

MONITORING POVERTY AND WELL-BEING IN NYC

# WORK AND EDUCATION AFTER THE PANDEMIC: WHO WAS LEFT BEHIND?

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# INTRODUCTION

As we enter the third year of the COVID-19 pandemic, the virus continues to affect employment. Throughout, there has been a focus on the “great resignation,” a phrase that calls to mind an image of employees taking back their power, prioritizing their own worth and safety. Some applaud this movement as a courageous act against employers and industries that view them as dispensable, while others frame it as government benefits disincentivizing work. However, the story is much more complicated, especially for low-wage workers whose pathway back to work may differ from their more affluent counterparts.

In this brief, we draw on qualitative data from the Poverty Tracker to better understand the evolution of the low-income workforce during the pandemic. We conducted a rolling set of remote qualitative interviews with New York City residents who fell below 200 percent of the poverty line and who lost either income or employment because of COVID-19. Overall, we tracked the work histories of 46 individuals, including in some cases the spouses and siblings of those we interviewed.

Our sample comprised workers in a wide range of occupations, many hard hit by the pandemic, including restaurants and other food services, hair salons, car and limousine services, arts and entertainment, child-care and health care, and social services. We began our rolling interviews in July 2020, four months after the pandemic shutdowns began, and continued through the next year, until May 2021. We then returned to the field approximately a year later, in April 2022, to interview a subsample of low-income workers who had the most difficulty regaining their economic footing or who had been diverted from their career path. We first provide an overview of the stages of returning to work and the work trajectories of the entire sample. We then explore the stories of two groups of workers in more depth: those for whom economic stability remains stubbornly elusive, and those younger workers whose climb up the economic ladder through education and other career paths were derailed by the pandemic.

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## The beginning

**As the landscape of our pandemic reality changed, so did the lives of New Yorkers. For all New Yorkers, there was the fear of COVID-19 itself and whether and how they could protect themselves and their families. For the many low-income New Yorkers living paycheck to paycheck, there was the added reality of lost jobs as the service, entertainment, and other sectors populated by low-income workers were shut down. There were also the long waits for unemployment insurance benefits (UIB) as an overwhelmed system attempted to process an unprecedented number of claims. Many other workers had to soldier on despite the risks to their health — we touch on their experiences later in this brief, but here we focus on those who lost employment and income as the virus’s effects unfolded.**

The state of “waiting” exemplified the earliest phase of the pandemic after the first lockdown in March 2020. It was unclear if the disruptions would last for a couple of weeks or, as we know now, multiple years. For many, it felt like everything stopped: work slowed or shut down entirely, and employees were left waiting to see what would come next. Maya, a 39-year-old Latina woman, had been working as a receptionist at a medical clinic for about a year when the clinic shut down in March 2020. The sole supporter of an 18-year-old son, she felt frozen: should she wait it out and hope for the clinic to reopen soon or start looking for a new job? “I just feel I can’t make any decisions until things are more back to normal...I feel like I have PTSD right now because I don’t know if I can make a move. I have to literally wait and see.”

For those on the edge like Maya, holding steady employment but not financially stable, this time was especially challenging. Shanice, a 48-year-old Black woman who worked as a lab technician, was only out of work for a couple of weeks before she began to feel the financial strain of supporting her two adolescent children and her elderly father: “I mean it was a little scary ’cause I’m like, how do I get paid if I don’t go to work? How am I gonna feed my kids and myself and my dad? It was worrisome.”

The realization that this was not going to be a short-term disruption of daily life came over time. Concerns about financial strain were growing heavier, and talk of the “new normal” had begun. Fear of COVID-19 escalated as the deaths mounted, particularly in New York City, the initial epicenter of the pandemic in the United States. For many, this was a period of sacrifice, especially for the essential workers who kept working throughout the pandemic. Other New Yorkers returned to work out of financial necessity, even if they did not feel safe doing so.

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As an example, Maya had no choice but to return to her clinic before she felt it was safe. She had no other means of support and was waiting for UIB that took four months to process. Although she was promised personal protective equipment, it was not always available. Many patients did not comply with safety protocols. As she described, “Even with the sneeze guard, they’ll still just be right on top of my desk. I have to let them know, ‘Just please step back unless you’re called,’ or I have to remind adult people to make sure that they’re wearing their mask properly.” Her only escape was her car, where she ate lunch every day. Her anxiety and fear over contracting COVID-19 were constant: “No matter how often I’m encountering it, it still causes the same amount of anxiety to where by the time I get home and decontaminate, I just feel completely exhausted and drained.”

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For others, it was a protracted time of waiting as they hoped to return to long-held jobs. Victoria, a 33-year-old Black woman, had worked in movie theaters for five years before COVID-19 forced city-wide closures. With each wave of reopenings, she was hopeful that things would snap back to normal, and she could return to her job. She eventually realized that this was out of reach and that it was time to search for something else: “I really miss my old job. I can’t just rely on unemployment forever and hope that my job will bounce back randomly...I’m kinda just rolling with the punches right now. The punches are saying that I’m broke [laughter], so I need a job.” Like Victoria, Trevon, a 45-year-old Black man, was also waiting for the theaters to come back. Employed at the same theater for 15 years, he was also disabled and worried that the only workplace for him was his old job.

