would be so easy to get it, knowing there were probably thousands of us trying." She had applied in the past for benefits, but never used the system in Hawaii. She applied right when she got home, but found out two to three weeks later that the application never even went through. She realized that she should have been getting letters in the mail that told you your rate and other information, and she hadn't gotten anything.

On May 15th, she had to start from scratch. She received notice that she was "disqualified" from unemployment but didn't understand why that would be. There were no letters or any explanations. After being disqualified she thought, "Ok, where else can I go get help?" She applied for the emergency UI through the Pandemic Unemployment Assistance program, right when they first opened it and started to let everyone apply. This happened to be right around the time she was finding out she was disqualified for unemployment. "I was really shocked," she said, when she got the first payment within a week. That was a positive moment, but it didn't last long.

### **"I got the first [PUA] payment quickly. But from there? Oh my goodness."**

She got two payments, but they weren't backdated to the start date of her unemployment period. They started from the date that they saw on their end, as in, the 15th of May. From there, she started trying to figure out, "How can I backdate this?" And then, after two payments came through, everything went haywire and just stopped. There was no phone number, no way to get in contact with an actual person. At some point, you were able to email questions, but they shut that down as well. She had no sense of why the payments had stopped.

"Now I'm disqualified from the regular unemployment, and then they have this, but then they cut off contact?"

When she was disqualified from regular unemployment but then they announced PUA, she wasn't as worried anymore about the regular unemployment -- she put her energy into applying for PUA and felt like, "I was disqualified, that was it."

Meanwhile, she'd still been certifying every week, but not only was she supposed to get her payments backdated, she wasn't getting anything further so the amount owed kept building up.

Rachael said that she was "frantic" when the PUA payments stopped and she'd already been disqualified from UI. She began spending 5-6 hours a day on the phone for about a couple weeks to figure out her UI disqualification. By this point PUA had created a mechanism to email and she emailed them so much that they actually

reached out to her to say, we see that you're in need, but you can't keep contacting us. Eventually she found out that her claim with the regular UI program was still open and that meant that she needed to go with them first. When she finally reached someone by phone there, it turned out that the issue that had caused her to be disqualified was that they needed to combine her wages from Hawaii and from Texas, which they hadn't done. Once they did that, a couple more weeks went by, and then finally she got a lump sum payment.

Her regular unemployment is now in order, but she says, "You can't think that way. Nothing is etched in stone." As in, you can't relax for a moment and assume that now that it's worked out, you won't have further problems. Each time there are more issues, and you do the same waiting game. You hope that you'll get lucky and reach a claims rep who has a computer and can go in and look at your file. But more often, you reach a volunteer who tells you that someone will call you back. And in that case, you'd waited on the phone, but "you weren't gonna get anything done." She says that there are clear errors on her claim right now -- for example, it says that she's only owed \$27, which, if you do the math the way they say they do, makes no sense. But she won't correct them, because she's so afraid that it will mess up her whole case, and may take weeks to rectify.

### How did they even think to apply?

She knew that she was owed benefits, and had previously applied in New York, but never through the system in Hawaii. With all the issues she encountered, she started getting online a lot to seek out information. She typed in "unemployment" on Facebook just to see what came up, and found a group called Unemployment Updates Hawaii. There are around 13,000 in that forum alone. It was helpful that there were some people who worked for the state in the group for a bit, and you could hear from others who were going through the process, or ask questions of someone who has a family member who works for UI. The only other place where she could get some information was the UI handbook.

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

Rachael applied for food stamps as soon as she got back and that went through easily. Other than that, she has been using her benefits, once they finally came in.

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

Rachael likes things clean and orderly. This is a big part of the reason she's a housekeeper. So she's been feeling very stressed out with daily activities. She wears a mask and gloves when she goes out, but walks through the aisles at the grocery store feeling scared and keeping her head down, not wanting to really engage with anyone. She's also really worried with her mom being sick, knowing that her immune system would be even worse if she were to get the coronavirus.

With all of this stress, she hasn't really been sleeping. She's been tossing and turning and has lost her appetite. She'd had a COVID-19 test when she was going to be able to go home from the cruise, and recently had another because she's lost her sense of taste and kept thinking she might have it. Thankfully, the test came back negative.

On top of all this, she's wondering if she'll be able to resume her life and work on the ship. It's been really hard, waking up and facing all of these things combined. Since she has been home, Rachael has been trying to look after her health, but is struggling and unable to get any government-provided insurance. While wondering about returning to work on the ship, she's looking at other jobs too. She has worked in HR and managed people before but found that office jobs created a whole bunch of stress for her. She would prefer to go back into housekeeping, and wonders if she should slim down her resume a bit given her past experience, as she worries that she might seem overqualified and be passed over because of that.

### What should the world know about this story?

- The toll on mental and physical health of dealing with all of the elements of the pandemic, unemployment, and other life circumstances is high.
- The complexity of unemployment programs forces applicants to become experts on how they work, and takes time and energy to manage the processes.
- Not being able to trust that, once you've finally got your benefits worked out, that they will **stay** worked out. This creates a sense that you can never let your guard down or really relax.
- Fear of following up to correct obvious errors -- worrying that doing so will mess up the whole claim and land you at the back of a very long line

## Mark: Hesitant to apply for more safety benefit programs due to prior rejections

Researcher: Gina

Date: 24 June 2020

Participant: White, 37, male, Logan Utah

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*Anxious about remaining unemployed in a job that exposes him and others to the virus*

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

Mark lives with his girlfriend of 6 years, who recently graduated from nursing school. They live on the upper level of a mother-in-law suite. Mark worked at a local coffee roasting plant in northern Utah for 4 years, doing all chores except roasting the beans. While Utah did not declare a safe at home order, the coffee plant had a big spike in sales mid-March as people were preparing to stay indoors. Immediately, sales went off the cliff because local cafes that used to buy their coffee were shutting down. His hours were reduced significantly and eventually Mark got laid off. He was on unemployment benefits until he was asked to come back to work. He was immediately kicked off the UI program and then laid off without having started any work.

Though nobody he knew was severely sick from COVID, his brother-in-law and sister who works in a medical setting tested positive. It was worrisome because they both interacted with his father. His family lives in Detroit, which is the epicenter of the virus in Michigan.

Currently he spends his days trying to be proactive by reading the news online, looking for volunteer work and finding jobs. It's been rough because he's been trying to avoid jobs with contact with the public but those are the only one available at the moment.

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

He applied online for unemployment benefits right after he was laid off. He found the process very easy. He was on unemployment benefits for about a month until he received a call back from his boss. He was given a 14 hour notice to come in, which

disrupted his plans to celebrate his girlfriend's nursing school graduation. He was hoping that he'd be given a different role at the roaster but was offered no change at his job and only a \$.50 hourly increase. He wasn't comfortable returning back to work because social distancing was not possible, people weren't wearing PPE, and a lot of people at work had already gotten sick. He decided that it wasn't worth returning.

When he was answering his unemployment benefits weekly question about whether he turned down a work offer that week, he said yes because he had gone into his recent job to meet with his boss. Because of this answer, he was instantly kicked off of the unemployment program. On the contrary, his co-worker who quit the job answered the same question slightly differently, and was still receiving his unemployment benefits. This was frustrating for Mark because he was trying to be honest and had not actually returned back to work.

He and two other colleagues applied for unemployment benefits and each person received a different outcome. He believes that this was partially a combination of effects due to management and the state system. He wasn't surprised that the state wasn't helpful because he had applied for workers compensation due to an injury that had happened at work but was denied.

### How did they even think to apply?

He wasn't going to get income and accepted that it was going to be difficult to find a job right away during the pandemic. The additional \$600 coming from the government was nice. He ended up getting a raise for being unemployed. He said it's a sad reflection on the wage system in the United States and he has no idea how long he will be unemployed for.

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

Thankfully, Mark says, he has lived a pretty frugal life and had some money saved up. He feels like he fell in the cracks but feels lucky that he had his savings. He is pretty healthy and physically active but he lost his health insurance when he lost his job. "It's a horrible thing to have your health tied to a job." He has discussed with his partner about applying for food stamps and Medicaid but because he was screwed from state benefits, he's deciding whether it is worth getting screwed again. "I feel like I might get declined again and go to the mat with the state again. Can I really handle a 3rd strike right now?"

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“It’s the name of the game in capitalism. Us workers, who break our backs everyday and we’re supposed to be thankful for our benefits but it’s the company owners who get the benefits. I’m a blue collar worker. I work hard, I pay my taxes. In a lot of ways, this government should give money and allow them to stay home.”

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

Mark tries to stay sane by enjoying the outdoor activities available to him.

The hardest part of the pandemic has been that he is far away from his family who are all located in Detroit, MI. He is grateful for zoom and technology that allows him to keep in touch with his family. He is also grateful that he has a few friends in town who can help him and that he has his partner who he could share his thoughts with.

### What should the world know about this story?

- **Workers are given an ultimatum to choose between keeping a job and risking their health.** It’s been depressing that the only jobs available are the ones where his health would be at risk.
- **People who have been denied unemployment benefits are hesitant to apply for other benefits in fear that they may have to experience denial again.** Mark is hesitant about applying for food stamps and Medicaid because of his recent unemployment experience and being denied workers compensation after an injury. “I feel like I might get declined again and go to the mat with the state again. Can I really handle a 3rd strike right now?”
- **It’s sad to receive more compensation from being unemployed than having a job.** Mark asserts that the hourly minimum wage should be higher.
- **The questions to retain unemployment benefits do not account for the nuances in answers.** Mark and his colleague had been receiving unemployment benefits around the same time but because his colleague answered a question slightly differently, he was able to continue receiving benefits, while he was booted off the system.

## Brandon: “It makes it seem like problems with my application were being created on purpose, to delay the processing”

Researcher: Rebecca

Date: 24 June 2020

Participant: African-American, 36, male, Upper Marlboro, Maryland

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*36 year old bookstore employee, stuck living with parents in a remote, rural area until COVID-19 restrictions lift.*

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

Brandon has been working in a campus bookstore in Washington D.C. for over 7 years. In November 2019, he moved back home with his parents in rural Maryland, to recoup debt costs and save money. Pre-COVID-19, he had to commute 2.5 hours to work each day. While living with his parents has helped him pay off his debt, it has been challenging for his mental health. Brandon is also limited with his mobility because he doesn’t drive, which makes him even more dependent on his parents.

In March, he was planning on moving in with a friend to a home closer to work, but moving plans are paused due to COVID-19. Brandon was furloughed in mid-March and as a result has not been reaching his savings goals. All of his income goes toward paying off loans and credit cards.

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

Brandon’s UI journey has been complicated. First, he had to find out which state to apply in since he moved to Maryland but works in Washington D.C. He called the Maryland Department of Unemployment Insurance (DUI) and waited an hour and a half for someone to quickly tell him to apply through Washington D.C.’s Department of Employment Services.

He was confused about whether or not he should apply to other jobs while furloughed. The DES website initially asked applicants to prove that they were looking for other work, but this is no longer required. Also, Brandon’s employers originally told him this was a temporary furlough, but it keeps getting pushed out longer and longer.

Brandon received a notification from DES that there was an issue with verifying his citizenship and that he would need to provide a Social Security card. He was

surprised and wondered what created this red flag for the system, since he was born and raised in Maryland. Unfortunately, Brandon couldn't provide a Social Security card for verification and wanted to send his W2 form instead. He waited on hold for nearly 3 hours before someone clarified that this was acceptable. Brandon emailed his W2, waited a few days, and called DES back only to hear that they already approved it and were surprised that he didn't know about this update.

After waiting to receive benefits for a third week, Brandon called back and found out that a new issue arose. The DES was trying to figure out if he had claims open in other states. He was flagged for this since he lived out of state from where he filed. They wanted to verify that he only applied for UI benefits in one state.

During his fourth week of waiting to receive benefits, Brandon called back. A DES employee shared a tip with him to call back everyday to, "make sure something weird doesn't pop up that could delay you even more." The employee shared that it seems to be a common occurrence for application issues to occur and applicants not know about them and how to resolve them. At the same time, the DES employee was surprised that Brandon hadn't received any email notifications about his delays. Brandon shared, "I was hoping I was just being paranoid [when I called in], but it seems like my paranoia was on point." He continues, "It's very frustrating, I had multiple, concurrent issues logged in the system and they could have been resolved together." Instead Brandon had to wait for weeks, with multiple phone calls and long waits to resolve each individual application issue.

Because he was technically still employed but furloughed, Brandon was afraid of committing unintentional fraud. He called DES to verify that he was receiving regular pay, not severance pay. Brandon shares, "I still call them every week to hear about updates on my benefits. I figured out that Thursdays seem to be the best time to get through to someone."

### How did they even think to apply?

While Brandon was furloughed in mid-March, his company continued to pay him for an additional month and week, even as the bookstore was technically closed. Since the store was subcontracted to a university, the university continued paying the employees for the month of April. In May, Brandon felt stranded and applied for unemployment. Brandon's boss recommended that he apply for unemployment "...because we don't know how long this will be."

Brandon worries about his job security saying, "It's a crapshoot right now. You have to think of your future as opposed to your present. I don't have a sense of my job security because I'm a low-level manager. Businesses don't go after the grunts. We don't get paid much, so we don't matter as much. The highest levels of the lowest

hierarchy get cut off first. My job security is the first to get cut off.” Every three weeks his supervisor would call him with updates, as people thought that there might be a re-opening soon. The latest news is that the store might re-open on June 8th.

In the meantime, Brandon was told that he could use his paid time off and/or sick leave. He was very frustrated to hear this, sharing, “I just rolled over all of that stuff and it takes a year to accrue. I’m going to have to wait a whole year to build it up again. But if I use it now and something happens, like if I get sick, I’m SOL and stuck. It’s either get paid now or save it for later.” Brandon also figured that if he does get laid off, his sick time will be part of his severance pay. However, he does appreciate the opportunity to use sick pay or vacation leave, because it serves as a stop gap while he waits for unemployment benefits. He’s had to really stretch out all of his sick days and PTO to cover his costs.

