



# Coping with hardship

**“Exhausted almost every possible frickin resource” to replace income during a long pandemic**

Ann Carpenter, Alessandra Rister Portinari Maranca, and Marybeth J. Mattingly

**The American Voices Project (AVP) relies on immersive interviews to deliver a comprehensive portrait of life across the country. The interview protocol blends qualitative, survey, administrative, and experimental approaches to collecting data on such topics as family, living situations, community, health, emotional well-being, living costs, and income. The AVP is a nationally representative sample of hundreds of communities in the United States. Within each of these sites, a representative sample of addresses is selected. In March 2020, recruitment and interviewing began to be carried out remotely (instead of face-to-face), and questions were added on the pandemic, health and health care, race and systemic racism, employment and earnings, schooling and childcare, and safety net usage (including new stimulus programs).**

**The “Monitoring the Crisis” series—which is co-sponsored by the Stanford Center on Poverty and Inequality, the Federal Reserve Bank of Atlanta, and the Federal Reserve Bank of Boston—uses AVP interviews to report on the impact of the pandemic throughout the country. To protect respondents’ anonymity, quotations have been altered slightly by changing inconsequential details. To learn more about the American Voices Project and its methodology, please visit [inequality.stanford.edu/avp/methodology](https://inequality.stanford.edu/avp/methodology).**

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**Following the onset of the Covid-19 pandemic,** fears of household hardship arose due to the profound impacts on businesses and workers across many sectors of the economy. While material hardship is a common condition for many low- and moderate-income individuals and families, and disproportionately common among Black and Hispanic households, pandemic disruptions meant that many lost reliable sources of income, both formal and informal. Temporary and permanent closures led to the elimination of jobs or reduction of hours for many workers. This had cascading effects on side gigs and informal labor, both interrupting work and creating pandemic-related work opportunities.

Though there was unprecedented public assistance during this time, many still faced economic challenges. During the winter of 2021, when the interviews analyzed for this report were conducted, many still benefitted from expanded unemployment insurance, pandemic Supplemental Nutritional Assistance Program (SNAP) benefits, deferred student loan payments, expanded access to Medicaid, and other relief measures. The expanded, monthly-paid child tax credit benefit had not yet rolled out, but may have been expected. The purpose of this brief is not to document the prevalence of hardship at that time, but rather to illuminate, among those facing economic challenges, the strategies used at an unprecedented time in their lives where both unique constraints and sometimes new opportunities were apparent. Based on our analysis of American Voices Project (AVP) interviews, strategies for supplementing or replacing pre-Covid income commonly fell into categories of side jobs (such as informal freelance work or online gig work) and reliance on friends and family for cash or in-kind assistance. While these means of coping with income loss or unreliable income are not new, AVP respondents

#### KEY FINDINGS

**Mirroring national reports, soon after the onset of the Covid-19 pandemic, many respondents experienced unemployment or saw their hours cut, resulting in dramatic loss of income. Additionally, many had to quit their jobs to care for children or other dependents in the face of the widespread school and childcare closings and health risks in group care facilities.**

**Many AVP respondents reported the importance of side jobs for making ends meet. For some, the pandemic made these mechanisms less accessible, particularly when they revolved around entertainment or in-person gatherings. Others found new opportunities to generate income despite or in response to pandemic disruptions.**

**Accepting or borrowing money was reported by AVP respondents facing economic hardship. Many respondents sought help from their community — including neighbors, relatives, or friends.**

**Income loss led to housing instability for some. Doubling up was not uncommon before the pandemic, however, some respondents reported sharing their living space due to Covid-related disruptions.**

provided important context on how Americans made ends meet during the extended crisis imposed by the pandemic.

Public assistance programs provided a lifeline for many but were less prominent than side jobs or accepting or borrowing money in the AVP interviews we analyzed from early 2021. Pandemic-related enhanced unemployment insurance was still available during our study window, although the supplemental weekly payment had dropped from \$600 to \$300. Our study was bookended by the second and third Economic Impact Payments, i.e. stimulus checks. Other benefits had yet to emerge, such as the child tax credit expansion. An earlier report in this series, “[It took a pandemic...](#),” explored public assistance uptake and its important role in mitigating economic difficulties during the first months of the pandemic. In the current paper, we analyze lost employment opportunities and strategies for replacing household income during early 2021, around one year after the pandemic’s onset.

