



# Facing Challenges and Showing Resilience: Reflections of Workers from Low-Income Households During COVID-19

By Lindsay Ochoa and Pamela Holcomb

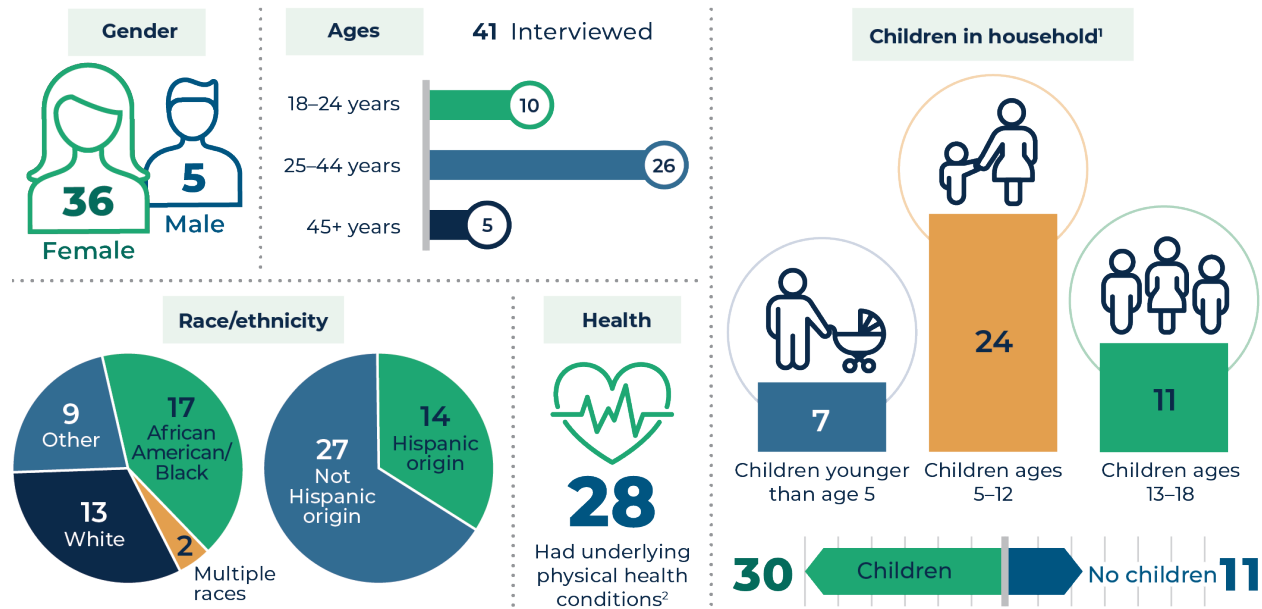
The COVID-19 pandemic and its economic fallout caused major disruptions for many workers and their families, and particularly for workers in jobs with low wages. This brief shares an important firsthand perspective on the pandemic’s impact on people in the low-wage labor market, based on in-depth interviews with 41 workers in fall and winter 2020. The workers were recruited from four employment programs that serve people with low incomes who face challenges to employment. They lived in Chicago; various locations in Iowa; Los Angeles; New York City; Ramsey County, Minnesota; and Washington, DC, and its surrounding areas.<sup>1</sup> To protect their identities, we use pseudonyms when quoting interview participants throughout the brief and report and do not include information that could be used to identify them. The full report, *Experiences of Low-Income Households during COVID-19*, provides a fuller description of the study and the themes that emerged from these in-depth interviews.

## Using in-depth interviews to explore lived experience

The study’s in-depth interviews were:

- 1 to 2 hours long
- Conducted between September and December 2020
- Administered over the phone or by video call
- Conducted in English (36) and Spanish (5)
- Led by a team of trained interviewers using a semi-structured interview guide

## Who shared their stories for this study?



<sup>1</sup> Subgroups are not mutually exclusive, so numbers sum to more than 30.

<sup>2</sup> These conditions included asthma, high blood pressure, diabetes, and others that put them at increased risk for severe sickness from COVID-19.