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

Brandon attempted to ask for support for his loans. He wrote emails, sat in a queue for many hours, and heard no responses. He says, “I’m sure they would give me some debt forgiveness, if someone would talk to me. There’s no way to get a hold of someone, which makes me wonder if companies are really even doing this [offering debt forgiveness]? Are you intentionally keeping the lines busy or is there so much demand that you just truly cannot get through?”

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

Brandon’s original passion is making art. He was previously so busy with multiple jobs related to event management and product sales, that he didn’t have enough time and energy for inspiration. Nowadays, he is making more art, occasionally seeing his nephew and trying to fill as much time as possible in rural Maryland.

### What should the world know about this story?

- The DES system seems to prioritize anti-fraud efforts because of the multiple verifications Brandon had to provide (such as proof of citizenship and not applying in multiple states).
- There seems to be a conflict about how to treat PTO and sick days for furloughed employees. It is not legal to encourage employees to use these

during a furlough period. On the other hand, PTO and sick days can be very helpful when an employee has no other option to receive money swiftly.

## Alba: Being able to live with her parents helped her save money

Interviewer: Ginny

Date: 24 June 2020

Participant: Latinx, 30, female, San Diego, CA

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*An active entrepreneur in the clothing industry  
that grinds to a halt due to COVID.*

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

Alba was living her dream before COVID-19 hit -- she was an active entrepreneur in a small clothing business in LA, wearing "many hats all at the same time." From managing supply chains to production development, Alba was excited to be in the heart of a creative, growing business community. But when COVID-19 quickly began to impact overseas suppliers and local demand, her boss furloughed the entire team.

To save money, Alba moved in with her family in San Diego. She now spends her days looking for and applying for jobs.

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

Alba's boss suggested that she immediately apply for unemployment insurance when the team was furloughed. She did, and luckily it went through. She found the site confusing -- even more than when she applied for healthcare -- but was able to sort it out on her own. Alba said she had a minor issue with her email address but said she had the same thing with medical. She used the term "immediately" and clarified that she didn't have a lapse in receiving a paycheck. She noted that most of her friends had issues and delays, but she thought the fact that she applied early in the context of COVID-19 that it helped.

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

Alba has received Unemployment Insurance. She's also enrolled in health insurance through the marketplace. Without the supplemental \$600/wk, she's not sure what would've happened. And she's trying hard to find a job before resources expire.

We didn't ask about details of her personal savings, but Alba spoke as if her decisions to leave her apartment and so on meant she was living close to check to check. She talked a bit about her plans to hopefully move in with her boyfriend later this year but that didn't seem relevant to the current situation.

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

Alba actively applies for jobs and seeks out employment opportunities. She scours all the expected sites -- indeed, LinkedIn, Create & Cultivate -- but has found it difficult to get a response. It's also hard to tell who is hiring in her area. She's extremely lucky to be able to live with her parents, who seemed to be okay through all of this.

### What are the big takeaways that you think the world should know about this story?

- We should see this as a cyclical process and work to build better support systems for finding a new job.
- Having family as a backstop gave Alba options that others don't have.

## Mike: Lucky to have healthcare from his partner and have PPP come through

Interviewer: Ginny

Date: 22 June 2020

Participant: White, 44, male, San Francisco, CA

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*Sole proprietor who worked hard to be prepared for a downturn and to help his peers do the same.*

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

Mike started his sole proprietorship a few years ago as a cat sitter in San Francisco. The business has been robust and lucrative. He's highly engaged in the small business community in the Bay Area, and he helps lead a peer group of other pet sitters to share business and clients. Before COVID-19, Mike had an extremely busy business with more demand than he could handle.

Then when COVID-19 hit, almost overnight everything stopped. Mike's time spent trying to get unemployment insurance and small business loans turned into his full time job. Any extra time was spent helping his peers do the same. Luckily, Mike's partner remained fully employed and maintained their salary along with healthcare.

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

Mike lost his entire income in a matter of weeks. He also knew that his business wasn't viable as long as COVID-19 continued to be a major health threat. He immediately shifted into triage mode. He spent hours a day trying to apply, track, reach, and confirm applications for benefits he decided to go for.

Mike started with unemployment insurance. He received a claim number, and then everything went radio silent. He spent hours and days on the phone lines in an attempt to reach a human voice. He never got through. He actively used the website assistance but couldn't receive information on the status of his unemployment insurance. He felt even more frustrated as someone who'd tried to learn about the system and be prepared should something like this ever happen. As of the time of the interview, he's still waiting. He never received UI or PUA. He assumed that because he received PPP and EIDL that it made him ineligible.

Mike then applied for a Paycheck Protection Plan (PPP) loan and EIDL through several banks and providers. Luckily, it came through!

### How did they even think to apply?

Mike regularly attends SBA workshops and stays on top of California's benefits for small businesses. In fact, he actively tried to enroll in unemployment insurance as a sole proprietor through California's Employment Development department six months before COVID.

As he followed early COVID-19 developments, he immediately began to scour government sources for information on how and when to apply for different programs.

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

Mike applied for a PPP small business loan, an Economic Injury Disaster Loan (EIDL), and Unemployment Insurance and Pandemic Unemployment Assistance. He received the PPP and EIDL loans.

After hours and weeks of persistently trying to get through to California's phones and website assistance, he never reached anyone to resolve his unemployment insurance status.

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

Mike's business is slowly restarting. He doesn't expect it to get back to normal, but he's eager to engage with his old clients and families. He's still spending a lot of time supporting his peer community through an active Facebook group.

Mike continues to feel extremely lucky that his partner has a fulltime job and benefits. Otherwise, he's not sure what would've happened. Many of his peers aren't in the same position and are on the brink of losing their apartments.

### What should the world know about this story?

- Benefit programs should better accommodate sole proprietors -- a significant percentage of the workforce and gig economy.
- Having a partner who has health insurance that he could also take advantage of probably gave him options for keeping his sole prop business.
- The combination of a partner with health benefits and PPP helped him keep making ends meet.

## Kevin: Unclear about what a furloughed status gets him, worried that he's doing something wrong by getting UI

Researcher: Rebecca and Lindsey

Date: 24 June 2020

Participant: Black, 33, male, Cleveland, Ohio

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### *Experiencing UI benefit delays while logging furloughed hours from his internet sales position*

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

Kevin is a proud father to a 5-year-old daughter and works as a sales support representative for an industrial company. When COVID-19 initially struck, he began working remotely along with his wife at home. As sales at his company began to drastically slowdown, Kevin was furloughed starting on April 15th. Kevin's employer requested 15 total furlough days before the end of June, where Kevin had the option to take them consecutively or spread across multiple weeks. Initially he took an entire week as furlough pay and spent more quality time with his daughter. Then, he decided to pace out the furlough days, usually taking them on Fridays.

One of the biggest struggles in this time has been living in a household with two full-time working adults and a 5-year-old child, while schools are closed. Luckily, Kevin's retired in-laws live an hour away. They made arrangements for his daughter to spend half of every week with her grandparents, so that the parents can focus on their remote jobs. On his furlough days, Kevin enjoys working on home and yard projects and spending more time with his daughter.

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

Kevin applied as soon as he was informed about his furlough on May 10th and has been waiting for nearly 1.5 months to receive benefits. This was Kevin's first time ever applying for any social benefits. When he initially applied, he didn't receive the necessary PIN to access his application. So he called for three days in a row until he reached someone in the Ohio Department of Job and Family Services (DJFS) who explained that there was a glitch in the system and that many people were experiencing the same problem. The system only began accepting applications on

May 11th, and it was a mistake that he was able to submit his application the day prior. The DJFS worker helped Kevin reset his PIN.

One week after resetting his account PIN, he received an email notice to resubmit his application by providing verification about his daughter's Social Security card information. Kevin knew that this was critical information when he first submitted the application, but was surprised that the system originally allowed him to submit without the required documentation.

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He explained, "The wording in the application was very confusing and full of legal terms. I read it over and over again to figure out what it was saying."

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Since Kevin works most of the week, he does not have time to sit on hold for long periods of time with the DJFS office. He continues to visit the website every other day to see if there are any updates on his claims. On his furlough days he calls the DJFS to ask about the status of his application and typically waits an hour and 45 minutes before speaking with someone. At the point of the interview, he had logged 11 of the 15 furlough days that his company asked him to use, and is still waiting to receive benefits.

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

Kevin's main sources of help have included the stimulus packages (for both adults in the household) and his in-laws who offer reliable childcare. Luckily, Kevin's student loan payments have been put on hold and he also received a slight discount on his auto insurance.

Kevin's coworkers have been informally checking in with each other frequently, comparing application statuses as well as tips and tricks for reaching state unemployment staff. The information shared so far has not directly impacted him, but he noted that it has been helpful for others, especially his Spanish speaking co-workers.

### What do you wish the state could provide that you're not getting?

Kevin says, "I wish that this process was the equivalent of having a tracking number on a package." More clarity, transparency, and communication about where a claim is

in a queue, what issues need to be resolved, and how to resolve them would be extremely helpful.

### What should the world know about this story?

- There seems to be an inconsistency with how different employers communicate about furlough: when to take it, how to log it with the DJFS, and how long it will last.
- The DJFS application has unnecessarily confusing language, written in “legalese”, which can cause significant delays due to taking the time to complete it and the errors that applicants make.
- When there are glitches in the DJFS system or delays in accepting applications, these have been poorly communicated.

## Tatiana: “I’m just waiting.”

Researcher: Dana and Alberto

Date: 29 June 2020

Participant: Black, 19, female, Milwaukee, WI

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*Just trying to be prepared for whatever comes next  
and looking forward to going back to work.*

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*This story is different from the others I’ve written from interviews. In the other interviews, I started with an open question. Something like, “So what’s your situation right now? How are things going?” And people would just launch in. They would talk about how they’re coping, but before the pandemic they had plans. They would talk about how they tried really hard to get unemployment or PPP or both and how challenging it was. They would say that they were afraid of running out of savings before their unemployment showed up or getting evicted because they hadn’t paid their rent, or that they were afraid for other people. They’re at least concerned, but many are anxious and angry.*

*But we (Alberto helped do the interview) didn’t get any of that from Tatiana. She didn’t have a lot to say. I don’t think she was holding back. But it was challenging to draw her out. Her answers were short. Maybe she wasn’t that interested in talking to a stranger about her situation. Or maybe she didn’t connect with the purpose of the interview, which I told her was to help her voice be heard by people who could make*

*change happen. She didn't even seem resigned to being out of work because there was a worldwide pandemic. This was just... normal. Which I guess would be right if you're a Black teenager. She would have been 15-years-old when Trump was elected.*

*Because this story is so different from the others, it feels like the right one to end the collection -- and the entire series on -- because it brings up so many more questions that someone should work on. I hope that someone is studying the situation for others like Tatiana, people of color in towns like Milwaukee just coming into adulthood, just starting to figure things out for themselves.*

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Tatiana's story starts with her not showing up for an interview that she had agreed to do. And then hitting the Zoom link a couple of times at random intervals. And then, one day, she just called my phone. I picked up the call because my phone had guessed who it was from emails in my folders and the old appointment in my calendar, and I recognized the name from somewhere.

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

She said she hadn't returned to work, yet, though Milwaukee had recently re-opened. She had been a stocker at Macy's in Milwaukee for about 6 months when she was laid off at the beginning of the pandemic. She would go back to work the next week after our interview, part time, with fewer hours than she had before.

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

She had been out of work for 3 months, and had not received unemployment payments yet. She said she filed as soon as she was released from work in the middle of March, and as of our interview, she still hadn't heard back from the Wisconsin Department of Workforce Development on payments.

She'd never applied for unemployment before, but her mom told her what to do. She got letters from the state requesting proof of income, which she said she sent back right away. "Now I'm just waiting." So she can't certify yet. I asked, "What have you heard from the unemployment department?" She said, "nothing. Still waiting. I haven't heard anything else, yet." Our conversation was on June 29. She said she had been "reaching out, trying to call. That's the only way to know what is going on other than going online, which has said the same thing for months."

She said, “yes,” when I asked if she was worried about going back to work while there was still a pandemic going on, and finally went on to say that she would wear a face mask for sure, and just stay socially distant. She said she didn’t know anyone personally who had been sick.

She said she’d been isolating, not going anywhere. And this is where we learned that she lived with her mom, her 13-year-old brother, and her 7-month-old baby.

She wanted to know when she would hear something about UI. “I’m just waiting.” She’s called at least 5 or 6 times since she filed, trying a couple different numbers that she found on the DWD website. But she couldn’t get through.

### How did they even think to apply?

She knew what to do because her mom helped her. Her mom had filed unemployment before, so, Tatiana told us that her mom had told her to go online and apply, and then “file a claim every Sunday.”

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

Tatiana had been getting food stamps to buy groceries for about a year because her job wasn’t covering all her expenses. Mom helps here and there. She got WIC from the time her baby was born. “Is WIC helpful?” “Yes.” “How so?” “I can get a lot of things, fruits, vegetables, milk, baby milk that I wouldn’t have to pay \$18 or \$19 for while I’m not working.” She can get WIC until the baby turns 5 years old. She’s on Medicaid.

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

She told us that she’d had a little bit of money saved up from when she was working, and she and her baby lived with her mom and her little brother. But she was looking forward to going back to work, so she could move into a place of her own. Her mom will help take care of the baby when Tatiana goes back to work. They work different shifts, so they can take turns taking care of the baby.

When we asked her what she wished the state could provide that she’s not getting now, she said, “Nothing, I guess...”

We asked how she was feeling about the future. “I don’t know. I just try to be prepared for whatever. Stay safe. That’s pretty much it. Mainly, be prepared for

whatever happens again... When I go back to work, I'll be saving for sure, again. That's pretty much it, I guess."