### Background

As described in “[The rise of the noxious contract](#),” an earlier report in this series, the pandemic called attention to a particular classification of worker, one that is disproportionately exposed to economic downturns. While remote workers and those working in unaffected face-to-face occupations were relatively buffered from pandemic-related economic disruptions, others were un- or under-employed, laid off, or discouraged from seeking employment in the wake of Covid-19. Furthermore, there were racial, ethnic, and gender-based disparities in employment precarity. While the share of all workers facing precarity grew between February and August 2020, the share of women and Black, Asian, and Hispanic workers grew at a greater level.<sup>1</sup> This can be attributed in part to occupational segregation, whereby women and people of color have been disproportionately represented in lower-wage jobs,<sup>2</sup> some of which were hard hit by pandemic disruptions.<sup>3</sup> The pandemic also exacerbated barriers to work such as transportation<sup>4</sup> and childcare<sup>5</sup> for lower-income workers. Accordingly, loss of income

requires income replacement for those who lost employment or experienced cuts in hours due to these disruptions to manage household expenses and minimize material hardship. Of course, a huge source of replaced income came in the form of expanded federal benefits programs like SNAP and unemployment insurance. Yet, for many, these programs were unavailable or insufficient. Our report examines several strategies used by workers in January, February, and March 2021, including side jobs and reliance on family and friend networks. We use “side jobs” to mean a variety of formal and informal work that is not one’s primary (pre-Covid) source of employment, such as freelance work, online or off-platform gig work, selling items and services, and starting one’s own side business.

As a society, the U.S. places an emphasis on work as a vehicle for economic mobility despite evidence that it is an imperfect vehicle, as low-wage workers’ advancement opportunities are limited.<sup>6</sup> Increasingly, it is difficult to support the average household on a low-wage job or jobs. According to a Brookings Institution analysis of 2019 Census data, 14 million households with children in the U.S., or 44 percent, did not earn enough in pre-tax or pre-transfer wages to cover their expenses; and female-headed (53 percent), Black (58 percent), and Latino or Hispanic (57 percent) families were disproportionately in this situation.<sup>7</sup> Due to inconsistent hours, the need to juggle caregiving, and other challenges, multiple jobs are often necessary just to get by. The share of U.S. workers with a second job increased from 6.8 percent in 1996 to 7.8 percent in 2018, and workers with more than one job were more likely to be women and to earn lower wages than those with only one job.<sup>8</sup> The same Census Bureau research also found that the share of workers with more than one job decreased during economic downturns.<sup>9</sup>

Although online gig work platforms predate the pandemic, closures increased demand for the delivery services offered by some. Gig apps such as Uber and DoorDash have provided easy access to side income, with 16 percent of adults reporting having ever used an online app to earn money,

according to a 2021 Pew Research Center study.<sup>10</sup> The study found that 52 percent of adults who had performed online gig work in the past year did so to cover gaps in their income. According to the Federal Reserve Board's 2021 Survey of Household Economics and Decisionmaking, 25 percent of individuals describing their financial well-being as "hard to get by" engaged in gig work, as compared to just 17 percent of those who described themselves as living comfortably.<sup>11</sup> This included online gig work as well as selling or renting items and other paid work characterized by flexibility in when and how one works.

The pandemic pushed some low-wage workers to rely on online app, informal, or short-term work as their main source of income, based on surveys and interviews with New York metropolitan area workers in 2020.<sup>12</sup> The authors of the New York study cite the low barriers to entry and autonomy of this type of work as important draws, particularly compared with the application process and eligibility requirements of social safety net programs.

This has implications for contract or informal workers, which includes most of the gig workers referenced above and those in our analysis of AVP interviews. These workers are often excluded from the protections and benefits afforded W-2 workers. While pandemic-era unemployment insurance was extended to self-employed and independent contractors, these benefits only covered lost income through the end of 2020. Further, these protections are not available for those performing work that is not formally reported. The reliance on side gigs and contract or informal work points to issues raised in the literature, such as greater economic insecurity experienced by those on the fringes of the workforce in the absence of broader social safety net protections. Notably, however, some of these workers likely had access to unemployment insurance through pandemic-era expansions, even if they would not ordinarily be eligible.<sup>13</sup>

In addition to seeking supplemental work and

income, reliance on friends and family can be an important coping resource for households facing hardship. Yet, the networks of households living in poverty tend to be under resourced and may lack ties that can be leveraged to get ahead.<sup>14</sup> Even so, studies have found that lower-income, lower-wealth communities and communities of color engage in beneficial reciprocal giving or mutual aid based on needs.<sup>15</sup> Strong social networks are important during and after a crisis, improving resilience to the acute shock by providing access to resources and information needed for recovery.<sup>16</sup> Our analysis of AVP interviews provides additional context around these trends and highlights the importance of supplemental sources of income, no matter how unreliable, and of the generosity of friends and family in addressing material hardship due to Covid-19 employment disruptions.