## What did workers experience and how did they cope?

**The pandemic severely affected workers' employment and financial circumstances.** Almost all the workers interviewed held low-wage jobs in industries that were most directly affected by shutdown orders. Most experienced a furlough, layoff, termination, change in employer, or reduction in hours. These employment disruptions were usually, but not always, the result of actions taken by employers. Several participants said they reduced their hours, quit, or did not pursue employment after a layoff to accommodate their family's child care needs. As Luis, a rideshare driver, explained:

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

**5 of the 41**

Kept the same job with the same number of hours through the early months of the pandemic



**14 of the 36**

Experienced employment disruptions that forced them to make hard personal choices about balancing family and financial needs

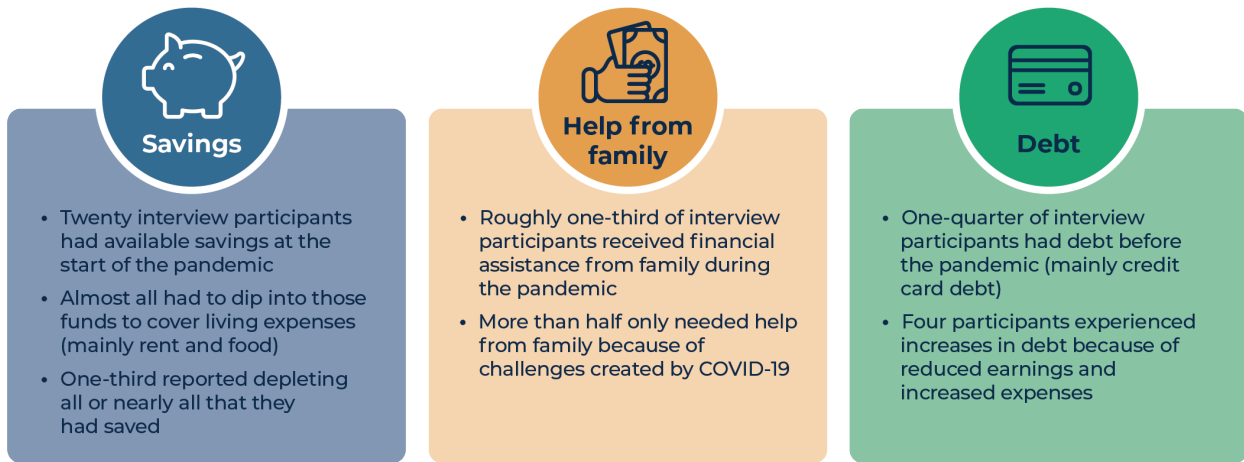


\* Includes health services (10), child care (3), and housekeeping (3).

**Many workplaces shut down for part or most of 2020; those that remained open or reopened took a variety of safety precautions.** The employers of more than half of the workers interviewed provided personal protective equipment—including masks, sanitizer, and face shields—and retrofitted workspaces by installing glass shields and taking measures to enforce six feet of separation between people when possible.

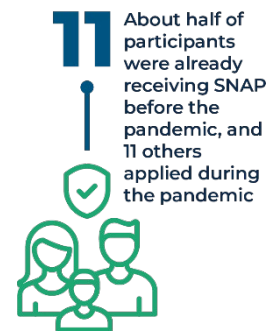
**Participants used a variety of financial coping strategies to limit and prioritize household expenses.** Many participants dipped into their own savings, received help from family, and deepened existing debt. To cut back on food costs, many shared that they stopped ordering takeout, purchased only essential items, bought in bulk, and limited trips to the grocery store. Others tried to reduce their household's utility consumption by turning off lights, unplugging items, or not running heating and cooling systems. Some totally cut out certain items they deemed nonessential, such as cable, satellite, streaming services, or cell phone plans, whereas others stressed the importance of shouldering and prioritizing Internet costs to ensure their children were able to attend virtual school.