### What should the world know about this story?

- She's ready to go back to work. "I've been off for too long."
- Her expectations seemed to be so low as to be non-existent. This was just the way it is.
- Tatiana is the future. How many other young adults are having similar experiences and how will it form them?

## Who wrote the stories

The living experts -- the study participants -- "wrote" their stories by living the experience and telling us about it. Our team of design researchers interpreted those stories to a format we can share with everyone else.

We had [9 researchers](#) collecting stories. They all had full-time jobs at the time of the project, but they joined part time because they felt the objective was so important. They wanted to make sure that the world heard the voices of people in need.

**About the project**

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

# Pandemic unemployment and the social safety net

## Successes from pandemic unemployment programs

Dana Chisnell

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

The CARES Act extended and expanded unemployment benefits in welcome ways. Millions of people who were previously not eligible for regular unemployment, such as contractors and gig workers, qualified for benefits that effectively replace 100% of wages for the bottom half of the workforce.<sup>1</sup> Many of our participants fell into this category.

### The combination of one-time stimulus checks and additional \$600 per week of unemployment assistance fed people and kept them in their homes

It wasn't unusual for participants to mention that they'd got a stimulus check (or that they were waiting for theirs), even though our interviews were ostensibly about unemployment assistance. Several told us that the stimulus check filled a gap while they waited for UI or PUA to come through. Most participants who mentioned it also noted that it came soon after the COVID-19 shutdowns began. (A couple of participants said they hadn't seen their stimulus payout, yet, when we talked with them in June.)

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<sup>1</sup> According to the Economic Policy Institute [analysis of the CARES Act](#), published March 25, 2020

Some people who were furloughed or had their hours reduced rather than being completely laid off said the stimulus check was helpful in filling the gap in income, at least for a short time. They could buy groceries for a few weeks, and pay other bills.

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“Thanks to God for the stimulus check.”  
-- Mohammad, New Haven, CT

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One note is that participants often didn’t understand the differences in the programs, especially what they had to apply for versus what they might get automatically. When they talked about “stimulus” money, participants might mean anything from the CARES Act to the check they got through the IRS, to the \$600 per week from the Pandemic Additional Compensation program.

The additional \$600 per week from the Pandemic Additional Compensation program made a huge difference for some folks, especially those who had front-line, public-facing jobs. Having the additional cash gave them the option to stay safe at home and avoid getting COVID-19 through their jobs.

## Pandemic Unemployment Assistance (PUA) was especially helpful, not only for independent contractors but also for people who otherwise would have fallen through the cracks

Several of our participants were independent contractors, freelancers, or had multiple sources of income. Work ranged from freelance sound engineering to pet sitting to lawn mowing. They heard from friends, family, or social media that they should apply for this new class of unemployment benefits called Pandemic Unemployment Assistance (or PUA). In the cases where it came through quickly -- a few days or up to a couple of weeks -- participants found it incredibly helpful to make ends meet.

In a couple of cases, the timing of the pandemic stay-at-home orders made PUA especially helpful. (Though turning around the claim faster would have been even better.) Mohammad is one example. A few days after his gallbladder surgery in April, Mohammad was exposed to COVID-19. He became symptomatic, and then his wife got it, too. They needed help to get by. Mohammad applied for unemployment but was denied because he couldn’t work for health reasons. He tried to get another job, but that, too, required him to be able to lift heavy things, which his health didn’t allow him to do yet. Mohammad’s case worker at Integrated Refugee and Immigrant

Services was tracking his application, though, and had called the day before our interview to tell Mohammad that he probably qualified for Pandemic Unemployment Assistance.

## Back-dating PUA payments to the beginning of stay-at-home orders was a relief for some participants

Most of the PUA programs didn't come online for states until mid- to late-April, 6 to 8 weeks after some folks had been ordered to stay at home. While it was tough to wait for PUA to be implemented, as Anna (Massachusetts) told us, she was grateful that she didn't have to do anything special to get payments for the period before the program was implemented. Massachusetts automatically paid back benefits in the first week without her having to do anything special.

## Some independent consultants considered themselves small businesses, so they took PPP and EIDL loans

Mike and Brian, as well as others of our participants were independent consultants, but considered themselves to be small business owners, as well. Brian, a freelance sound engineer, found a neighborhood bank that was helpful to his getting money through the Paycheck Protection Plan (PPP), and his timing worked to get funding quickly in the first tranche of funding available. Having this cash has helped him keep things together, financially, for his family.

Long before the pandemic, Mike set up his business so he was paying into state unemployment and disability as an employer, so he applied for regular unemployment assistance. But Mike's UI and PUA claims still had not come through by the time of our interview on June 22. But he applied for PPP and EIDL at the same time he made his first UI claim, and those came through quickly.

## Participants enrolled in programs such as SNAP, energy assistance, and Medicaid -- many for the first time

While these programs were not expanded or extended in the CARES Act, they are additional buffer from hunger, homelessness, and illness.

A few of our participants told us they'd had cash assistance and / or food stamps before. But to some of our participants, these options were new, including Donna, who was a social worker at a homeless shelter. She knew the assistance programs from helping other people get benefits. But aside from regular unemployment, she'd never needed other assistance before, herself. This time, because she has Lupus which puts her in the high risk category if she gets COVID-19, her doctor filed the

paperwork for her to go on Family and Medical Leave. Then she applied for FoodShare (Wisconsin's SNAP), and energy assistance to get help paying her electricity and gas bills.

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“At the age of 60, who would have thought I'd be in a position to need FoodShare?”  
-- Donna, Greenfield, WI

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Most of our participants said they were renters. But a couple of them had mortgages to pay. Georgia told us about how she'd used the home loan protection program that was part of the CARES Act to defer her mortgage payments for her 2-bedroom condominium in northern Virginia.

For Sara, Tatiana, Amadh, and V, being on Medicaid means that they'll be able to continue getting prescriptions for chronic conditions and other basic care while they are out of work and without an employer-sponsored health plan.

## Pandemic assistance has helped prevent some human suffering

To a great extent, the pandemic programs -- often in combination with existing safety net programs -- are doing what they were designed to do: provide emergency relief. Never have so many people become unemployed in such a short time in the U.S., and the CARES Act passed quickly in response to the crisis. Covering wages from the beginning of March 2020 was helpful and appreciated by participants, assuming their state could actually process their claims in a timely way.

However, in a situation where we don't know how long the crisis will last, having time-based benefits will likely put people in danger. As unemployment programs run out and people run out of options for buying groceries and paying rent, they will feel the need to go back to work at the risk of contracting COVID-19.

### **About the project**

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



## Project Redesign

# Pandemic unemployment and the social safety net

## Barriers and pain points

Lindsey Wagner  
Dana Chisnell

### THE PANDEMIC'S EFFECT

#### **The pandemic compounds pain points and brings new barriers when applying for unemployment.**

- Some participants needed help long before the CARES Act passed. 3
- Severe illness delayed some participants from applying. 4
- Requirements for certifying weren't adjusted with the COVID-19 context where there aren't any jobs, and it is unsafe to return to work. 4
- Participants said the one-time check and extra \$600 / week helped. But they wonder what happens when the programs run out but the pandemic continues. 5
- This pandemic presents multiple complications that call for a more holistic vision of safety nets. 6

### IMPLEMENTING NEW POLICY

#### **The implementation of Pandemic Unemployment Assistance put extra burden on the newly eligible especially when states required denial from regular unemployment.**

- Some participants were unaware pandemic unemployment assistance was available. 7
- Program rules and timing for PUA were confusing and frustrating for study participants. 7
- Some participants said they were told to apply for regular UI first, expect to be denied, and then file a new claim for PUA. 8

The urgent implementation of pandemic relief was confusing to navigate and potentially unknown to vulnerable communities. Yet, implementation issues like this are also seen in less urgent times. 9

## OLD PROBLEMS, NEW SCALE

### **Unemployment information and systems are confusing, rigid, and cumbersome.**

The rules and application language were confusing. 10

Confusing information frustrated participants and led to errors that delayed or derailed claims. 10

Participants expected that they'd need to give exact dates. This caused needless work and delays in submitting claims. 11

Complex language and overlapping benefit programs, plus extraordinary stress make a difficult task even harder and more prone to error. 11

### **State unemployment systems failed as more people than ever tried to file claims. This left participants struggling to submit claims and get benefits.**

Almost all participants in the study described trying to use buggy, crashing, and slow websites to file claims. Getting their application submitted was a significant and painful hurdle. 12

Even after the submission hurdles, many applicants ran into critical systems errors that were inexplicable and cost them a great deal to get resolved. 13

Unemployment systems used subpar, outdated technology that frustrates users, generally, and failed to handle the scale of the pandemic surge in claims. 14

### **Getting customer service from state agencies demands extreme persistence to get through.**

Basic information and guidance is very difficult to come by. Self-service for correcting small errors is impossible. 14

Trying to speak directly to a customer service representative is close to impossible and for many "a full time job." 15

For those who reach customer service reps, they may receive inconsistent information from prior calls or from the experiences of fellow applicants. 16

Some participants experienced disrespectful and discouraging interactions with state representatives. 17

Participants resorted to customer service because self-service options were frustrating. Also, information available was not clear. 18

## WAITING DURING A PANDEMIC

### **Extraordinary delays in paying claims was anxiety-making for participants. Delays pushed some into debt cycles that will be difficult to recover from.**

States did a poor job of setting expectations for claimants. Participants said this lack of transparency was a major source of anxiety. They found it extremely frustrating. 19

Participants felt it was unjust not to serve people in the most need, first. Families already relying on safety net programs should be at the front of the queue. People facing homelessness should be a priority. 20

Extraordinary delays put some participants into debt, compounding their stress. 20

Many participants were concerned about their housing security during the wait period. 21

Unknown and long wait periods for financial relief are inherently stressful. Without additional and comprehensive protection from bill collection during a crisis, these wait periods can also create long-term harm. 22

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## THE PANDEMIC'S EFFECT

# The pandemic compounds pain points and brings new barriers when applying for unemployment.

## Some participants needed help long before the CARES Act passed.

For Donna, The COVID-19 era started earlier than for most other people. She said that she had the virus in December, and it was terrible. No one knew what it was. Her doctor thought it might be pneumonia. She self-medicated with some antibiotics she had left over and tried to rest. It took 2 months to recover and her. Eventually, she

was denied unemployment because her benefit year had ended and she was unable to return to work because of her medical issues. An unemployment agent she talked to, who was not an adjudicator, told her to apply for Pandemic Unemployment Assistance, adding that the backlog was long enough that it would be 90 days before anyone could look at her application. “You’re kidding me. I’m dying here.” After months without work she is out of money and still waiting.

When the pandemic hit, Mohammad’s wife tried to get him to stay home so they could avoid getting sick. But they couldn’t afford for him to stay home. He needed to make money to pay the rent and buy groceries. He took precautions at work -- wearing a mask and gloves, and cleaning his shoes and changing clothes before coming into the house. After a gallbladder surgery, Mohammad was exposed to COVID-19. He became symptomatic, and then his wife got it, too. They needed help to get by. Mohammad applied for unemployment but was denied because he couldn’t work for health reasons. He endured many weeks without income until Pandemic Unemployment Assistance (PUA) was available.

## Severe illness delayed some participants from applying.

Right before her state officially announced a lockdown, her primary physician had suggested Julie take disability for her Common Variable Immune Deficiency (CVID.) As a business owner, Julie initially missed the time window to apply for business assistance. She did not immediately apply for business assistance because she felt she “had to do what is best for [her] health and keep [her] stress low.” Eventually she applied for business relief and unemployment in early June.

Savannah’s work as a server was already slow in February, because people stopped going out to restaurants as word about coronavirus got out. During the lockdown, things went from bad to worse. She and her daughter both got really sick. Savannah isn’t sure if it was COVID-19 or just a bad flu, but for about 2 weeks they were both just in the house really feeling sick. By the end of the March she barely had any food in the house and was just waiting for her food stamps to come. In addition to her illness, she was missing employment information and unable to get a hold of her boss. She did not apply until May 2nd.

## Requirements for certifying weren't adjusted with the COVID-19 context where there aren't any jobs, and it is unsafe to return to work.

After your claim is approved, you have to certify each week that you continue to be unemployed to keep getting payments. The federal unemployment law requires that claimants answer questions about whether you returned to work, or got a new job, if you did work, how many days and how much money you earned. You're also asked whether you refused to return to work or refused an offer. Typically, you're asked whether you looked for work. In some states, you're asked if you were too sick or injured to work. Some states send reminders to certify. Some don't.

Some participants felt that the certification process was intentionally designed to kick people off unemployment. George was surprised by the lack of communication from the Texas Workforce Commission. It struck him as particularly "weird" the commission didn't do any simple reminders about the days he needed to certify his unemployment. He wondered if this was by design to kick people off benefits for missing a report, and this made him worry.

Mark was on unemployment benefits for about a month until he received a call back from his boss. He was given a 14-hour notice to come back into work at the coffee factory. He was hoping that he'd be given a different role at the roaster but was offered no change at his job and only a \$.50 hourly increase. He wasn't comfortable returning back to work because social distancing was not possible, people weren't wearing PPE, and a lot of people at work had already gotten sick. He decided that it wasn't worth returning. As he reported his efforts to look for work, he honestly answered he had turned down work that week and was immediately removed from unemployment insurance. Because of this answer, he was instantly kicked off of the unemployment program. He felt depressed about his odds of receiving more relief and said he probably would not appeal or try again.

Anna noted how tedious the reporting requirements are to certify in Massachusetts. She complained that the requirements around looking for work didn't reflect current reality. Rather than looking for work every day, she would spend a long, intensive day looking online for work opportunities. The certification question didn't seem fair. "I do all my searching in one day, then I cry the rest of the week." She continued, "They don't seem to understand that we don't want to be unemployed, we want jobs. They punish you for being unemployed..."

## Participants said the one-time check and extra \$600 / week helped. But they wonder what happens when the programs run out but the pandemic continues.