### Data and methodology

This analysis is based on interviews collected as part of the large-scale qualitative American Voices Project. The AVP relies on immersive interviews to deliver a comprehensive portrait of life across the United States.<sup>17</sup> The 198 interviews we analyze were conducted from January through March 2021. At this time, two Economic Impact Payments had been issued and a third was pending. Enhanced federal unemployment insurance had wound down from \$600 to \$300 per week, while the child tax credit expansion had not yet begun. Thus, the time represents a period of relative uncertainty, but also of optimism for many as vaccines were rolling out and the delta and omicron variants had not yet emerged.

Our sample is relatively representative of the demographics of the U.S. as a whole, with some key differences given the sampling technique used for the AVP (Table 1). Our sample slightly over-represents women, who account for 58.1 percent of the sample (vs. 50.5 percent of the U.S. population). Also according to the Census Bureau's 2021 American Community Survey, 58.1 percent of the

population identified as non-Hispanic White, 18.8 percent as Hispanic or Latino, and 11.8 percent as non-Hispanic Black. Hispanic or Latino individuals were underrepresented in our sample, while Black individuals were overrepresented. Low income respondents are relatively overrepresented and high income respondents underrepresented compared to the U.S. population, a function of the oversampling of high-poverty communities and households in the AVP research design. The range

of ages in our sample was comparable to the U.S. population, except in that AVP respondents were required to be 18 or older. There were slight differences in academic attainment. In aggregate terms, the share of the sample with less than a high school diploma was somewhat lower than that of the U.S. population, while the share with a college degree was closer to the aggregate population. The share of our sample with a high school diploma or GED (labeled “High school”) and with some col-

**Table 1. Distribution of sociodemographic characteristics**  
Total sample size: 198

	Sample (number)	Sample (%)	U.S. Census Bureau (2021)
<b>Gender</b>			
Female	115	58.1%	50.5%
Male	81	40.9%	49.5%
<b>Race-ethnicity</b>			
Non-Hispanic white	107	54.0%	58.1%
Non-Hispanic Black	45	22.7%	11.8%
Hispanic (of any race)	26	13.1%	18.8%
Non-Hispanic other race (including two or more races)	17	8.6%	11.3%
<b>Income</b>			
Low (below \$35,000)	99	50.0%	25.2%
Middle (\$35,000 to \$74,999)	42	21.2%	28.1%
High (\$75,000 and above)	33	16.7%	46.8%
<b>Age</b>			
20-44	81	40.9%	33.2%
45-64	68	34.3%	25.2%
65 and older	31	15.7%	16.9%
<b>Educational attainment</b>			
Less than high school	12	6.1%	10.7%
High school	85	42.9%	26.3%
Some college	20	10.1%	28.1%
4-year college degree or higher	76	38.4%	35.0%

Note: Not all respondents answered all items. Missing cases are omitted from table rows for simplicity but included in the percentage calculations. Categories with counts of 10 or fewer are excluded or combined with other categories for confidentiality purposes.

Sources: Self-reported data from Winter 2021 AVP respondents, 2021 U.S. Census American Community Survey 1-Year estimates.

lege differed more from the 2021 Census data, as respondents were more likely to have a high school diploma and less likely to have some college than the overall population estimates. Although our AVP sub-sample socioeconomic characteristics track reasonably close to those of the U.S., we recognize that limitations remain in its representativeness. Further, the small sample and particularly low numbers among some groups make it impossible to analyze differences between groups.

Our analysis relied on both a pre-generated codebook and our own inductive coding of the 198 transcripts in our sample. The codebook, created by a team of AVP analysts to assist with the *Monitoring the Crisis* series, highlighted 2,052 references to material hardship and the ways in which households coped with hardship. We also independently read and coded selections of the transcripts, concentrating on questions in the interview instrument around living costs and resources and the impacts of Covid. Finally, we reviewed a question in the AVP's quantitative questionnaire that asked how respondents make ends meet. In our analysis of the data, we found a wide range of strategies, including rationing, increased uptake of public benefits, and credit card usage. Our team found that two strategies emerged as dominant themes: side jobs and borrowing or receiving money from friends or family.

