



It took a pandemic...

Expanded assistance, material hardship, and helping others during the Covid-19 crisis

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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 conducted during recent months to provide timely reports on what’s happening throughout the country as the pandemic and recession play out. To protect respondents’ anonymity, all quotations presented in this series are altered slightly by changing inconsequential details. To learn more about the American Voices Project and its methodology, please visit inequality.stanford.edu/avp/methodology.

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In the wake of the Covid-19 crisis, many people are facing severe economic challenges. Unemployment soared and changes in child care and public education often required parents to provide additional care for their children at home. As the virus and unemployment persist, many people are at risk of long-term economic distress, though the impacts of the pandemic-induced recession are not spread equally. Using in-depth interviews from the American Voices Project (AVP), we seek to understand the experiences and outlooks of people across the United States and document differences in how the pandemic is impacting household finances. We address three key questions: (1) How have individuals and families experienced the economic impacts of the pandemic, the resultant relief package, and the expansion of the social safety net with the CARES Act? (2) How do they view the relief that was offered and what do they think is needed to manage this crisis? (3) How do these experiences and views vary by pre-Covid histories of hardship?

Based on AVP interviews across the country conducted between July and October 2020, we find that experiences of hardship during the pandemic varied greatly. While the CARES Act helped many, it was not universally accessible or sufficient. Some managed to scrape by with the increased support, and others needed more than was provided. Some struggled to access benefits for which they were eligible; others were expressly excluded from benefits that would have helped them. And still others reported that, due to the CARES Act, they were actually better off than they were prior to the pandemic (at least in the short term). A final group expressed that the aid was unnecessary for them and it could have been better directed toward those most in need.

These varied experiences led to different coping strategies to meet basic needs during the pandemic, including reducing expenses; drawing on savings; relying on friends, family, and community resources; and taking on debt. We also find broad support for the government's relief efforts, and relatively few mentions of the racialized and stigmatized narratives of the safety net that dominated past public discourse.¹ In contrast, we find frustration that a more expansive safety net was only available once the country faced a pandemic. Contrary to

KEY FINDINGS

The Covid-19 pandemic exacerbated hardship for many of those already experiencing difficulties prior to the pandemic.

The CARES Act cushioned the blow for many who lost income due to the pandemic, but many still struggled to get by. Some who were better off felt relief was unnecessary for them and could have been better directed to those most in need.

Those excluded from government support, due to either eligibility or access constraints, often turned to families and friends, took on debt, or limited their spending. Those who received inadequate government support frequently resorted to the same strategies.

Many respondents spoke positively of relief efforts, and expressed that additional, yet more targeted, support was needed. This may suggest a policy window for longer-term expansion of safety net programs.

what we might expect in an increasingly polarized society, many interviewees, with diverse political ideologies, called for more relief and better targeting of these efforts so that aid is commensurate with

need. Importantly, this may suggest an opening to expand the social safety net over the longer term, as increased support becomes normalized.

Brief overview of the U.S. safety net

For the purposes of this report, we define the safety net as government programs that provide financial relief to those who are experiencing ongoing financial hardship, life challenges, or circumstances such as illness, injuries, retirement, and unemployment. In the case of the Covid-19 pandemic, we additionally consider individual support provisions of the CARES Act to be part of the safety net. Safety net programs are often targeted to households, families, and individuals with low income, and sometimes low assets. For example, Temporary Assistance for Needy Families (TANF) and the Supplemental Nutrition Assistance Program (SNAP) are two of the primary programs for low-income households.² Eligibility for these programs is determined by the official U.S. poverty thresholds. In 2020, the annual poverty threshold for a single adult was \$12,760. If an individual's annual income is below a set percentage of the poverty threshold for their family composition, they are eligible for financial relief. Note that the cutoff for assistance varies by program and sometimes by state of residence. For example, federal SNAP benefits are available to those with gross income no greater than 130 percent of the poverty threshold, and net income at or below the threshold. There is also an asset test so that those with significant resources (such as savings) are excluded from eligibility.³