Santiya knows the additional \$600/week will expire in July and fears this will be hard for her and others. “That’s the majority of my payment... so that’s gonna be stressful. Honestly, a lot of people in this time ... need that extra \$600 especially if the economy doesn’t pick up!” Santiya was already in a debt cycle with bills that may be difficult to recover from.

Christina knows she cannot live on her unemployment without the stimulus bump for \$600 per week. She is considered high risk due to her diabetes and expects she’ll have to return to work earlier than she’s comfortable with. She is concerned that the economy will not rebound with enough jobs for everyone. “It’s not that we don’t want to work, we’re so bored. It’s rough... we don’t want to risk our health but if we wait till stimulus is gone, then everyone will be looking for jobs and there won’t be enough jobs.” Christina really enjoys working in the service industry and is sad about the long term implications of the pandemic. If everyone doesn’t follow mask guidelines, her line of work may be too risky for her. “It sucks, feeling I can’t feel safe and healthy doing this work. What really makes me nervous... I don’t think that things will ever really bounce back to how they were. They’re talking about eliminating jobs. Wireless check-ins... no music lounges...”

Shalonda, a paratransit driver, didn’t feel ready to return to work but felt that it was necessary for financial sustainability. She was used to working 10 hours a week but now she is clocking in around 4 hours a week. She is concerned that PPE and social distancing are not enforced in her workplace. She is being asked to give paratransit rides to passengers without them being able to keep a safe distance from one another. COVID-related restrictions are easing in her workplace but there is no communication from the top.

### IN CONCLUSION

## This pandemic presents multiple complications that call for a more holistic vision of safety nets.

Participants with existing health conditions who quarantined quickly or those who fell ill with COVID-19 early, needed aid earlier and were not covered by unemployment until pandemic relief was passed.

Without proper access to health safety at work, many people cannot return to work without a great deal of stress and putting themselves or their families in danger. For participants in essential roles, they may have no choice since refusing to return

would cut them off from benefits they need for food and shelter. For one applicant, the stimulus money was the first time he was able to pay down some debt and he's depressed that an actual job won't support this after temporary relief ends because the hourly wage is so low.

Additionally parents struggle to balance applying and managing their applications on top of childcare. For single mothers, this precarious situation was happening before. The pandemic made the situation worse, and the problems will continue during and after economic recovery.

Many participants in our study found the relief packages helpful. But ultimately the relief falls short of what appears to be a long pandemic and economic recession.

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## IMPLEMENTING NEW POLICY

# The implementation of Pandemic Unemployment Assistance put extra burden on the newly eligible especially when states required denial from regular unemployment.

Some participants were unaware pandemic unemployment assistance was available.

Santiya -- a young mother of two -- was denied regular unemployment. She was not aware there was additional assistance during the pandemic until she noticed some Facebook posts where posters mentioned being denied for one and approved for the other. She found the link directly in the posts, applied and has been approved. When asked about why she would be approved for one versus the other, she was not clear on how the two differed especially "since the applications were pretty much the same."

Similarly, Mohammad, a recent immigrant who worked in a gas station and went to accounting school before the pandemic, only knew of PUA from a caseworker who helped him settle in the U.S. when he suggested it after Mohammad's regular claim

was denied. He applied for PUA in mid-April and was still waiting for benefits over 6 weeks later. .

## Program rules and timing for PUA were confusing and frustrating for study participants.

For those who were more versed in the differences between UI and PUA, there was still a huge amount of confusion around qualifications, rules and timeline for PUA. Some participants told us they applied for both during the crisis because any relief was welcome and urgently needed.

We heard many accounts of people applying “too early” for PUA. The systems weren't ready. This meant having to file again after PUA was fully implemented.

Anh was one of those folks who applied too early -- at the beginning of March. She logged in and applied for PUA for her parents, right away. The experience was time consuming and frustrating because the information from California Employment Development Department did not help Anh know that PUA hadn't been implemented yet. So she had to apply again for a second time. When she did, EDD screwed up her mother's claim, which took hours and hours of work to try to get fixed. “If we could have just known what to expect and when the program was going to be implemented, I could have waited.” Instead, she worked hard to get the benefit that wasn't ready.

We also heard several participants express confusion and uncertainty over how long the pandemic relief will be available. This uncertainty appears to be intensified by the uncertain future of the economy and their job prospects.

## Some participants said they were told to apply for regular UI first, expect to be denied, and then file a new claim for PUA.

Applicants from Wisconsin expressed anger at being told they had to apply for regular UI before they'd be considered for PUA.

Lorelyn learned that she needed to file a claim and be declined for regular unemployment before she could apply for Pandemic Unemployment Assistance. She also learned from an unemployment Facebook group to expect to wait 45-60 days to get approval.

Participants who had pending or denied claims for regular UI had to make separate claims for PUA. This added weeks or months to their wait time. One California participant, Debbie, was especially frustrated because she wanted to apply for PUA,

but had a problem with her UI application that was unresolved. She couldn't get anywhere with California's EDD call centers which meant no money after 7 weeks, and no way to apply for PUA.

#### IN CONCLUSION

The urgent implementation of pandemic relief was confusing to navigate and potentially unknown to vulnerable communities. Yet, implementation issues like this are also seen in less urgent times.

Some of our most vulnerable participants seemed to hear of PUA by luck. They might have been in touch with a caseworker or state agent who told them. This crisis could be an opportunity to evaluate and reflect on ways to provide effective outreach to the populations in the most need. Doing so, and then applying best practices from lessons learned, will benefit new programs and policies at any time -- not only in times of crisis.

For example, cross-marketing between benefit programs would be one way to help people know about other programs they might be eligible for. (Of course, if benefits had integrated eligibility, the point would be moot. Applicants would know everything they were eligible for just by going through one eligibility review for all of the benefit programs.)

In addition, there wasn't enough clear information available soon enough for workers to get what they needed. Plain, clear, and consistent information will be crucial to decreasing the burden on those who may already be stressed (as well as on government support centers). It is also imperative to remove or mitigate steps that needlessly create burden on applicants and increase state employee workloads such as requiring denial from an insurance that an individual obviously wouldn't qualify for.

Even though these issues may be attributed to the urgency COVID-19 created, the issues aren't unique to the situation. Using the implementation failures we've seen this time, at this scale, can, with proper reflection, help create strategies for safety net programs going forward.

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## OLD PROBLEMS, NEW SCALE

# Unemployment information and systems are confusing, rigid, and cumbersome.

## The rules and application language were confusing.

David -- a seasoned technology professional -- remarked that they “had to learn the language of unemployment to ask for assistance.” The process needed a lot of prep to get through and they felt applying for unemployment was “the single worst experience in the pandemic.” They said they didn’t know what to expect, but definitely did not expect it to be that difficult. David said that they feel the system is structured to make it as difficult as possible.

One participant from North Carolina, Santiya, was surprised at how weird the questions were. When the site repeatedly kicked her out of the system because it was crashing, she used time in between sessions to look up any of the words or questions she found difficult. She also noted some questions were too specific and failed to account for a range of unemployment factors such as mobility and transportation access. “I understand it needs to be thorough, but they can make it easier... understandable.”

## Confusing information frustrated participants and led to errors that delayed or derailed claims.

Brandon, who was furloughed for 15 days from his sales support job in Ohio, ran into multiple errors that severely delayed his benefits because of confusing and potentially misleading instructions on the application. Brandon knew that this was critical information when he first submitted the application, but was surprised that the system originally let him submit without the required documentation. He explained, “The wording in the application was very confusing and full of legal terms. I read it over and over again to figure out what it was saying.”

Christina, a first time applicant from New Orleans, struggled to understand the exact pay periods the state was asking for. Additionally, she had worked out of state for half of the pay periods and this information was not in the system so she had to manually enter it all. Christina found the state’s FAQs and tutorials confusing and would have preferred to talk to someone directly. Searching online also didn’t lead to helpful information because the process is different in every state. Christina would email and call the unemployment office at 8am everyday. Eventually though, she felt

discouraged and “gave up” doing this daily. Despite noting how difficult the website and unemployment language was, Christina repeatedly shouldered much of the blame for her initial denial. “It was definitely my fault. I just read it wrong.”

## Participants expected that they’d need to give exact dates. This caused needless work and delays in submitting claims.

For George, the application form made him think that he needed exact information (last day, amount of income), and he couldn’t get them from his employer who was dealing with PPP and kids coming home from closed schools. It took a while to find out that he could give estimates on dates and amounts. And then he found out that after all the calculations, he just ended up receiving the set amount.

Similarly, Savannah knew she needed to provide the last day that she had officially worked for her employer. She wasn’t sure though, technically, what that date would be, and she couldn’t get hold of her boss - they weren’t returning any of her calls. She also couldn’t get through on the phone to the unemployment office for advice. She delayed filling out the application because she was afraid to submit it without this information. Finally, her mom told her to look for the last day she was paid in her bank records, and then and try to remember whether that paycheck came through a few days before or a few days after she stopped working.

### IN CONCLUSION

Complex language and overlapping benefit programs, plus extraordinary stress make a difficult task even harder and more prone to error.

Language makes a difference in how users perform with complex systems, and confusing language raises the stakes for claimants as they try to guess what the system is really asking them.

As we’ve mentioned, filing a claim for unemployment has never been a great experience. The filer has just lost their job. And most of the unemployment systems in most states are difficult to use on the best of days. In a pandemic, with massive unemployment, claimants come with extra cognitive burden: fearing getting sick,

perhaps taking care of others, being isolated during safe-at-home lockdowns, worry about how long their savings might last (if they have any), wondering when they can safely go back to work.

## State unemployment systems failed as more people than ever tried to file claims. This left participants struggling to submit claims and get benefits.

Almost all participants in the study described trying to use buggy, crashing, and slow websites to file claims. Getting their application submitted was a significant and painful hurdle.

Julie, who has a background in IT, was unable to get her partner's application to submit online for the first two weeks. She tried clearing her cache, submitting on multiple browsers and reporting the errors she was getting from the system. "It was grueling. You couldn't get into the system. You'd go through the whole thing ... hit Submit and it would fail... I literally for two weeks like a bazillion times I day hit Submit. It absolutely unequivocally would not go through." Julie feels this would be impossible for most Americans and that "they're just gonna give up."

Another participant said she heard the California system is outdated. "To live in the state of California and get an outdated system -- that's like a slap in the face. We're supposed to be forward thinking ... but we're living in the dark ages."

Many more noted being logged off the system in their state, like Jonathan. "With Wisconsin, we have this antiquated website that will randomly log you out if you don't move your mouse every now and then and it's really weird and then they ask me to verify who I am by asking me who I am and none of the questions have anything to do with me."

And for some, the system would even delete information they had already submitted.

George, who is very good with computers, found the application process in Texas to be frustrating. He kept a tab permanently open for working on the UI application, and it took him a couple of days of entering, submitting and waiting at first, but then

the system deleted his info. The website lost his data 15 times at least. He would hit Next and the browser would freeze for a time, and sometimes it allowed him to continue, but it sometimes returned a 404 or other page showing that something went wrong. Santiya, in North Carolina, had a similar experience. “It took me 2-3 days, it kept kicking me out and making me start all over.”

For many, the excuses or requests to be patient felt unacceptable. Sara had low expectations but was shocked when she couldn’t get onto the website for weeks. “[Governor] Cuomo said, ‘be patient.’ But people’s bills don’t wait.”

**Even after the submission hurdles, many applicants ran into critical systems errors that were inexplicable and cost them a great deal to get resolved.**

When Brandon initially applied, he didn’t receive the necessary PIN to access his application. So he called for three days in a row until he reached someone at the unemployment department who explained that there was a glitch in the system and that many people were experiencing the same problem. The system only began accepting applications on May 11th, and it was a mistake that he was able to submit his application the day prior.

Because of a system error, Anh’s mother’s birth date was incorrect, which had a cascading effect on her claim by generating a need to verify her identity. When Anh’s mother’s birth date was corrected in the system, somehow her name was changed. Although Anh had worked hard on addressing this issue -- which was not a problem in the original claim -- by calling, emailing, and trying to use other communication tools with the California unemployment department, the problem had not been resolved weeks later. Anh first applied for UI for her parents in mid-March. As of our interview on June 10, Anh’s mother’s claim was still unresolved.

**Additionally, participants struggled with benefit payment options that didn’t account for mobility and being underbanked.**

Santiya requested direct deposit on her claim and can still see this payment setting when she logs in to view her account. However, she received her first payment on a debit card and another payment via physical check. Because her bank is online only, she had difficulty getting the check cashed and after going to multiple locations

(Walmart, Ace Cash Express) she was finally able to cash it at payday loan service with a \$110 fee.

Anna is immunocompromised and strictly quarantining during the pandemic. She signed up for food stamps, which are delivered through Electronic Benefits Transfer (EBT) -- a debit card. She was disappointed to find out that she couldn't use her EBT to order groceries online. She wanted to have groceries delivered to her house because she was worried about risks to her health by going to the store. Eventually, Amazon was added as a vendor and she used their grocery delivery services.

## IN CONCLUSION

Unemployment systems used subpar, outdated technology that frustrates users, generally, and failed to handle the scale of the pandemic surge in claims.

Complaints about the state of unemployment technology are not novel to the pandemic. However, during a crisis of this scale, the burden on users is greater than normal and caused an even larger crisis in our safety net structure. While some participants were sympathetic to the sheer numbers of applicants who needed help, they told us the frustration and confusion with systems and service heightened the anxiety and urgency they already felt because of the pandemic.

Regardless of crisis, these technology disasters were rampant and avoidable with properly designed and tested systems. States clearly need support to modernize systems even if they never encounter another crisis of this size and urgency. Not only did technology like websites not handle the surge in users, customer service and call centers also failed to scale.

Getting customer service from state agencies demands extreme persistence to get through.

Basic information and guidance is very difficult to come by. Self-service for correcting small errors is impossible.

One participant started receiving paper letters about her claim, saying there is something being checked about her application. But the letters used generic language and did not provide any actionable information. She tried calling and

emailing her state agency. When she called, she received a busy signal. There was no recorded information and no answer.