### Covid disruptions and making ends meet

Based on our analysis, AVP respondents continued to struggle in the early months of 2021. Our analysis uncovered themes of lost work and strategies for replacing income during this period, often to simply meet basic needs. Common sentiments included the struggles surrounding pandemic related disruptions and the need to incorporate new income sources as well as borrowed or donated resources from friends and relatives. A man unable to secure a stable job in his community described his own circumstances as a huge hit and his response as a hustle to survive.

*“Everything has been put on hold, because of COVID. It was a huge hit as far as financially. We’ve exhausted almost every possible frickin resource to stay alive. We had to survive like we have I mean, hustled and I mean, I literally went to pick up food from a food bank yesterday but we’re all in this trouble.”*

*White man, age 20-44, low income*

## Many AVP respondents described employment and income instability caused by ongoing Covid closures and market disruptions

### Lost work

Job loss, reduced or unreliable hours, or the loss of self-employment were notable among AVP interviews conducted in early 2021. To put this in context, according to the Bureau of Labor Statistics (BLS), in April 2020 the national civilian unemployment rate reached 14.7 percent<sup>18</sup>—the highest rate observed since data collection began in 1948. Unemployment remained elevated even as businesses reopened and public health conditions improved. By March 2021, when the last of our interviews were conducted, unemployment had fallen to 6.1 percent.<sup>19</sup> This rate, however, is still significant in comparison with the pre-pandemic rate of 3.5 percent in February 2020.<sup>20</sup> Additionally, unemployment had not impacted all U.S. workers evenly. The March 2021 unemployment rate was 5.4 percent for white workers, while the rate for Black (9.6 percent) and Hispanic (7.7 percent) workers remained much higher. Compared to February 2020 levels, the unemployment rate remained 2.4 percentage points higher for white workers, 3.6 percentage points higher for

Black workers, and 3.3 percentage points higher for Hispanic workers. The unemployment rate among working-age adults 25 years and older differed greatly by educational attainment as well, at 8.4 percent for those with less than a high school diploma and 3.7 percent for those with a bachelor's degree or higher. Compared to February 2020 levels, the unemployment rate was 2.6 percentage points higher for those with less than a high school diploma and 1.8 percentage points higher for those with a bachelor's degree or higher.

AVP respondents spoke directly and specifically to experiencing these broader trends. Many AVP respondents described employment and income instability caused by ongoing Covid closures and market disruptions, including the following man who worried about supporting his family and woman whose husband's job yielded fewer opportunities. Particularly for those living in a family unit, the uncertainty of where work will materialize and how many hours of work will be scheduled presented hardships.

*“So like it went from me working and getting paid every week living well, like being there for my family to now I have to see where I'm going to get my next paycheck from.”*

*Black man, age 20-44, low income*

*“Well, the truth is that it has been a little difficult, because in spite of all this, since my husband is the only one who works, when the pandemic started, the truth is that his work was very scarce. There were days when there was no work at all and they had to go home. And even so, right now he only works three days a week. But they go those three days a week and they still don't have enough work.”*

*Hispanic woman, age 20-44, middle income*

Covid-related disruptions to the workplace manifested in direct or indirect impacts on workers. Closures or mandatory isolation due to an exposure directly affected some workers while decreased demand led to cascading effects for others.

*“I lost my job, I was working in housekeeping, and I lost my job because of it. The past year has been a battle for me, since Coronavirus started, with my job.”*

*Hispanic woman, age 20-44, low income*

A man reported that he lost his job during the pandemic and was able to secure a position that outfitted business offices, however, the transition to remote work impacted the demand for physical office space, making this work much less consistent.

*“Well, actually, this week with the job that I'm at now I actually haven't even worked this week, because... we actually don't even have work, so it's like from my last paycheck like when it comes back up and like bills still need to be paid.”*

*Black man, age 20-44, low income*

### Side jobs

Given the employment disruptions described above, side jobs were a consistent strategy for income replacement in early 2021 among AVP respondents. Side jobs or gig work are important forms of supplementing income and addressing financial hardship, particularly for those without stable full-time employment. According to the Federal Reserve Board's 2021 Survey of Household Economics and Decisionmaking (SHED), people who had a part-time or temporary job reported more financial strain than people who worked full-time, with 29 percent of part-time workers and 31 percent of temporary workers claiming to be “just getting by” or “finding it difficult to get by,” as compared to only 16 percent of full-time workers.<sup>21</sup> It was also the case that part-time employment was more prevalent among women (16 percent) than men (10 percent).