The programs that we have today are the product of political and social debates about who qualifies for support and the appropriate role of government in providing assistance. They are also influenced by a long history of racism that infiltrates our institutions and policies to this day. Historically, the requirements and qualifications for granting financial relief have been heavily shaped by assessments of “worthiness” that are strongly tied to racist and sexist stereotypes. For example, during the Reagan administration in the 1980s, the U.S. government sought to use stereotypes such as the

“Welfare Queen” to undermine the legitimacy of welfare recipients’ claims and justify large cuts to welfare programs. The term “Welfare Queen” was used to describe economic dependency by stigmatizing Black women in particular as unemployed, unwilling to work, and seeking to unfairly benefit from the welfare system. Thus, poor Black women became symbols of what was deemed wrong with America.⁴ This helped to undermine support for welfare and cast hardship as the result of individual failures and dependency, rather than social structures, practices, and institutions producing poverty.

The next round of safety-net reform was likewise highly politicized and heavily influenced

We find broad support for the government’s relief efforts, and relatively few mentions of the racialized and stigmatized narratives of the safety net, that dominated past public discourse.

by similar racist and sexist narratives about worthiness and individual liability. In August 1996, Congress passed and President Bill Clinton signed into law the Personal Responsibility and Work Opportunity Reconciliation Act, also known as welfare reform. The act ended the federal government’s 61-year commitment to providing cash assistance to poor families with children and put an end to Aid to Families with Dependent Children, replacing it with a new program, TANF, that placed a five-year lifetime limit on federal welfare benefits and required adult recipients to engage in work activities or lose benefits.⁵ Through this process, worthiness was ascribed to paid workers while the value of caregiving was

diminished. We see reverberations of this thinking in the current day whenever policymakers call for greater work requirements tied to safety net programs.⁶ Federal welfare reform also denied benefits to immigrants, banning state and local governments from providing all but emergency services to undocumented immigrants.⁷

These debates about social welfare and worthiness also shape the support made available during the pandemic through the CARES Act. For example, the CARES Act included an additional \$600 in unemployment benefits. One of the major objections to extending the \$600 payment was that it encourages people to remain jobless, rather than incentivizing a return to work.⁸ Additionally,

undocumented immigrants and those in mixed status immigrant families are excluded from key CARES Act provisions, reifying definitions of who is worthy in the country. To better understand how this new source of social welfare impacted people's lives and how individuals felt about it, this report highlights the pathways and structural barriers people faced in accessing financial relief and examines their responses, ideologies, and perceptions of the CARES Act.

Data and analysis strategy

Our findings come from analyses of 190 interviews conducted as part of the American Voices Project between July 10 and October 5, 2020. Respondents came from households randomly drawn from communities selected to participate in the study. These communities were selected to represent national variation in terms of racial composition, poverty levels, rurality, and geography. In-depth interviews offer us an opportunity to examine underlying processes and individual interpretations around key events and experiences, which are often unavailable in survey data.¹¹

Table 1 provides a description of our sample and compares it to the U.S. adult population from the 2019 American Community Survey (ACS).¹² This table shows that men, those born outside of the United States, and both Hispanic and Asian¹³ populations appear to be significantly underrepresented in our data. However, this comparison is not based on AVP sampling weights, and all manner of other methodological differences suggest caution is warranted in making comparisons.¹⁴

We recognize the centrality of race-ethnicity and the role of structural racism, sexism, and heteronormativity in shaping the experiences of material hardship. Although our small sample rarely permits a nuanced analysis of these factors, where differences emerged, we note them. The time range of interviews analyzed for this report allows us to examine what the direct assistance provisions of the CARES Act meant for people and how they impacted their experiences of hardship during the pandemic, as well as to detect some preliminary

CARES ACT

In an effort to mitigate the serious financial hardship brought on by the Covid-19 crisis, Congress passed the nearly \$2 trillion Coronavirus Aid, Relief, and Economic Security (CARES) Act, signed into law on March 27, 2020.⁹ In addition to providing broader economic relief to businesses, states, and Native Nations, the CARES Act provided critical direct income assistance to households including economic impact payments (EIP) and expanded unemployment insurance. These economic impact payments offered up to \$1,200 for eligible adults and an additional \$500 for each dependent child under age 17 (phasing out with high income). Expanded unemployment insurance (UI) benefits included widened eligibility, lengthened the maximum duration of benefit receipt, and provided a supplemental \$600 payment weekly for all recipients through July 31, 2020. The CARES Act, however, was never intended to cover all Americans in need. Many individuals and households were expressly excluded (for example, immigrant families who filed taxes with an Individual Taxpayer Identification Number) and traditional definitions of family were reinforced.¹⁰

themes about what the absence of ongoing relief meant for families.