Many of our participants specifically noted their state's unemployment website, tutorials, and other information were not helpful. Most had to resort to informal information sources and relied on others' experience to demystify the process and their status. For example, Savannah got most of her information about benefits and processes from an unemployment Facebook group. She said it was nearly impossible to get any information from the unemployment office in Wisconsin. When she called, the phone system allowed you to be on hold for up to 180 minutes then would hang up.

Some state employees who knew the systems have many failure points suggested participants call often. For a participant in Maryland, a state agent shared a tip with him to call back everyday to, "make sure something weird doesn't pop up that could delay you even more." The agent shared that it seems to be a common occurrence for application issues to occur and applicants not know about them and how to resolve them. At the same time, this state worker was surprised that Kevin hadn't received any email notifications about his delays.

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Kevin shared, "I was hoping I was just being paranoid [when I called in], but it seems like my paranoia was on point." He continues, "It's very frustrating, I had multiple, concurrent issues logged in the system and they could have been resolved together."

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Instead, Kevin had to wait for weeks, with multiple phone calls and long waits to resolve his application issues individually. One time, he waited on hold for two hours and forty-seven minutes before someone clarified one of his questions.

## Trying to speak directly to a customer service representative is close to impossible and for many "a full time job."

Jasmine waited a week to apply in NY because she knew the pandemic's suddenness would create a surge of people applying at the same time. Her application took 3 days to submit because the system kept crashing. Then, it took another week to get through on the phone lines to talk to someone.

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She described this as the most frustrating part, “you couldn’t be put on hold, so you had to keep calling back constantly.” She called for hours at a time. She said she “spammed them” with something like 400 calls a day. “I probably didn’t help with the crashing system, but there was no other way to do it.” When she finally got through, she just had to verify, by phone, the exact same questions she had answered in the online form.

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For some, finding the time to wait on hold was hard especially with young children at home. Brandon, who was furloughed for 15 days, and experienced system errors with his PIN had to work most of the week. He would visit the website every other day to see if there are any updates on his claim. On his furlough days he called the unemployment office to ask about the status of his application and typically waited an hour and 45 minutes before speaking with someone.

Jonathan in Wisconsin started calling the unemployment department upwards of 10 times a day. It seems like a lot but the calls would last 45 seconds because the Wisconsin call centered system was overloaded. They would just tell him please call back later and immediately hang up. He knows the customer service issues are not new and expressed the unfairness of these unresolved and known issues: “If this is how people had to live with unemployment for decades, I’m surprised it hasn’t been changed already. It’s pretty ridiculous. They ask citizens to bend over backwards for them but they can’t even push a button.”

Some applicants had to find support from local representatives to make headway on clarifying their pending status. Three weeks of waiting went by as Misha’s disability claim status was pending. Growing impatient, Misha reached out to her Senator’s office for support. A staff member was able to get through to the state unemployment office on her behalf and gain more clarity on the delays. They needed her ID verified, but she had no way of knowing that this information was missing otherwise. Brian (New York), also contacted his state assembly member to get help learning the status of his claim. So many applicants in California called their legislators, that 6 members of the legislature wrote a letter to the Secretary of Labor and the head of the Employment Development Department.

## For those who reach customer service reps, they may receive inconsistent information from prior calls or from the experiences of fellow applicants.

Savannah says the unemployment office hasn't given her a straight answer about whether or not an adjudicator has been assigned to her application. At first, she was told that one had been. When she didn't hear anything for several days, she kept calling and was told that no one had been assigned. Eventually, she got through to a supervisor who told her that no one had been assigned yet. She figured that is probably true because that information came from a more senior person and the others just didn't want to disappoint her. "They won't tell you the truth because they don't want you to lose hope." She'd prefer if they could just be direct.

Ross relies heavily on information from Facebook. He was shocked at how many applicants were being told different information about what appeared to be the same issues or steps.

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"What's hard is that in this group there are so many people that are being told different things," Ross said. "The dates people are given are all over the board. People are being told that even though you were told on the [state's] website that you're not supposed to apply for regular unemployment... I'm 100% sure of that... some people are being told on the phone when they finally get through that they really should be denied for regular unemployment first. What's the deal?! I followed what the instructions said! People are getting contradictory information."

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## Some participants experienced disrespectful and discouraging interactions with state representatives.

Since early April, Yvonne has spent countless hours calling the unemployment offices multiple times a day, in hopes of hearing updates about her application. She was concerned about missing a call from the unemployment office and vigilantly checked her phone throughout the day. When she did get through to somebody at her local unemployment office, she experienced rude customer service and did not get useful information, such as why her application is delayed or when she might expect to hear back.

Debbie experienced an involuntary game of “round robin” with her unemployment office that ended with terrible news and harsh treatment. After never getting through on the regular line, she tried the tech support number. When the rep was confused by what the system said about her application, they told Debbie that a specialist would call her in 3-10 days. But the specialist called within 5 minutes and Debbie missed this call. Without the name or a direct number to call back, she was unable to reach the specialist. A different rep on the general helpline told her there were no notes in the record about a past call, and no such thing as a specialist. This rep clarified one of Debbie’s responses on her application had “tossed her out.” Panicking, Debbie asked what the question was, but the rep wouldn’t tell her. She asked if she could correct it, and he said no. She said, “what am I supposed to do?” He said, “I’m not going to debate” and hung up on her.

Misha, on the other hand, hoped to avoid rude phone calls after reading on Facebook that in-person service was much better. She woke up at 7:30am to drive to her local unemployment office. She was the first one in line by 8am and was seen immediately.

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The staff interrogated Misha about a disability claim that was on file from earlier in the year. She felt berated about her intentions to apply for unemployment and promptly burst into tears. Misha explains, “When I tell you it was one of the worst experiences of my life, I pray that nobody depending on these benefits has to experience something like this. I had never been so verbally abused.”

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Some participants told us that they’d delayed filing unemployment claims because of experiences they’d had in the past when trying to get unemployment assistance. One participant was kicked off unemployment during this pandemic and denied worker’s compensation previously. He said he was too depressed to seek other benefits like food stamps and Medicaid. “I feel like I might get declined again and [would have to] go to the mat with the state again. Can I really handle a 3rd strike right now?”

## IN CONCLUSION

Participants resorted to customer service because self-service options were frustrating. Also, information available was not clear.

Similar to the major technology failures, the customer service issues many participants experienced were present in unemployment programs well before this pandemic crisis. The addition of new unemployment programs made the process more difficult to navigate. Unclear and difficult language and instructions eroded participants' confidence in government and the safety net as they desperately waited for financial relief. With few or no other options, a flood of people tried to get reassurance and clarification on a service they have helped fund and immediately needed. Unfortunately, the customer service for unemployment cannot handle their *normal* traffic and were immediately overloaded by the surge of people in need.

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## WAITING DURING A PANDEMIC

Extraordinary delays in paying claims was anxiety-making for participants. Delays pushed some into debt cycles that will be difficult to recover from.

States did a poor job of setting expectations for claimants. Participants said this lack of transparency was a major source of anxiety. They found it extremely frustrating.

Ross, who describes himself as patient, was not expecting to get an immediate response but was also barely scooting by, financially, after his first jobless month. At the beginning, he felt sensitive to the level of difficulty state departments and workers faced in getting a new program set up so quickly. However as time went on, Ross got very frustrated at the wait time. "I was trusting of the timeline. I haven't really gone into a meltdown mode until recently." He said that any expectations set were a "moving goal post" as he watched the state changing their posted 30-day

wait expectation to 30 business days and then completely removing any written expectation.

Even for those who are partially furloughed and not jobless, there is an expectation for timing transparency. Brandon says, “I wish that this process was the equivalent of having a tracking number on a package.” More clarity, transparency, and communication about where a claim is in a queue, what issues need to be resolved and how to resolve them would be extremely helpful.

For Georgia who regularly checks the unemployment website for updates and used to call the state for clarity on her status before giving up, hearing information about wait times from third party sources is insulting. She explains, “It was always a busy line or they would abruptly hang up... it’s defeating. Why couldn’t they update their website? Why do I have to read the local news to know what’s going on?”

For Santiya, a young mother of two, the waiting time was so taxing she did not appeal her initial denied status. She knew she could try but “figured it would take just as long... I’m not about to keep waiting. In my opinion, I waited long enough.”

**Participants felt it was unjust not to serve people in the most need, first. Families already relying on safety net programs should be at the front of the queue. People facing homelessness should be a priority.**

Anthony, who works in a grocery warehouse, is father of a 19-month old child. He wishes that the unemployment process prioritized families. He expected the process to be difficult and tedious but didn’t think it’d take a month. He said, when “you are desperate and you want it, then you want it *right now*.” He said unemployment relief overall should be speedier, but it should especially provide a fast response for families because they need to provide for many people. Anthony’s experience with SNAP was markedly better and he was approved within 3 days. “That’s extra money, extra food. I have a family of three and have to make sure we are eating and surviving.”

Before the pandemic lockdown, Savannah was already relying on food stamps to supplement her income and had experienced homelessness in the year prior. Her impression is that the service has been inconsistent and that the office is not prioritizing those who are in the most need. It bothers her a lot. She said that she and others who are near homelessness should be seen first.

Amahd, who has had experience with the cycle of poverty, expressed how “mentally taxing it is to be poor because I just always need help, and it just feels so bad.” Initially Amahd was reluctant to apply for unemployment because he didn’t think

he'd be approved based on previous denials. But the application process was fairly straightforward and he was approved quickly compared to most. However, the systemic issues of inequity really weigh on him. Even though Amahd needed benefits himself, he wanted the government to concentrate on people with families who are probably having a tougher time than he is. "Budget should be spent with the people that are being hit the worst. Make sure that people can have a good life, and not have to overwork them."

## Extraordinary delays put some participants into debt, compounding their stress.

Yvonne was struggling to make ends meet and fell behind on bill payments such as her car insurance. She doesn't know what to tell her bill collectors and hopes that any day she will receive her 6 weeks worth of unemployment assistance. She has been living off of savings in the meantime. Yvonne is scared to miss a call from the unemployment department and vigilantly checks her phone throughout the day. Recently, she felt a sliver of hope, because a state agent shared with her that the offices are "6 weeks backlogged" so she thinks she is "next in line" to finally receive benefits based on how long she's been waiting.

Mohammad said he was worried about his debt building. "I have to pay my bills. I have to live, and I need money. Why does the unemployment department take so much time to review the case? They could review the case and decide that I'm eligible and give me something, and then go through the rest and give me more, later." He had been out of work because of gallbladder surgery, and then waited another month without unemployment assistance. He said he was a half month behind on his rent at the time of the interview. Mohammad seemed to want so much to go back to work, to support his family, to make things work. He just needed a little help, not a lot, and it was frustrating that it was taking so long to get just a little bit of help. Everything happening at the same time was overwhelming.

## Many participants were concerned about their housing security during the wait period.

Ross cobbled together a small grant from his university and odd jobs to make rent each month. He also applied for rental assistance funded by the CARES Act that he learned about on the Governor's website. He applied the morning the application was open in Milwaukee County. However, Ross is now dismayed with this potential aid. "Now if you call the number it says 'We're swamped at this time. We're not taking

any more applications... You're just added to another queue.”

Christina's shared household in New Orleans was 1 month behind on rent and she initially feared telling her landlord they were unable to pay. “We definitely got behind as a household for a little bit. The energy bill... The internet... When we heard they couldn't evict you or shut these things off. We were like ‘let's wait till next month so we can make sure we have food, or if one of us got sick we have a little money that could be better used.’” She had friends who were threatened with eviction where the tenants had to inform their landlords about current statutes banning eviction. She had never spoken to her landlord who lives out of state and has lots of cheap rentals. However when she called, he said “I get it. We'll get back on schedule. Don't worry about it.” Christina was relieved. It's hard to know if her household would have experienced the same outcome without government protection.

Other participants did not have state laws prohibiting eviction or were uncertain what would happen after these protections were lifted. Savannah, who is a food server in Milwaukee, was already well behind on payments before her city went into lockdown, as people stopped going out to eat and drink. With only \$2.33/hr and very few tips, she was barely able to make rent in February. Even though she had been waiting for over 6 weeks for unemployment assistance by the time of our interview, she was not hopeful that she would get unemployment or a paycheck in time to pay her landlord and avoid eviction. As a single mother, it has also been hard to find supplemental work without daycare options that can fit her work schedule.

COVID-19 related policies temporarily kept V from homelessness. She had already struggled with employment. She lived off her savings as best she could before the pandemic. The moratorium on evictions and the no-fault order on not paying rent kept her in her home at the time of our interview. She's also immunocompromised so it's extra scary for her. “I've been freaking out since March.” She was worried about affording her medication, and wondered what would happen when the eviction moratorium expires. She hoped the governor would extend the moratorium, because she had no way to pay any of what she owed on June 19th. She was 2 months behind and didn't know how she would ever catch up on back rent.

## IN CONCLUSION

Unknown and long wait periods for financial relief are inherently stressful. Without additional and comprehensive protection from bill collection during a crisis, these wait periods can also create long-term harm.

Almost all of the applicants we spoke with experienced unnecessary anxiety while waiting for their application determination. Many were willing to patiently wait for their turn but without any understanding of their spot in the queue, their trust in waiting declined and they were forced to seek clarification on what was an acceptable wait period. We also heard of many difficult situations - such as potential homelessness, compounding debt or larger burdens due to family size - where a system of prioritization is warranted to ensure the most vulnerable are getting help in time to avoid long term harm or impact. Additionally we heard how critical it is to ensure residents who are waiting or experiencing hardship have protection for basic needs such as housing or from unfair retaliation on late payments. These protections should also account for the uncertain state of the economy and provide more than a short term waiver. Without acknowledgement of the enduring effects of this financial hardship, those who are most vulnerable fear they will be hit with massive fees while they are still figuring out how to safely and viably work in an unrecovered economy offering unhealthy jobs.