Thus, many of these workers supplemented their income with gig work, such as online gig work, providing a service, or selling items. The 2021 SHED found that 16 percent of adults reported performing gig activities in the prior month and 36 percent of those were regular gig



workers, spending at least 20 hours in the prior month working gigs.<sup>22</sup> The majority (54 percent) worked at least one other job. 29 percent of all gig workers perform freelance or gig work out of necessity, and 33 percent of all gig workers actually spent more time doing gig work than they did one year prior. Overall, these data point to a wide array of circumstances and arrangements in which gig work and side jobs are deployed.

Early in the pandemic, many AVP respondents reported using gig work to supplement their incomes and make ends meet. Side jobs and gigs that respondents engaged in included participation in research studies, delivering groceries, braiding hair, babysitting, fixing computers, putting together furniture, and other odd jobs requiring a skill. Respondents continued to mention gig opportunities in winter 2021, including selling handmade personal protective equipment, or providing other types of services, even those which might typically require a license, to supplement income.

*“Like I’ll pick up laundry, and every once in a while...Oh, if people want beauty services, they can give me a donation...they can donate to my school supplies or whatever so just kind of random stuff I guess.”*

*White woman, age 20-44, low income*

Another example given similarly sought local opportunities to help neighbors with odd jobs and skilled labor.

*“I do some side jobs as well. Sometimes there are local farmers that need help....so I’ve gone out and helped them before do things on their farms....And so when other my neighbors and stuff have stuff that breaks like appliances, etcetera. They’ll give those to me, and sometimes if there’s good parts I’ll sell them...or I recycle them for the scrap metal.”*

*White man, age 20-44, high income*

However, since some of these side jobs involved in-person interaction and the pandemic affected demand for in-person events and services, some

AVP respondents reported reductions in the availability of such work. One woman who lost her job in cleaning described making food as a way to have additional income, although her business slowed during the pandemic as fewer parties occurred.

*“But I make [food], and the way it varies is that, with Coronavirus, people don’t have parties very often, and there are fewer sales.”*

*Hispanic woman, age 20-44, low income*

Local differences in public health risk, levels of comfort, or possibly local social distancing rules were apparent in the diversity of experiences among respondents. Another interviewee also noted that the pause or slowdown in parties led to inconsistent work.

*“It’ll be every once in a while, if it’s a friend’s birthday party or something like that because they’re private parties. So, if a promoter of the party will call me out, it’s your friend’s birthday party, do you want to come and [serve at] the party? So, it’ll be really random, maybe once every two months.”*

*Non-Hispanic woman, age 20-44, low income*

Respondents also mentioned that academic seasonal and temporary jobs in universities and schools were lost because of the pandemic, yet some took advantage of the increased usage of videoconference technology and the availability of remote work. One man reported adopting a virtual platform so that his tutoring work wouldn’t be interrupted.

*“I found some students, I started tutoring in the last year - And with the help of one of my students that I am tutoring, they found other students....And we started online tutoring.”*

*Non-Hispanic man, other race or more than one race reported, age 20-44, high income*

Online gig apps were common tools for increasing income among AVP respondents, who used a wide variety of apps to access the gig economy,

such as Facebook Marketplace, Doordash, Youtube, Lyft, Instacart, Ebay, Amazon, and GoFundMe. For example, one woman began delivering food prior to the pandemic and continued to do so as her primary source of income in early 2021.

*“I was working, I did some food delivery, and that’s it.”*

*Black woman, age 45-64, low income*

## For some, the pandemic led to a reevaluation of priorities and desire to find dignified work with a better work-life balance.

While many had taken advantage of these platforms for years, these were also cited as tools used to earn extra money during the pandemic. One respondent described how after the pandemic he used multiple online gig apps for finding side jobs to make ends meet. The use of multiple platforms was not uncommon among AVP respondents. Some transitioned these side jobs into primary income sources.