The interviews lasted around two hours on average and covered a wide range of topics. For this report, we examined discussions of finances, employment, and the social safety net.¹⁵ Research staff and interviewers wrote detailed memos that form the foundation for our analyses. Note that

identifying details have been altered and all names used are pseudonyms. When reporting race-ethnicity, we draw on respondents' own language and preserve their self-reports. For example, some respondents identified as Black, while others identified as African American.

We focus on how the pandemic disrupted individuals' and families' economic well-being and the

Table 1. Distribution of age and socioeconomic characteristics (n=190).

	AVP sample (N)	AVP sample (%)	ACS, U.S. Census, 2019 (%)
Age			
18–34	47	25.7	29.8
35–49	47	25.7	24.4
50–59	35	19.1	16.4
60+	54	29.5	29.4
Gender			
Man	73	39.0	48.7
Woman	113	60.4	51.3
Race-ethnicity			
Hispanic, Latino, or Spanish (of any race)	14	7.6	16.4
Non-Hispanic			
White	110	59.8	62.8
Black or African American	35	19.0	12.1
Mixed race	14	7.6	1.8
Other race	11	6.0	6.9
Educational attainment			
Less than HS	10	5.4	11.5
HS or GED	41	22.0	27.6
Some college/ associate's	61	32.8	30.3
Bachelor's and higher	74	39.8	30.6
Born in the United States			
Yes	170	89.9	83.4
No	19	10.1	16.6

Note: Interviews were completed between 7/10/2020 and 10/5/2020. The Census requests information on respondent sex, while AVP interviewers asked participants to report their gender. For this table, we have coded sex data from the ACS as male = man; female = woman. Additionally, Census guidelines suggest not reporting on populations with fewer than 10 respondents. Accordingly, some categories of respondents are too small to report their numbers here. Our sample does include non-binary and transgender individuals, but there were too few sampled to report. Similarly, the small cell sizes for other races necessitated grouping into one category to meet Census guidelines.

role of relief provisions. We also examine use of traditional safety net programs and other strategies for making ends meet. Finally, we consider how people spoke about expansions to the safety net through the CARES Act and more generally their thoughts and feelings about government support.

Cashing in, getting by, and being left behind

Initial research on income supports in the CARES Act suggests they prevented dramatic increases in material hardship. There is not consistent evidence that people were worse off in the aggregate by late summer/early fall (when unemployment insurance and other CARES Act assistance began to expire) than before the pandemic. At the same time, the demographics of disadvantage including by race-ethnicity, gender, age, and family structure may be more pronounced, with those who were struggling before often facing greater burdens during the pandemic.¹⁶ Reports of food insecurity steadily declined from April for all income groups, though rates remained high.¹⁷ As of mid-July 2020, evidence suggests that nonpayment of rent had not substantially increased from 2019, but moratoriums on eviction mean renters are not at imminent risk of homelessness. Estimates of monthly poverty rates released in June, with CARES Act relief in place, suggest that poverty rates remained close to pre-crisis levels following implementation of the CARES Act. This estimated poverty mitigation is seen across racial and ethnic groups, although poverty levels for Black and Hispanic individuals remain about twice as high as for their non-Hispanic white peers.¹⁸

These prior findings are consistent with many of the stories we heard on the ground, but experiences with the CARES Act varied substantially. We identified three groups in our data: those who relied on the stimulus check and unemployment benefits to meet essential needs and just scraped by; those who found that CARES relief augmented their income above pre-pandemic levels and may have been more than they felt they needed; and those who received limited or no support as they were explicitly excluded from the CARES Act,

had needs well beyond what was provided, or struggled to access benefits to which they were entitled. Though aggregate statistics highlight an overall positive impact of the CARES Act on the lives of many Americans, our data reveal that not all Americans benefited in the same way. The AVP data also allow us to examine how individuals responded when CARES Act relief was unavailable or insufficient.