### **About the project**

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

## Project Redesign

# Pandemic unemployment and the social safety net

## Relationships in the safety net: Families and help outside government

Aesclinn Donohue  
Alberto Rodriguez

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

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

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

Applicants needed support to:

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

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

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

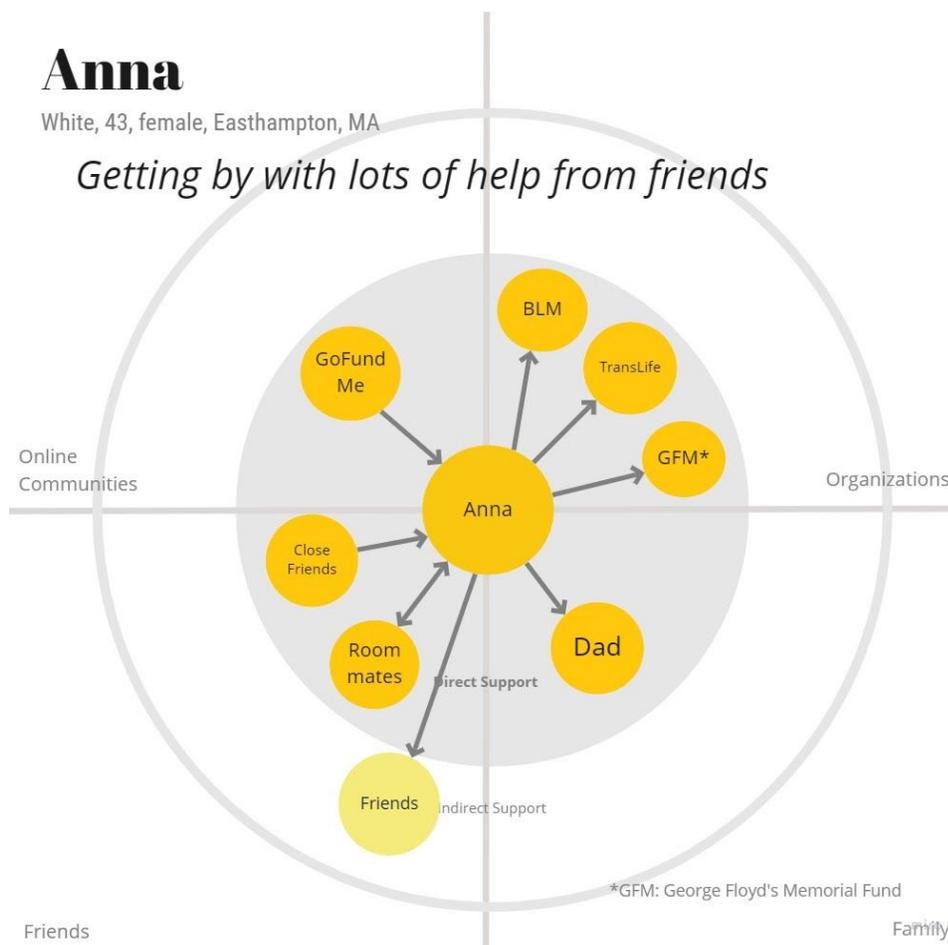
Participants turned to family members, social media, non-profits, and mutual aid groups when they had trouble getting benefits or understanding information.

Family networks were often the strongest source of support.

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

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

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



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

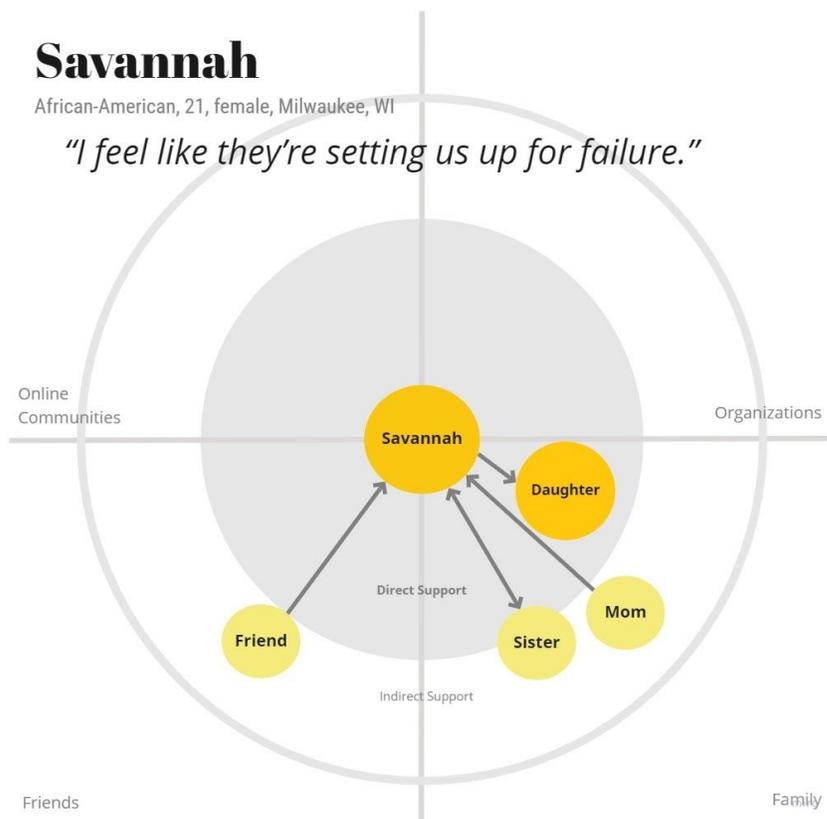
People with weaker personal networks faced serious hardships sooner.

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

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

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

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



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

## People often trusted information from close connections over official sources.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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## Project Redesign

# Pandemic unemployment and the social safety net

## Time spent applying and waiting for benefits

Gina Kim  
Lindsey Wagner  
Rebecca Michelson  
Grace Cho  
Dana Chisnell

Participants experienced extraordinary and agonizing wait times for assistance to come through.

Whether it's getting stuck in the application process or waiting on hold for weeks to resolve errors, applying for unemployment was massively time consuming.

In every step of the unemployment assistance application process, participants were derailed in their progress and delayed in receiving benefits. Participants spent hours, if not days, just to get through the system to a claim that would be paid.

**We estimate that, collectively, our 33 participants [spent about 6.5 years](#) trying to get unemployment between the middle of March and the end of June 2020.**

From confusing login information and task flows on benefits portals, to risking health and flouting a stay-at-home order to drive to a local office to drop off paperwork that they couldn't otherwise mail or fax in, participants persisted. Some of the participants who filed online reported that it took between 2 hours and 2 days to file. The 2-hour range included finding numbers and supporting documentation needed (especially for independent contractors and freelancers applying for Pandemic

Unemployment Assistance), and filling in the fields on an online application. The 2-day range came from trying to fill out the 2-hour form on days when the websites weren't stable, were slow, or crashed. In this scenario, some participants reported, the data they had entered was often lost and they had to start from the beginning.

Unemployment application processing seemed to freeze as backlogs formed in the surge. Meanwhile, participants' lives didn't pause. Other pressures on participants intensified. They had to provide caregiving, or anxiously apply to new jobs, and deal with their own health and disabilities. Deadlines for eviction moratoriums loomed, prescriptions ran out, savings ran out. Some participants were called back to work, but didn't feel safe about returning to work with COVID-19 cases rising again in many states.

## Each barrier in the process added to the time it took for participants to apply and get their claims processed.

Submitting an initial claim includes substantial friction for claimants -- sometimes for good reasons, such as to prevent fraud. But there are many opportunities to get lost or stuck along the way. Here are some common pitfalls we heard in the interviews, in the order we saw them arise in processes participants described to us:

- **Determining what to apply for, when**

Overall, states did a poor job of communicating when to expect new, pandemic programs to come online. States needed time to interpret the CARES Act and implement it in their IT systems. Even if that went well, most states didn't do a good job of setting expectations for claimants. So, people had difficulty figuring out what benefits to apply for (for example, regular UI or PUA), and when. Some of our participants applied for benefits before the programs were implemented and had to file a second claim. Assuming each claim took 2 hours, collectively, our participants spent at least 132 hours filing.

In addition, business owners were surprised when funds for the Paycheck Protection Plan ran out. They thought they had time to figure things out, but some participants missed out because they applied too late.

- **Gathering ID and employment paperwork**

Putting together the appropriate paperwork caused its own significant delays. Contractors and freelancers often needed to collate proof that they worked a minimum of 100 hours in their previous quarter and ensure that jobs worked in different states got accounted for. When people were laid off or furloughed, employers needed to verify this, causing delays.

- **Technical terminology or language barriers**

Participants got lost in the legalese of the names of the different unemployment programs and the questions and field labels on the application forms. This burden added research time for participants, and correction time when applicants made mistakes because they misread or misinterpreted questions. States patched existing UI systems to fit pandemic programs in, sometimes creating convoluted prompts that delayed participants in answering questions in the forms. The lack of plain language also caused applicants to make mistakes, which pushed out the claims adjudication process, and sent participants to calling call centers when they realized they'd answered crucial questions incorrectly. Because the call centers were overwhelmed, participants said they had no one to turn to for clarification or troubleshooting in the process.

Here's one example from a state unemployment system retrofitted for PUA:

7. \*Are you currently self-employed (have your own business or work as an independent contractor) or plan to become self-employed? If you are impacted by the COVID-19 pandemic, click No.  Yes  No

A few participants either spoke English as a second language or were supporting people with limited English. Finding information about the programs and interpreting English-only online forms was massively time consuming and more likely to surface information that was incorrect. This meant more time spent for them, possible delays in applying, and delays in claims getting processed if there were mistakes.

- **Unreliable websites and hard-to-use interface**

At least four of our participants told us that, when they tried to submit their initial claims, the website they used crashed (sometimes multiple times) before they could submit their applications. (4 participants X 2 6-hour days = 52 hours.)

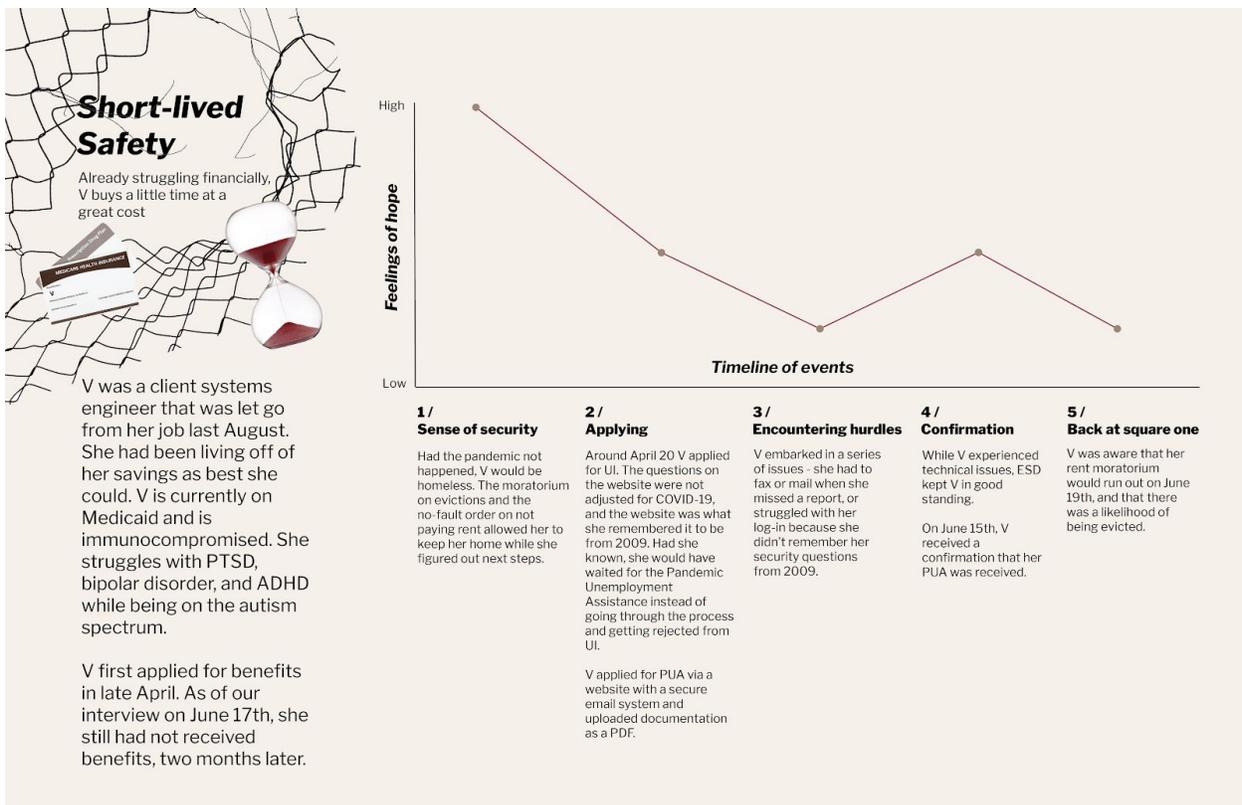
Authentication with government systems is a perennial time suck. A few of our participants got locked out or couldn't log in to existing accounts because it wasn't possible to get their passwords reset automatically.

- **Unhelpful and unclear notices and letters, opaque appeals processes**

After a week's waiting period and 21 to 28 days to process an initial claim, along with whatever time it took for state agencies to process the surge of claims, claimants are sent through USPS a paper letter explaining their weekly benefits amount. In the best of times, this can take a couple of weeks. But in a pandemic, it can take anywhere between 2 and 8 weeks.

Several participants received notices showing that they would receive no benefit amount. They didn't know what to do. For some, this meant that they simply didn't qualify for regular UI but might for PUA. For some, this meant the beginning of an ID or employment verification process. This left some participants feeling that they were "randomly disqualified," and succeeded in getting "into the system" on their second or third tries without knowing why the successive tries might have worked.