*“Since COVID, I had to kind of change what I was actually doing as far as just getting out of the house and doing some work and stuff like that. So I found out about an online food delivery platform. So I pretty much learned the routes, you know, doing that really, you know, driving all around...so I did that which was I still do, but I now do it with a driving app which delivers packages, prescriptions and various things, so it’s a delivery company that you pick and choose the jobs that you want to try that seem to get, and then I also do other delivery apps whenever I want to.”*

*Black man, age 45-64, low income*

Another respondent living with her mother and children began creating and sharing content in response to losing work during the pandemic:

*“Yeah, I make about three or four videos a day, sometimes I’ll make more if I, you know, come up with content ideas, but I make about two cents a view, and then I get thousands of views on the regular, sometimes I’ll get like over 200,000 views, it just really depends on the day and the video...I get payments from other people and the app.”*

*White woman, age 20-44, middle income*

Many respondents reported entrepreneurial or self-employment activities. Some were initiated during the pandemic to make ends meet while others were ongoing businesses or activities disrupted by the pandemic. Again, entrepreneurship as a coping strategy was present before the pandemic but, based on our analysis of AVP interviews, seemed to have intensified with the closure of commerce and lockdowns. The activities mentioned by AVP respondents include selling homemade food and beverages, selling their crafts and jewelry at fairs, and selling a company’s products directly to consumers. Interestingly, some activities overlap with definitions of other types of side jobs. However, interview subjects explicitly represented these strategies as business enterprises. A man described how the pandemic made it harder for him to sell from brick and mortar stores, so he transitioned to selling his collections on Ebay with the hope of opening his own online store. Unfortunately, he found he had less pricing power and a greater time commitment on the platform versus in a store, which cut into his profit.

*“I do eBay, but right now - and I do eBay every day because, like I said, I sell there. I also - I’m a collector, period, okay. I mean I got so much stuff I could open up a store (...) I make profit-wise, it is a dollar, but like I tell my wife, it is - I got a 100 different things out there to sell, and it’s a dollar each, that’s \$100, so.”*

*Black man, age 65 or over, middle income*

For some, the pandemic led to a reevaluation of priorities and desire to find dignified work with a better work-life balance. Some respondents, particularly those with higher incomes, also valued positions that provided a higher sense of purpose or were more aligned with their passions, such as working more closely with people or starting a real estate venture.

*“...it would be interesting to be a small business owner or [own short term rental properties]... houses in the woods that we went to... to [rent] it out occasionally and just to get myself into the woods. So, I would like to not just have the same daily experience to have an escape, maybe like a cabin or something or to have adventures in terms of traveling. Yeah, I wish something interesting for myself.”*

*White man, age 20-44, high income*

A man lost his previous employment due to Covid and took the opportunity to launch a new business. This was not without difficulties, given shifts in the overall economy. As a result, he resorted to taking on side jobs outside of his own business to make ends meet.

*“I had to go from that job to basically nothing and I had to use my savings to start up my own business and get by that way and even then it's been difficult because most people have been affected by it as well...I do a plethora of work. So, I have a cleaning business. I also work on [things for people], general handyman work as well. So, it's an all around thing that I do. That's what I do for a living.”*

*Hispanic man, age 20-44, middle income*

### **Borrowing or receiving money**

Many respondents, across age and race-ethnicity, reported that their families, neighbors, or friends, would be the primary resource they would use if they needed money urgently. In fact, a theme present was the alleviation of hardship through arrangements with family, such as family members covering bills—including healthcare and insurance,

grocery, and phone bills—as well as ad hoc monetary gifts. Some respondents also indicated that their need to borrow money increased during the pandemic. A number of respondents felt thoroughly financially supported by their networks, despite the challenging times.

*“I know if anything if anything I need or anything you could talk about or if I'm in a financial state and anything my family will - always will have my back.”*

*Black man, age 20-44, low income*

Borrowing or receiving money from parents, grandparents, romantic partners, romantic partners' families, friends, siblings, daughters, sons, extended family, etc., was common among respondents. For many, this support predated the onset of the pandemic, suggesting ongoing needs that were heightened by the pandemic. For example, a woman diagnosed with cancer had become reliant on a number of friends in her network, which she was thankful to have once the pandemic began.