Respondents who found the support offered by the government to be just enough told interviewers how the economic impact payments allowed for some “catch up” on essential needs, paying down car loans or covering car repairs, purchasing home appliances and other necessities, and even putting money into savings. For example, Mary, an African American woman in her early 60s who had been forced into an early retirement years before due to a disability, discussed how she was able to use the stimulus check to purchase a new washing machine:

I was renting [a washer and dryer] like for \$100 and change, per month.... But then the stimulus money, that helped me to find something.... So now, I got me a used one, nice and clean.... I don't have that monthly expenses on that.

Eric, an African American man in his mid-60s who was retired but had previously worked as a mechanic, talked about the importance of the stimulus for building his savings:

I got a child, so I'd be trying to save some money in case they run into problems now and then, you got to send them money or you had to catch the bus or a plane and go down there and see what's going on.

As Eric's and Mary's experiences highlight, this set of respondents was better off than they would have been without government assistance and were even at times able to save money or make purchases they might not have considered beforehand. Ultimately, though, the biggest impact of the CARES Act for this group was the ability to help them continue to get by. It did not dramatically change their lives, but ensured they had the means

to keep going through the financial difficulties of the pandemic and could provide a small cushion as the months wore on.

Additionally, some of those who had been struggling before the pandemic found themselves notably better off as compared to their pre-pandemic situation. These people often benefitted from economic impact payments and increased unemployment compensation, as well as increases in their SNAP benefit dollars. For example, Joan,¹⁹ a woman in her early 50s with three adult children, explained:

Actually I think there were a lot of people that are benefiting from the Covid. Like there's no way that my daughter would make \$241, plus \$600, that's over \$800 a week. She wasn't making that. I feel like it has benefited her.

While a number of people did find CARES Act support to be sufficient for their needs, the pandemic intensified challenges for many who had been struggling before the pandemic.

For individuals like Joan's daughter, the expansions to the social safety net not only provided security through a time of uncertainty, they also increased their income above pre-pandemic levels. These respondents were not suddenly making much higher wages, but were receiving income that they would not have seen in other circumstances. This outcome was only possible because their incomes were so low prior to the pandemic. Thus, while these respondents received important relief through the CARES Act, this must be understood in a context of low-wage work.

Mike, a white man in his late 20s, discussed the guilt he felt about receiving the additional unemployment benefits:

So, in June I was unemployed for a month... actually ended up in me being better paid.... So, I kind of benefited from the system unfairly there.

Though Mike was benefiting in accord with the rules, his relatively short period of unemployment and general job security during the pandemic meant that, for him, the augmented unemployment benefits gave him a boost in income that he felt was undeserved. We heard expressions of guilt like Mike's from a number of people who accessed benefits to which they were entitled but that they did not feel they personally needed. Many of these individuals looked to donate the additional income or placed it in savings for the future. Experiences like Mike's also led a number of respondents to state that better directed government support was needed for those facing the greatest hardship, as will be described below in more detail.

While a number of people did find CARES Act support to be sufficient for their needs, the pandemic intensified challenges for many who had been struggling before the pandemic. The needs of those of those who were already in precarious circumstances were not always adequately addressed or ameliorated by government action. Much like the pre-pandemic safety net, the expanded benefits did not offer equal access, usage, or support for all populations. While the CARES Act provided much needed support to many, it excluded an estimated 30 million otherwise eligible people from receiving economic impact payments. Dependents over the age of 17 and immigrants who filed taxes with an Individual Taxpayer ID Number (ITIN) rather than a Social Security number, along with their households, were not covered. And those whose incomes were so low that they did not need to file taxes also faced hurdles in receiving the impact payments. Those who were excluded were already more likely to be in poverty.²⁰ Although some benefit extensions were implemented, like increased SNAP benefits and emergency allotments, not all

states offered such benefits. For the lowest-income families that were already receiving the maximum benefit for their family size, additional relief was often unavailable, except for those with a child whose school was closed.²¹

Relatedly, many households struggled to access the unemployment benefits provided by the CARES Act, as antiquated disbursement systems struggled to meet demand, leaving many waiting a long time for needed money to come through. A significant barrier that appeared in our data was the lengthy process for unemployment offices to certify and disburse unemployment checks to people. Many of our respondents shared feelings of frustration trying to get in touch with the unemployment office. Patricia, in her 20s,²² mentioned that:

Unemployment has been a nightmare though, it took us, what, two months to actually get a person on the phone to talk to us. Throughout the entire process, you could not get a hold of someone if you went through the unemployment phone number, like you get sent to their voicemail or you sit on hold for eight hours.