Pitfalls for claimants like the ones our participants described expose gaps in how the government delivers policy. These gaps exist between well-intentioned programs or policies. There are gaps between federal actions and state implementation. Government departments are silos that don't always coordinate well. Taken together, these gaps in policy and service delivery place a sizable burden on claimants by adding administrative tasks and attention for users. But more importantly, in this context, the gaps magnify the stress of time passing as bills need to be paid and people wait for help.

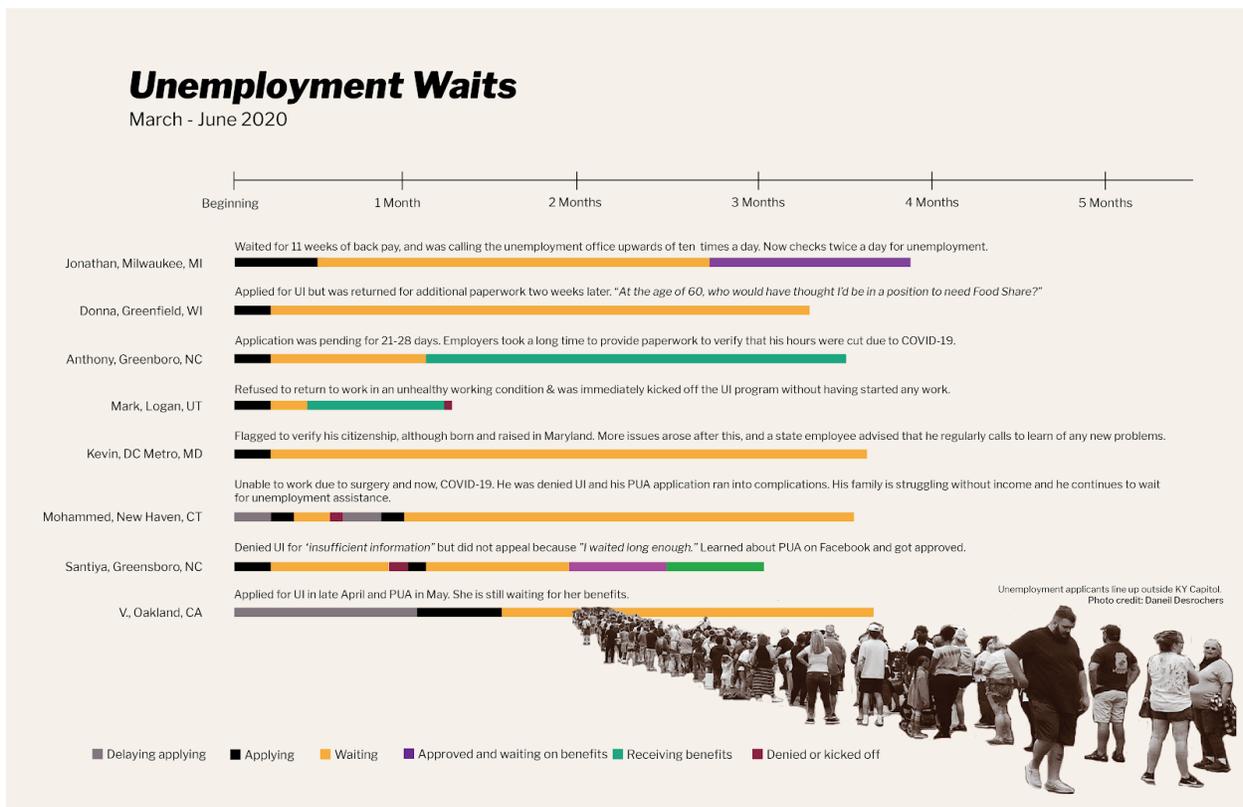


V's case (above) illustrates some of the pitfalls that we heard. For example, V missed certifying one week. The system requested that she fix the errors by physically mailing or faxing forms in. She didn't have stamps, and the post office felt like a dangerous place to be for someone who was immunocompromised. She also didn't

have access to a fax machine, so she was stuck for a few weeks until there was an opportunity to physically drop forms off. Meanwhile, she received multiple paper letters saying something about her claim being checked. However, when she tried calling and emailing, she never got a response. As of the time of our interview (June 17th, 2020), V had still not received her benefits, even after applying for PUA as well in early May.

## Processing claims took up to 16 weeks (and possibly more).

**Participants in our study waited between 4 and 16 weeks just to learn whether their claim was approved or denied.** Most of the participants first filed claims in mid-March to mid-April 2020, and most were still waiting when we completed interviews at the end of June. Some were told that they had at least another 90 days to wait.



The chart above shows the comparative experience of several of our participants. Notably, the orange part (the section after the Applying step, usually the second or third step in) of the bar represents the time they waited to hear from their state's unemployment agency about whether and how much the participant would receive in unemployment assistance.

## A few participants described the process of applying for unemployment as their new full time job.

Participants reported spending many hours checking websites for updates, and calling and emailing their state agencies to troubleshoot issues or learn about the status of their claim, then waiting to hear back. They also reported being tethered to their phones in the fear of missing a call back from a state unemployment agency.

Some of the waiting came from the massive backlogs at state unemployment agencies as they struggled with the surge in claims. For example, California went from around 4% unemployment in January to 16% in March. It is extremely difficult for state agencies to scale to that kind of overnight demand.

Some of the backlogs came from processes that require human attention to claims to prevent fraud in the unemployment system. That meant that claimants often suffered delays because of necessary, although wildly inefficient, processes for ID verification (for them and/or dependents) and citizenship verification. States try to cross-match identity and citizenship status from 2 or 3 different sources before requesting additional information from claimants. Sometimes this process surfaces data entry errors in different source databases. Sometimes it *creates* data errors. Anh and her parents encountered exactly this set of issues, as illustrated below.

### Wait Times in One Family

Ahn, a daughter of immigrants, files for her entire family and their business

Ahn has been juggling tracking her UI and her parents' PUA while being a translator and mediator. Her parents' nail salon was denied PPP loans. Anh helped her parents apply for individual PUA relief but her mother's application encountered compounding errors that were extremely difficult to resolve and caused severe delays.



The process that Anh and her parents went through (above) shows us several claims made at the same time with different processing paths and different outcomes. An apparently small error that should have been easy to fix created a cascade that delayed Anh's mother's claim for months (and suggests that there are systemic biases built into government technology because those systems don't take into account name and other differences for immigrants and non-white and non-binary gendered people.)

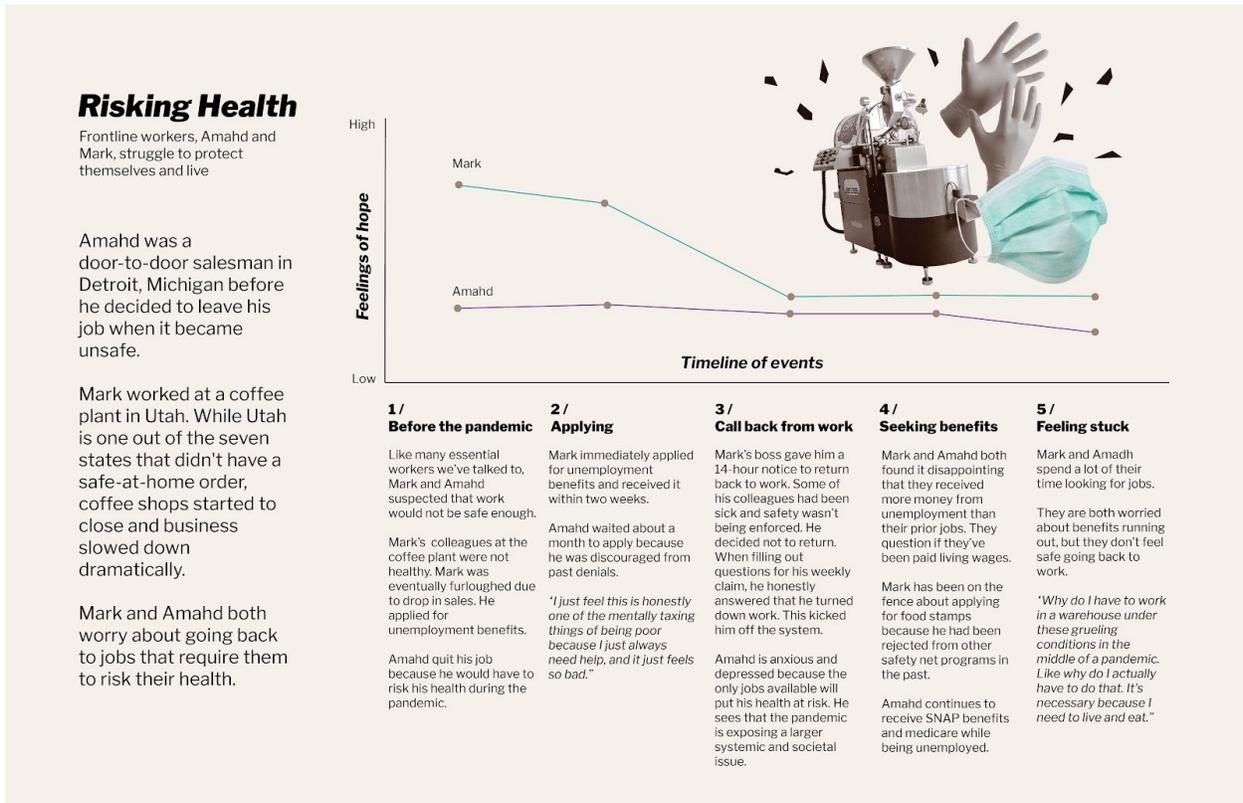
Other contributing factors to long wait times come from requirements to mail, fax, or upload PDFs of supporting documentation and the lack of stamps, a fax machine, and/or scanner. Participants expressed concerns that anti-fraud efforts were prioritized over delivering benefits.

Participants reported that their claims were delayed when they had claims for disability in the past, or were filing for unemployment assistance in multiple states (legitimately).

### Participants ran out of time to be safe and healthy as they waited for benefits.

By the time we completed interviews at the end of June 2020, some states and cities had started to reopen. Some of our participants, essential workers in the food

industry and public transportation industry, were being called back to work. We include this discussion in our brief about time and waiting because time was a factor in whether and when to return to work. That is, some felt a need to return to work because savings were running out and they had not received unemployment benefits yet. Others felt pressure to return to work because the additional \$600 they received through PEUC / PAC would run out at the end of July.



The image above describes Amahd and Mark's experiences as frontline workers. They shared deep concerns about returning to work safely. Both participants said their workplaces lacked social distancing and PPE. They both looked for work in retail, warehouse, and frontline services. They hesitated to apply for those jobs because of perceived health and safety risks. Amahd and Mark were among many essential workers forced to choose between the safety of their health and ensuring their livelihoods. Over time, they lost hope that they would find safe work in time to prevent going into debt and being in arrears on rent.

## While Congress acted quickly, states’ implementation efforts delayed delivery and left participants worried about how they would make ends meet.

Time-related challenges were present throughout the study. Starting with zooming in to the experience that individual participants had, the act of learning about benefits and applying was burdensome and time consuming. Participants were probably slowed further because information and systems lacked plain, clear language and usable interactions. Just in our convenience sample of 33, participants spent hundreds of hours applying and reapplying, trying to get errors corrected, and trying to learn the status of their claims.

Zooming out, the surge in initial claims created massive backlogs in state agencies almost immediately. The volume of claims interacted with an existing, deep need for fraud prevention. In addition, states encountered an organized criminal effort to defraud state unemployment systems. The combination of factors required state adjudicators to review a higher proportion of claims rather than processing claims automatically.

While we don’t have precise data from every participant about when they filed their initial claims and how long it took, we do have some anecdotal evidence. We used that information to create an estimate of the amount of time spent. We estimate that, collectively, participants spent at least 6.5 years applying for and waiting for unemployment benefits between mid-March and the end of June 2020. **On average, participants experienced 72 days (or a bit over 10 weeks) of applying, correcting, and waiting** by the time we completed the study for unemployment benefits.

<b>Estimates of time spent by participants applying for and waiting for unemployment benefits</b>			
<b>step</b>	<b>number of participants</b>	<b>number of hours</b>	<b>participants x hours</b>
state systems being down	4	12	48
applying	33	2	66
re-applying, for PUA	10	2	20
correcting errors	5	5	25
ID verification	5	12	60
waiting for determination - 4 weeks	4	672	2,688
8 weeks	15	1,344	20,160

12 weeks	6	2,016	12,096	
16 weeks	8	2,688	21,504	
<b>total estimated hours</b>			<b>56,667</b>	
<b>total estimated days</b>			<b>2,361</b>	
<b>total estimated years</b>			<b>6.5</b>	

Most had not received benefits yet by the end of June 2020.

## Project Redesign

# Pandemic unemployment and the social safety net

## Participant characteristics and research methods

Cyd Harrell  
Dana Chisnell

### Participant characteristics

Because of the urgency of our research question, we used researchers' and sponsors' email lists and social media, as well as relationships with community based organizations, to recruit a sample of convenience. It was important to us that we speak with a broad range of Americans going through unemployment, including people historically marginalized. Because unemployment insurance is administered by states, we also wanted a broad geographic distribution. We assembled our participant sample using a screening questionnaire posted widely in English and Spanish.