**Workers appreciated government assistance during this challenging time but found resources hard to access and often not sufficient.** The Supplemental Nutrition Assistance Program (SNAP) was by far the biggest source of food support among interview participants. The National School Lunch Program was a source of food support for those with school-age children, but some found it to be less reliable because of issues with accessibility, types of food provided, or the number of available meals. When discussing their access to benefits, some participants noted that the forced shift from in-person to virtual service delivery at public assistance offices sometimes led to less timely communication with staff and delays in the receipt of benefits. Participants attributed delays to issues communicating with staff, submitting necessary paperwork, and meeting recertification requirements. As Courtney, an employed retail sales associate, described:

*I'm on ... assistance, and my worker that I have for ... my [Temporary Assistance for Needy Families and Supplemental Nutrition Assistance Program benefits] ... is one of the workers that started working from home like immediately once all of this hit. And, it was very, very hard to ... communicate with her at all. I have emails in my email still that she took literally like a week, 8, 9, 10 days to get back to me. When you're talking about somebody's child care, when you're talking about cash or food support to help them and their family, that's too long of a time to wait around and twiddle your thumbs.*

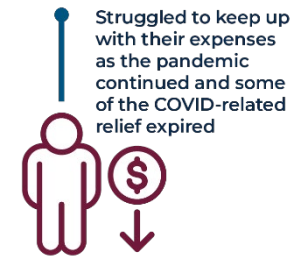


**Traditional safety net programs and COVID-prompted emergency measures helped participants economically weather the pandemic, but supporting their families was still a struggle.** Carly, an unemployed assembly line worker, described her experience this way:

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

**Interview participants discussed the importance of receiving additional financial and in-kind support from their employment programs and other community-based organizations.** They received a variety of supports to address a range of household needs, including transportation, food, rent and utilities, household essentials, child care, diapers, clothes for job interviews, laptops, and school supplies and tutoring for children. Participants also received employment supports, such as job search assistance or résumé help, after layoffs or furloughs and referrals to community resources. Kiandrah, a participant in one of the employment programs, explained:

## One-half



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



of participants said their mental health changed for the worse

**Participants leaned on family and professional resources to cope with increased mental health challenges.** Most participants experienced increased stress, anxiety, sleep disturbance, and other mental health challenges. Emotional stress was closely intertwined with the financial stress workers were experiencing. Nearly two-thirds of them said they received some type of emotional support from family members. Some sought out professional counseling. Tiffany, an employed restaurant cashier, described the impact that the pandemic had on her mental health:

*So, it was ... really stressful for me. I ended up going into depression, I had to get counseling. I had to get a mentor. I've been doing a lot of mental health classes online, also to cope with the feeling that I get sometimes, because it's overwhelming. At the beginning, it was just crazy. And, of course, work—because work, money issues, and all this stuff was piling up. So, it was ... way too much for me to handle.*

**Every participant talked about personal qualities they possessed that helped them deal with the challenges COVID introduced and helped them overcome adversity.** Many were proud of themselves for keeping themselves and their families safe, finding employment, or accomplishing a goal. Others, like Kimana, an employed concession stand worker, took pride in themselves for simply making it through the difficult circumstances imposed by the pandemic:

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

**Participants would have benefited from additional financial and emotional support throughout the pandemic.** When asked directly about their unmet needs, most participants expressed a need for more financial support, more certainty about available financial relief, or increased emotional and moral support from those around them. Ramisa, an employed retail associate, elaborated on the need for emotional support:

*Everyone was so worried with their own problems, and no one would come to you and ask, “How are you doing, are you okay?” or perhaps they had a situation that was even worse than yours.*

## Lessons learned

As the pandemic continues to evolve, participants’ stories of their lived experiences offer valuable lessons and insights into the ways practitioners and policymakers can improve future policy and programs to meet the needs of workers in low-wage jobs. Most participants were grateful for the opportunity to share their stories, underscoring the importance of this kind of research:

*I’m very glad to speak with you... about this matter. I hope that you guys can reach out to others and others can reach out to you guys, because we need these families’ needs to be heard and each individual’s needs to be heard, too, regarding this matter.*

Participants’ responses suggest that in economic crises, low-wage workers need more immediate and sustained cash assistance that they can receive quickly and easily access. Government assistance and other programs could recognize the broader toll crises such as the pandemic might take on low-wage workers by offering supports that prioritize mental health and emotional well-being.

**For more information, please read the full report: [The Experiences, Needs, and Voices of Workers in Low-Income Households During COVID-19](#)**

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<sup>1</sup> We selected these employment programs to be recruitment sources because they serve diverse populations and because they are being evaluated separately under two large projects sponsored by the Office of Planning, Research, and Evaluation within the Administration for Children and Families, U.S. Department of Health and Human Services.