Margaret, a white woman in her late 70s, shared how her 20-year-old granddaughter was having a difficult time with unemployment.

She had a problem with unemployment because she was working at a permanent job. And of course, got laid off. And then, because the unemployment was taking so long to come through and everything, she went and got a part-time job and it messed her up because now they don't want to pay her any of the unemployment. None of those \$600 extra that was coming in.

We also heard from many who should have been eligible but had to struggle to access unemployment benefits. John, a white man in his late 60s, described challenges throughout his life in finding and keeping work. During the pandemic, he detailed frustrating delays in applying for unemployment:

I was supposed to be collecting unemployment they now owe me for 14 or 15 weeks, I haven't

seen a cent of it and every time I call well, we're about a week behind, I call the next week well, we're behind about a week, and it keeps going like that, to the point now where they owe me about \$2,000. I'm surviving barely... .

Others facing challenging financial situations did not qualify for assistance. This includes people whose income disqualified them from benefits, but for whom bills were piling up and who were facing greater challenges as the pandemic unfolded. This lack of access to safety net provisions such as SNAP (i.e., food stamps) presented even more of a challenge as the pandemic wore on. For example, Monica, a Black woman in her mid-60s, noted that she faced challenges every month paying her bills. When asked how she copes, she responded:

One minute, I have it [the money to pay the bills], the next minute I don't. When [my husband] got a good job, you know, he'll help me when he can, but right now I need help and I get none. I'm relying on some type of government to help me, but you know, they don't give you food stamps because you make 7 cents over. They don't help you with the heat, same thing because you probably \$2 over. So, I get no help from no one.

Ultimately, without food stamps, Monica relied on coupons to help cut costs at the grocery store as best she could. Even though Monica remained employed during Covid-19, her finances continued to fluctuate because of debt she was trying to pay off. Because she was ineligible for assistance, she was left with little money. She was simply trying to stay afloat while living in a pandemic.

As Monica's and John's cases highlight, eligibility and access issues prevented many people from getting support they needed. Because the existing social safety net and the expansion under the CARES Act provided inadequate support for some respondents, like John and Monica, other strategies for making ends meet had to be drawn upon as the Covid-19 crisis continued. For those who had experienced hardship before, this was not a new adaptation, but one that required ingenuity and reliance on multiple methods to cut costs and get

money. Martha, a Latina woman in her early 40s, detailed her prior experiences struggling to pay rent and being on food stamps after getting pregnant at a young age. These experiences provided a lens through which she understood how she would respond to potential unexpected expenses during the pandemic. She explained:

When you grow up poor, you kind of don't have savings. It's just kinda like you figure it out as soon as things happen, basically.

For others, this was a new experience that led them to engage with their money and support systems in different ways. For all those facing economic insecurity, respondents described turning to some combination of three common strategies to support themselves and make it through the uncertainty of the pandemic: 1) relying on credit cards, 2) cutting back on groceries, medical care, and other essential but costly expenses, and 3) seeking support from family, communities, and social networks.

Ali, a white woman in her late 20s, who did not report any difficulty buying things she needed or paying bills before the pandemic, lost her job as a dancer in March and was unable to pay her rent. Ali described using several strategies to manage her expenses while her income was significantly reduced. She limited both her “extra” spending as well as spending on essentials like groceries and was also able to turn to her partner for financial support:

Well, recently my boyfriend has been paying for a lot for us but other than that I've just been like withstanding from any kind of extra spending. Like I haven't bought any clothes or like done online shopping or anything like that, kind of been like eating like less expensive food, getting like cheaper stuff at the grocery store.