*“Over the past year, I've been dealing with the cancer and it's getting progressively a little harder, so I have gone through some financial stresses that I have had between my family sending me a \$20 bill and my girlfriend giving me some help and the girl upstairs helping me clean up the house. It's just been normal everyday stress and strain. I've been under quite a bit of stress, but I've managed to get through it all with the help from my friends and the Lord up above. It always will find way.”*

*White woman, age 65 or over, low income*

A respondent described this type of preexisting support network as mutual aid that has provided an infrastructure for reciprocal giving during the pandemic. Mutual aid in a community context is a formal or informal system for giving and receiving resources, including goods or, in the case of this respondent, cash. Recent studies have noted instances of Covid-specific mutual aid networks for food and emergency supplies.<sup>23</sup>

*“In COVID, we’ve seen, before COVID, you know, this was existing, this idea of mutual aid. We care for each other, so I had a friend who is starting his business helped with \$1000, Hey, you know, I got my own investment, I’ve invested in you a little bit, let me know if you need anything else.”*

*White man, age 20-44, low income*

Family and friends were also a source of non-monetary, yet valuable in-kind support via housing assistance. The pandemic exacerbated housing instability due to income loss and subsequent rent debt that led to evictions or other involuntary moves. These events caused separation from one’s existing community and often moving in with family members or friends. For some, this was manifested in a prolonged stay or a series of temporary moves described by some as “couch surfing.”

Mortgage forbearance programs, foreclosure and eviction moratoria, and Emergency Rental Assistance staved off mass foreclosures and evictions due to elevated unemployment and accumulating rent debt at the time our interviews were conducted. However, the effectiveness of these interventions varied, particularly those that targeted renters with the greatest need.<sup>24</sup> Thus, many facing housing instability turned to those in their social networks for vital assistance with shelter. Although doubling up, where households have one or more adults in addition to the head of household and spouse or partner, occurred before the pandemic, respondents also indicated Covid income loss led to doubling up with friends and family in early 2021. For some, this led to increased expenses. For example, a woman noted that her adult step-daughter moved into her house due to the pandemic and that she and her husband assumed the step-daughter’s expenses.

*“she just moved like last year here because, you know, not financially stable.”*

*Non-Hispanic woman, other race or multiple races reported, age 20-44, high income*

Traumas that impacted the safety or availability of one’s housing, including natural disasters, accidents, and intimate partner violence, were experienced by several AVP respondents and those in their networks. A respondent took in a close friend experiencing the compounding impacts of the pandemic, abuse, and legal uncertainty.

*“My friend, who’s staying with me with her kids right now. I feel like I have a more of a connection with her than I’ve been able to have pretty much with anybody else while living here. We met a few years ago, and we just kind of connected, and just then only [recently] has she really needed my help with anything. And so, I told her to come stay here, because she had a she is...going through custody and [being abused]... So, I’m trying to help her get away from all that.”*

*White woman, age 20-44, low income*

## Conclusion

The pandemic’s impact on employment and job seeking was acutely felt. Many AVP respondents indicated the importance of online or in-person side jobs to make ends meet, although some of these opportunities were also negatively impacted by Covid. Respondents also described borrowing or receiving money from their social networks. These supportive ties were crucial to surviving pandemic-related material hardship, though housing instability interrupted some respondents’ existing place-based social networks.

Our findings highlight the importance of two types of data that are not traditionally tracked. First, as engagement in the gig economy has become more common, data on income and employment from this sector are increasingly available. However, most of the new data sources still lack nuanced information about the gig economy experience. Second, the narrative details provided by the in-depth interviews conducted through the American Voices Project highlight the importance of hearing directly from individuals to demonstrate how broader trends are playing out in families’ lives. Some of the effects of the pandemic

on people's economic circumstances are only broadly identified with survey data. Adding nuance through qualitative research, like the American Voices Project, enables us to better understand not only the nature and details of observed trends, but also the meaning for individual lives and future trajectories. While surveys told us about the prevalence of side jobs, for example, these interviews illuminated both the increase and loss of opportunities associated with the pandemic and help us understand their role in bridging some pandemic induced gaps. These data are also useful for identifying emergent themes that may be more fully investigated in the future through further quantitative and qualitative work. In this piece, we saw the important role that informal assistance plays in the economic lives of many people. This trend may be more fully explored with additional data to understand both its prevalence and consequences, and how reciprocal such arrangements are over the long term.

Overall, this report highlights how people were faring as the pandemic persisted and some pandemic-era benefits (like unemployment insurance) were ending while others (like the expanded child tax credit) had not been issued yet. We heard the stories of people struggling to get by and making compromises likely to have long term consequences for their economic and social well-being.

## Notes

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