In the end, we spoke with people in 15 states, with our sample distributed fairly evenly among the northeast (7), midwest (11), south (8), and west (8) regions. Our participants ranged in age from 19 to 65, and had worked in a large range of primarily service jobs. The group was heavily female, with 20 women, 10 men, and 2 non-binary or trans people. More than half of the sample (19) identified as non-white, and 6 of the 33 disclosed a disability. Here are the people we interviewed, identified by first name only:

Name	Previous work	Race or ethnicity	Age	Gender	Disability	Location
Alba	Clothing entrepreneur	Hispanic / Latinx	30	Female	No	San Diego, CA
Amahd	Door-to-door sales	Black or African American	22	Male	Yes	Detroit, MI
Anh	Medical assistant, student	Asian	25	Female	No	Oakland, CA

Anna	Budtender	White	43	Female	Yes	Easthampton, MA
Anthony	Grocery - dairy associate	Black or African American	23	Male	No	Greensboro, NC
Brandon	Sales support	Black or African American	36	Male	No	Upper Marlboro, MD
Brian	Freelance music production	White	35	Male	No	Brooklyn, NY
Christina	Hotel management	White	25	Female	Yes	New Orleans, LA
David	Site reliability engineer	White	30	Non-binary / third gender	No	Chicago, IL
Debbie	Pet sitter	White	65	Female	No	Rancho Cucamonga, CA
Donna	Social worker	White	60	Female	Yes	Greenfield WI
George	Server	White	24	Trans Female	No	Dallas, TX
Georgia	Design strategy	Black or African American	48	Female	No	Alexandria, VA
Janiya	Customer service	Black or African American	23	Female	No	Milwaukee, WI
Jasmine	Retail	Hispanic / Latinx	26	Female	No	Queens, NY
Jonathan	Bartender, server	White	29	Male	No	Milwaukee, WI
Julie	Pet sitting, adult retail business	White	50	Female	Yes	Aptos, CA
Kevin	Field sales support	Black or African American	33	Male	No	Cleveland, OH
Lorelyn	Talent development/HR	White	38	Female	No	Neenah, WI
Mark	Administration at coffee plant	White	37	Male	No	Logan, UT
Mike	Pet sitter	White	44	Male	No	San Francisco, CA
Misha	PR/events	Black or African American	33	Female	No	Los Angeles, CA
Mohammad	Gas station	Asian	31	Male	No	New Haven, CT

	attendant, student					
Rachael	Housekeeping on cruise ships	Black or African American	41	Female	No	Texas
Ross	Lawn mowing	White	32	Male	No	Milwaukee, WI
Santiya	Call center rep & online boutique	Black or African American	26	Female	No	Greensboro, NC
Sara	Server, student	Hispanic / Latinx	36	Female	No	New York, NY
Savannah	Server	Black or African American	21	Female	No	Milwaukee, WI
Shalonda	Professional driver	Black or African American	38	Female	No	Milwaukee, WI
Tatiana	Stocker for Macy's	Black or African American	19	Female	No	Milwaukee, WI
V	Systems engineer	White	35	Female	Yes	Portland, OR
Yvonne	Internet sales	Black or African American	40	Female	No	Martinsville, VA
Zach	Bartender, server	White	30	Male	No	Dallas TX

## Open-ended interview method

We invited qualified people to participate in a one-on-one interview by phone or videoconference (participant's choice). Our interviews lasted between 30-60 minutes, with most being around 40-45 minutes. We offered each participant \$40, paid via the electronic method of their choice.

All researchers used a conversational interview style designed to elicit stories, rather than a rigid, survey-style question set. Researchers began the interview asking some version of "how are things, and how have they changed since COVID?" and asked follow-up questions if needed from there. For each interview, we wanted to learn about the focus questions represented in our stories:

- What's the living and working situation like, generally, and how are things different during COVID-19 from how they were before?
- Why were they trying to get benefits and how did it go?
- Are they getting help? What kinds? How is it, asking for, getting, and using this help?
- What are they doing to keep things together for themselves and their family?

- What are the big takeaways that the world should know about this story?

We allowed each participant to tell their story, offered sympathy when they mentioned hardships, and asked clarifying questions. At the end, we verified self-reported demographic information and asked if we could use their first name in reporting.

For each interview, the primary researcher refined their raw notes into a 2 to 4-page story answering those focus questions. We shared these weekly with sponsors and interested parties, before conducting any formal synthesis.

## Synthesis methods

We used several tactics to identify themes across interviews and solidify actionable findings. Most conventionally, we combed through interview data using a series of lenses relevant to policy objectives:

- Barriers
- Pain Points
- Breakthroughs
- Relationships
- Other stressors

We identified instances of each of these and how they helped or hindered the participant in their goal of getting by.

We also examined the stories participants told us via metaphor and story genre to compose a canonical story of being unemployed during this pandemic.

Finally, because the process featured both extensive waiting and worrisome deadlines for almost everyone, we dove deep into the role of time in our participants' stories. We created and compared timelines that show how much time and attention people were putting into the process, and how long it took for benefits to be implemented and actually distributed once passed by Congress.

Taken together, these methods illuminate the reality of unemployment at this uniquely challenging time.

### **About the project**

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



## Project Redesign

# Pandemic unemployment and the social safety net

## Project mechanics

Dana Chisnell

### Problem: Unemployment assistance offerings were complex and overwhelming for people in need

This project was designed to bring to light how difficult it is to get benefits to communities of focus: low wage workers, people of color, people with disabilities. It featured

- Qualitative, ethnographic (to the extent possible without travel) research aimed at understanding the experience of populations eligible for unemployment assistance, and how certain policy or programmatic changes would improve outcomes and delivery.
- Creating artifacts (based on the research) that would bring lawmakers or agency leaders closer to seeing their work through the users of their policy, including what is currently broken about the process, barriers to access, and ways in which vulnerable communities are excluded (intentionally and unintentionally).

### Objective of the study

Gain insights about the experiences that Americans have with applying for unemployment and other benefits, where they're getting information about benefits, and what their personal outcomes have been so far.

## Goals

The overall goal of the project was to help **inform draft legislation and policy making to close gaps in existing benefits**. In addition, we:

- quickly collected qualitative data about the lived experience of people applying for benefits
- developed a nimble, responsive research protocol to learn from the folks affected
- brought to light how difficult it is to get benefits to communities, and increase access to government benefits through individual interviews documented as journalistic stories
- represented experiences of people who are eligible for unemployment assistance and circulated insights and findings while the research was ongoing to inform legislative and policy discussions

## Research questions

- What do people know about the existing and new options for unemployment and other benefits?
- Where are people getting their information about safety net benefits?
- How aware are people that there are new programs that they may be eligible for?
- How common is it that people applying for unemployment and other benefits have done so in the past?
- What's the experience like for people who are most in need and applying for benefits from multiple programs, such as unemployment, SNAP, and WIC?
- How are people coping while they wait for benefits to come through?

## Expected outcomes

- Understanding of specific inflection points for benefit applicants and challenges they face in getting benefits they are qualified and eligible for.
- Individual stories illustrating a range of situations and circumstances in which Americans are experiencing interactions with benefits systems during the COVID-19 pandemic.

## Methods

Exploratory interviews that are 30- to 60-minutes long, conducted over video or phone. Each session was led by one researcher. Some sessions included a notetaker.

Interview questions were open-ended, based on high level focus questions and specific themes. We held weekly sessions we called “Stories from the field,” in which we featured a story from the previous week’s interviews, major takeaways from the interviews, and took questions from attendees.

### Format of sessions, questions, and themes

Interviews were conversational, between researcher and participant. Participants' family members often made cameo appearances. We focused the interviews on recent past experiences rather than future possible wants and needs. The interviews were designed to answer particular focus questions that ultimately formed the outline for 2- to 4-page stories that researchers wrote about each interview.

## Data collection

- The main sources of data collected were
- Verbal protocol from the interviews
- Video / audio of each interview
- Researcher notes
- Screening questions
- Closing demographic questions
- Links to websites where participants got information or applied for benefits

## Reflections

Although we had hoped to recruit participants through community based organizations that reflected the communities we wanted to focus on, it takes substantial time for those relationships to form and develop. Some participants came through relationships that researchers had with CBOs or extended professional networks, but most came through open calls shared widely on social media. This means that we missed large swathes of the most underserved and underrepresented folks in the most need.

Another reason that CBOs were largely unavailable to us was that they were busy helping the people they exist to serve. Helping us was far down on their list of priorities.

Events in the world, such as the killing of George Floyd and the protests that followed, did color our interviews to some extent that can't really be measured. But the passing of time in relation to the span of time that the CARES Act covered did change the conversation in the interviews from the first week we talked with living experts, which was the first week in June to the last interview conducted June 29. For example, by the end of the interview period, more participants were worried about benefits running out than at the beginning.

We would have liked to do interviews with Spanish-speaking living experts. But our network of sources for participants was not fruitful.

In terms of interview protocol, our focus was very much on the overall experience of applying for unemployment benefits and the life situation of each participant. Hearing about the difficulties people had getting online, using their state's system to fill out their application, and then understanding the status of their claim left some of us wondering if there were opportunities to conduct usability tests of state systems. But that would be a very different project.

Finally, if there were not a pandemic, we would have done interviews in the field. We would have met participants where they live. We would have been able to collect contextual information that was impossible to gather by doing interviews by video or phone. What living spaces were like, meeting other people living there, seeing artifacts of the context. The data would have been richer, but the interviews also would have been longer and likely far fewer as it takes considerable time to arrange in-home visits.

## Team and staffing

### [Research team bios](#)

Our key partners at New America were

[Tara McGuinness](#)

[Vivian Graubard](#)

[Crystal Yan](#)

[Nikki Zeichner](#)

**About the project**

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# Team biographies

## Dana Chisnell

Dana, project lead and partner-founder at Project Redesign, is a pioneer and thought leader in civic design, bringing deep experience to that space. She works across government pushing teams to care about the needs of the people they're serving through and by design. In addition, she's head of design for the California Office of Digital Innovation partnering with the Employment Development Department to improve the customer experience.

Dana conducted seminal research on ballot design and instructions, voter information and education, and forms design. She mapped the U.S. voter experience. She is the managing editor of the [Field Guides to Ensuring Voter Intent](#), which are in the permanent collection at the [Cooper Hewitt](#), Smithsonian Design Museum.

She was part of the founding cohort at the U.S. Digital Service in the Obama White House (2014-2016), where she focused on implementing systems for immigration officers. In 2019, Dana was named one of the world's [most influential people in digital government](#) by [Apolitical](#). She's a non-resident Fellow at the Belfer Center for Science and International Affairs at Harvard Kennedy School.

## Grace Cho

Grace Cho is a self-grown design researcher bringing experience that spans the non-profit, entertainment, and technology industry. Most of her career has been focused on establishing and delivering the impact of design research as a discipline for product development in companies like Yelp and SiriusXM. She is currently at Dropbox, where she unpacks user needs to build valuable experiences for small and midsize businesses.

## Aesclinn Donohue

Aesclinn is a design researcher and strategist working in social impact across the private, nonprofit and public sectors. She previously spent five years in the startup agtech space, where she led innovation projects and built partnership portfolios to scale inclusive finance tools in rural areas of West and East Africa. In addition to her design work, she is currently helping to build the organizational development practice at Masawa, a global investment

fund targeting early-stage mental wellness startups. She holds a graduate degree in business and policy from Tufts University.

## Cyd Harrell

Cyd Harrell's career spans 25 years in the technology industry, with stints at Aldus, Charles Schwab Electronic Brokerage, and as VP of Research Practice at Bolt | Peters (acquired by Facebook in 2012). During her time at Bolt | Peters, she conducted or oversaw more than 200 user research studies for all kinds of clients and research questions.

Since 2012, Cyd has focused on civic technology, working with the Center for Civic Design, where she led research for Field Guides 7, Designing election department websites, and Code for America, where she headed User Experience and then Product. Cyd joined the federal government's 18F in 2016 and served as a Strategy Lead and then as 18F's first Chief of Staff. Cyd is currently consulting as Service Design Lead with the Judicial Council of California, helping improve the UX of the civil justice system.

## Ginny Hunt

Ginny Hunt is a partner-founder at Project Redesign, working to put impacted communities and living experts at the center of policy and product design. Her career has focused on helping the digital world better serve social needs.

## Gina Kim

Gina Kim is a product designer and researcher, currently working on civil rights issue based digital tools at the ACLU. Prior to this, she was a user experience designer on the U.S. Digital Service team at the Department of Veterans Affairs. Outside of her civic tech responsibilities, Gina is a visiting instructor at Pratt Institute for the MFA Communication Design program.

## Rebecca Micheleson

Rebecca Michelson is a design researcher, focusing on family technology and well-being. While working at the Engagement Lab at Emerson College, she developed games, research studies, design-thinking workshops, and community innovation programs to further public

engagement for dozens of NGOs. In 2018, she managed the production of the equity-focused Make the Breast Pump Not Suck Hackathon and Paid Family Leave Policy Summit at the MIT Media Lab.

Rebecca is currently a graduate student in the University of Washington, studying Human-Centered Design and Engineering. She is running an NSF-sponsored nationwide study with parents, examining the role of technology in the home during COVID-19.

## Alberto Rodriguez

Alberto Rodríguez has spent the past five years working directly in digital technology and policy from different angles. He led a working group at the Beeck Center for Social Impact & Innovation, working with more than 20 senior digital government leaders to bring human-centered design techniques to public policy. He has conducted qualitative and quantitative research on digital government transformation in the U.S. and around the world. Previously, he served as the international advisor to the National Digital Strategy at the Office of the President in Mexico, where he coordinated the international collaboration efforts between the federal government and several organizations such as the OECD, the IADB, OAS, and other national governments. He also served as an advisor of the Digital Government Unit at the Ministry of Public Administration in Mexico.

Alberto holds a Master's degree from the McCourt School of Public Policy at Georgetown University and a degree in International Relations from the Autonomous Technological Institute of Mexico.

## Lindsey Wagner

Lindsey Wagner is a design researcher with 15 years of experience. Prior to joining Project Redesign's Safety Net Research team, she has helped conduct field research on family paid leave and the citizenship process. For the last decade, her work has focused on creating tools for public use across a wide range of sectors including civic institutions, public media, non-profit, and for profit. At Blue Ridge Labs in New York City, she prototyped community financing tools for immigrant college students. As a senior user experience designer for the Massachusetts state government, she led field research in digital accessibility for people with vision impairments. Lindsey also currently helps lead the product team at ISeeChange - a dialogue platform for residents to identify and report environmental changes impacting their neighborhoods.