Some participants relied on credit cards more frequently than they expected due to their decreased income. In households that experienced job loss, people often turned to credit cards as a way of bridging gaps in income. This is not an uncommon strategy for many people facing mate-

rial hardship, and research has noted the expansion in credit-card usage among the poor over the past decades and the resultant increases in debt.²³ Jacob, a white man in his late 60s, was retired and receiving money from two retirement accounts, one of which had not appropriately deducted taxes, leaving Jacob with a large bill. This made his situation particularly tight at the time of the interview, and he was struggling to afford food for himself and his pets. He discussed how he drew on credit and tried to pay off the resulting debt:

I wound up getting credit everywhere and I wound up using it. But what I wound up doing then afterwards, I started paying close to double on all credit cards, the minimum amount to try to pay them off faster.

Other respondents were able to access resources in their communities or to tap social networks to bridge economic gaps.

Some respondents relied on friends and neighbors for food or economic support. One respondent said, “I was unable to afford all of those things at once and so I had to borrow \$500 from a good friend of mine.” Another respondent said, “My son wasn't getting unemployment, I was giving him money without me having money, that's what we do for each other.”

In addition to tapping into their social networks, some people became more aware of and familiar with the services in their communities. For example, use of food pantries was a common strategy. One respondent stated, “I am on food stamps, but I haven't been using them because I've been able to get the food through the community.” Another individual mentioned, “I've heard about where they give away food. That's during the Covid crisis, that they just giving food away. I haven't taken advantage of, but I have had other people give me some food that they've gotten.” Together, these various methods helped respondents do the best they could to remain afloat in the face of a challenging economic crisis without broader government support. Though these respondents found whatever ways they could to support themselves, they were not as comfortable and secure as their peers who were able to access

sufficient support through the CARES Act. This result highlights the value of safety net expansions.

We're all in this together

Although experiences of hardship during the pandemic varied greatly, there was much consensus among our interviewees about the difficulties people were facing and the need for more safety-net support. Respondents frequently showed an awareness that people were struggling and tended to highlight the ways in which they were better off

We saw a generally positive attitude toward the expansion of the safety net through the CARES Act. Many respondents even went further, expressing frustration that it had taken a pandemic to produce the support the act provided and wishing that it would have been more targeted for those most in need.

than many others, even when facing real difficulties (see “The rise of the noxious contract” report in this series for a similar finding). What was perhaps more surprising throughout our interviews was a generally positive attitude toward the expansion of the safety net through the CARES Act. Many respondents even went further, expressing frustration that it had taken a pandemic to produce the support the act provided and wishing that it

would have been more targeted for those most in need. Most frequently, respondents who favored expanding government aid were individuals who at one point in life had experienced hardship themselves. But we heard similar narratives across racial groups, socioeconomic groups, and political orientations. David, an African American man in his early 60s, noted:

It's kind of a shame the way the economy is being ran because until the virus, you have to be I guess in a really, really bad shape to get all the services that's been given to us now and assistance that we are getting now. But before the virus, people didn't care about how you was doing this and that.

As with this respondent, there was a sense among many interviewees that previous attention to hardship had been inadequate, and that it should not have taken a pandemic to produce decisive action like the CARES Act.

Relatedly, many focused on the challenge posed by an expanded safety net that was broad in its reach but did not specifically target those most in need. Veronica, an African American woman in her early 30s, mentioned:

They need to do better and they need to reach out to the people that actually need help and stop giving away extra money and give it to the people that need it.

As evidenced in Veronica's comment, we often heard from people who lamented that aid was not better directed to those with greatest need. While past research has found that Americans generally support the idea of welfare in the abstract, racist stereotypes of welfare recipients as largely Black and undeserving are frequently drawn on explicitly and implicitly to challenge specific welfare programs.²⁴ These narratives were not completely absent from our interviews, but the prevalence of alternative narratives focused on need rather than deservingness stood out. This result aligns with earlier findings highlighting shifts in opinions on welfare during economic recessions.²⁵

For those faring relatively well, these views were often accompanied by feelings of guilt and acknowledgment of privilege. Narratives of privilege were unevenly distributed by race. Respondents who expressed being lucky and privileged that Covid-19 has not impacted them as much were disproportionately white. This is in line with the disparate impact we know Covid has had as both a health and financial crisis on Black, Hispanic, and Native communities. George, a white man in his 30s, described his own recognition of his privilege:

Just from these conversations that we've been having and when I start to kind of itemize the things going on in my life, I realized how different that is from a lot of people, and how this current situation is extremely difficult for people. I think that there has to be greater acknowledgement of the disparities between people that are doing well and people that aren't doing well. If the government is able to help, or at least prevent those differences from growing, because the last thing our society needs is for people who have been making a lot of money to make even more money, and for people who have been struggling to be even more in a financially difficult situation.

Views like this highlight not only an acknowledgement of individual privilege, but also a recognition of the role of government action and support in addressing inequality. This positive characterization of government intervention is perhaps one of the more surprising findings coming out of our analysis.

Across interviews, many of the more common pejorative narratives about welfare and the safety net did not emerge as a primary theme. Traditionally, there has been a tendency to stigmatize safety net use and question the worthiness of recipients,²⁶ as evidenced in media accounts of fraud and calls for mandatory drug testing or strengthened work requirements for assistance receipt. However, despite the fractured and politicized society we live in, we heard a good deal of

support for more economic assistance, even among those with holding different political ideologies and those who may themselves be faring reasonably well. Of course, it is important not to overstate this finding or assume that heavily stigmatized and racialized views of welfare and the social safety net have gone away, even though we less frequently heard stories along these lines. For example, Andrew, an Asian-American man in his early 60s, said:

I believe that many people are in fact able to pay for rent and mortgages. They just want to get more governmental welfare. Why do I know this? Some people are able to get jobs, but they refuse to work. They want to get unemployment compensation. I dealt with this type of tenants before. They think, 'Why should we work if I have enough money to spend now?' There are jobs available for them, but they just don't want to work ...I see these people go out almost every day. It seems that they are not scared of the pandemic. They always go out and party. They even get new cars when they barely have any money. I don't know how our government is deceived by these people.

This type of thinking is aligned with broader narratives around the \$600/week unemployment supplement being too high and fears it might disincentivize work. Nonetheless, the presence of alternative narratives about the need for government action may suggest an important political opening for a more permanent expansion of government support.

Policy implications

The CARES Act offered much more expansive support than we have seen from the federal government in a long time. This additional support did help many people, but not everyone experienced the CARES Act in the same way. For some, the extra money was a nice addition while for others it provided help to manage necessary costs. For those with the greatest need, however, there was often difficulty accessing benefits or needs that were far

greater than the available benefits.

The CARES Act highlighted the value that can come from decisive government action and immediate relief, even for those who might not have anticipated needing it. We also see that many people who did not feel they needed the money wanted to see programs that benefitted those most in need rather than wider (and smaller) disbursements. It was indeed the case that those who were struggling the most before the pandemic hit were often the ones facing the greatest economic challenges as it unfolded. The stimulus check was often insufficient as a one-time payment, and though the expanded unemployment insurance program provided an important buffer, when it lapsed, many experienced greater hardship and insecurity.

One key takeaway is that we may be at a historic moment in terms of public support for expanded programs when people are reflective about their privileges and becoming aware of systemic inequalities. Almost surely, this is partly related to events of 2020, including increased attention to the police killings of Black people and associated racial pro-

tests that are forcing a reckoning with systemic racism and pushing some to reject old, inaccurate narratives. In addition to the need for further relief during the pandemic and recession, it is worth noting that the CARES Act unemployment insurance expansion provided an unprecedented baseline, one that far surpassed the federal minimum wage. Although further research is necessary to test this, the public opinion stage may be set such that now is a time for a permanent expansion of child allowances or an expanded safety net both for those who are employed and those who become unemployed or cannot work. Such expansions have the potential to reduce and potentially eliminate longstanding racial-ethnic disparities in material hardship.

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Notes

- For examples of prevailing racialized and stigmatized narratives, see the following: Gilliam Jr., Franklin D. 1999. "The 'Welfare Queen' Experiment." Nieman Reports. <https://nieman.harvard.edu/articles/the-welfare-queen-experiment>; Cammett, Ann. 2014. "Deadbeat Dads and Welfare Queens: How Metaphor Shapes Poverty Law." *Boston College Journal of Law and Social Justice* 34(2); Gilens, Martin. 2003. "How the Poor Became Black." In *Race and the Politics of Welfare Reform*, eds. Sanford S. Schram, Joe Soss, and Richard C. Fording. Ann Arbor: The University of Michigan Press.
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- See Center on Budget and Policy Priorities. 2020. "A Quick Guide to SNAP Eligibility and Benefits." <https://www.cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits>
- Hill Collins, Patricia. 2000. *Black Feminist Thought: Knowledge, Consciousness, and the Politics of Empowerment*. New York: Routledge.
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- Chang, 2016.
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9. For additional information about the CARES Act, see U.S. Department of the Treasury. “The CARES Act Provides Assistance to Workers and their Families.” <https://home.treasury.gov/policy-issues/cares/assistance-for-american-workers-and-families>
10. Parolin, Zachary, Megan A. Curran, and Christopher Wimer. 2020. “The CARES Act and Poverty in the Covid-19 Crisis: Promises and Pitfall of the Recovery Rebates and Expanded Unemployment Benefits.” Social and Policy Brief. Center on Poverty and Social Policy, Columbia University. <https://www.povertycenter.columbia.edu/news-internal/coronavirus-cares-act-forecasting-poverty-estimates>
11. See, for example, Charmaz, Kathy. 2012. *Constructing Grounded Theory*, 2nd edition. Los Angeles, CA: Sage.
12. American Community Survey, 2019 1-year estimates data come from the following tables: “Age and Sex,” S0101; “Selected Population Profile in the United States,” S0201; “Selected Characteristics of the Native and Foreign-Born Population,” S0501; “Educational Attainment,” S1501. Because data collection techniques and ways of asking questions varied substantially across the AVP and ACS, we would not expect complete alignment. We do not compare marital status and income across the two studies because of methodological differences in collecting the data. The AVP oversampled poor and low-income households.
13. Given Census guidelines that suggest not reporting on populations with fewer than 10 respondents, we group Asian respondents in the other race category. We recognize this is an extremely diverse group and this choice is limiting, but it is important to protect the anonymity of our respondents.
14. The particularly small numbers for Hispanic and Asian respondents, as well as the relatively few Black respondents, make nuanced analyses of racial-ethnic variation difficult. We do note important distinctions by race in the broader context of disparities when they are apparent, but more data are needed to tease out potential processes that we were unable to observe.
15. We developed a coding rubric based on the research questions noted at the beginning of this report and considering the impact of the pandemic and the CARES Act on individual experiences of material hardship. Research staff and interviewers coded interviews to track people’s experiences with material hardship before and during the pandemic and wrote detailed memos about their findings.
16. Shaefer, H. Luke, Patrick Cooney, Richard Rodems, and Marybeth J. Mattingly. 2020. “Hardship and Well-Being in the United States After the CARES Act,” Poverty Solutions, University of Michigan. <https://poverty.umich.edu/research-publications/policy-briefs/hardship-and-well-being-in-the-united-states-after-the-cares-act>
17. Ibid.
18. arolin et al., 2020.
19. Joan did not disclose her race.
20. Curran, Megan A. and Sophie Collyer. 2020. “Teenage and Young Adult Dependents Left Out of Cash Payments in the Covid-19 Crisis.” Poverty and Social Policy Brief. Center on Poverty and Social Policy, Columbia University. <https://www.povertycenter.columbia.edu/news-internal/coronavirus-young-adult-dependents-cares-act>
21. Center on Budget and Policy Priorities. 2020. “States Are Using Much-Needed Temporary Flexibility in SNAP to Respond to Covid-19 Challenges.” <https://www.cbpp.org/research/food-assistance/states-are-using-much-needed-temporary-flexibility-in-snap-to-respond-to>
22. Patricia did not disclose her race.
23. Bird, Edward J., Paul A. Hagstrom, and Robert Wild. 1997. “Credit Cards and the Poor.” Discussion Paper No. 1148-97. Institute for Research on Poverty.
24. Gilens, Martin. 1999. *Why Americans Hate Welfare: Race, Media, and the Politics of Antipoverty Policy*. Chicago: University of Chicago Press.
25. Ibid.
26. Ibid.