Many New Yorkers who were unable to return to their previous jobs struggled to find new steady work and took anything they could find. Several of the restaurant workers we interviewed became food delivery drivers; a previous food-service worker got a job in a check-cashing business. Others turned to temporary employment, often COVID-19 related: an owner of a travel agency became a COVID-19 contact tracer; a deli worker became a census taker and then a COVID-19 tester. Some began selling their belongings.

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Others took chances doing off-the-books and unlicensed work to keep their heads above water. Damien, a 53-year-old Black man who had worked as a limousine driver and dispatcher, started working off the books, using his personal car, after being laid off due to COVID-19. Even though he did not have the proper licensure to do so, he felt like he was out of options: “It could also be dangerous, but these are things you gotta do in order to feed your family, in order to survive ’cause the system don’t care about your financial situation. The landlord don’t care about that. People don’t care if you don’t have food in the house. You have to be proactive.”

While some workers felt like they had no choice but to return to work, others felt like they had no choice but to leave. Deja, a 25-year-old Black woman, left her job as a grocery store clerk about a month into the pandemic because of concerns about her asthma: “I wasn’t trying to risk my health for a job...I feel like when COVID first came around, people weren’t really taking it seriously, and there was no social distancing. Even probably two, three weeks after, they still weren’t taking their precautions. I had to respectfully resign from that job because I’m not gonna risk my health for people that don’t wanna social distance.”

Overall, of the 46 individuals whose work histories we tracked, 34 had lost or left their jobs in the early months of the pandemic.<sup>1</sup> Of this latter group, seven reported being unemployed during the course of our interviews. Only 13 eventually returned to their old jobs. Another 14 found other jobs, but many of these were short-term or paid less than their previous jobs. Two of the interviewees landed in better, more stable employment. Deja, for example, remained unemployed for about a year after she left her job as a grocery store clerk. But with the help of a nonprofit, in April 2021 she began working full-time as a residential manager of a shelter, earning more than in her past jobs. Martina, a 38-year-old Latina woman, lost all three of her part-time jobs in the first month of the pandemic. For the next year and a half, she survived on UIB and sporadic temp jobs, until August 2021, when a temp job turned into a permanent one for nearly double her former salary.

But for others, the road back to employment was rougher, with several entering a prolonged period of unemployment and economic instability. Another casualty of the pandemic was young people in their 20s and 30s, who were thrown off track of their chosen career paths and uncertain how to recover. The stories of both groups follow.

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<sup>1</sup> The other 12 had retained their jobs but suffered a loss of income for a period.

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## Losing economic ground

**The significant expansion of cash benefits provided through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) forestalled an increase in the poverty rate between 2019 and 2020, keeping many people afloat during the first year of the pandemic and until they could return to work. It also had the unanticipated effect of improving the financial stability of some low-income workers, who used a portion of the funds to pay down their credit card debt or accumulate savings. But not everyone was eligible for such benefits or the full array of them. Several of the people we interviewed worked off the books and were not eligible for UIB or the pandemic-related enhanced benefits. The lack of benefits, coupled with the loss of jobs and an uncertain job market, left such workers worse off than before and struggling to regain their footing.**

Ana, a 42-year-old Latina and mother of two adult children, had worked at the same deli for eight years when the pandemic began. In April 2020, her deli job ended, although her longtime employer kept paying her, telling her she could make it up “later in the year.” That arrangement ended, and while she received the stimulus payments, she did not receive UIB because she had been working off the books. She finally found short-term employment in August 2020 as a census worker, but that ended in October. When we interviewed her in February 2021, she was still unsuccessfully searching for work. The following months brought only sporadic work, such as her current employment doing COVID-19 testing. The hours are unpredictable, sometimes as little as one day a week. To make ends meet, she has borrowed money from relatives and used her credit card for everyday needs, amassing \$34,000 in credit card debt.

Like Ana, Sofia had worked steadily over the last eight years through a long-term relationship with a temp agency. When the pandemic hit and the medical office she was temping in closed, she hadn’t worked there long enough to qualify for UIB. Her husband was also ineligible for unemployment, since he had been working off the books as an auto mechanic until business slowed down as people drove less. Sofia returned to the medical office in August 2020, but with her hours cut from 28 to 10 per week. In January 2021, she was still working part-time at the medical office and occasionally getting additional temp work, and her husband was still searching for work. Like Ana, Sofia relied on her credit card for daily living expenses, accumulating \$7,000 in debt. She has less than \$400 left in savings.

Thus, for Ana, Sofia, and others like them, the pandemic’s economic effect was not a temporary blip. Rather, it had longer-term consequences as they fell deeper into debt and were unable to regain traction in a changing labor market.

For others, direct cash benefits provided a temporary reprieve from poverty but did not solve the longer-term problem of reintegrating into the workforce. Before the pandemic, Margarita and her husband were secure in their jobs: she was an adult-education teacher and he was a restaurant chef. Both lost their jobs in the early days of the pandemic when everything shut down. Margarita’s first priority was her child, whose Head Start program went remote. Her husband first looked for work in construction, but, like the restaurant business,

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it was also on pause. With no secure employment in sight, in December 2020, Margarita and her husband started doing food deliveries through apps. Nearly two years later, it was still their only source of income. Even during their best weeks, they were making only a third of their former income and had difficulty making ends meet. Previously able to pay all their bills and then some, they started using three different food pantries, fell behind on their rent and electric bill, and built up credit card debt for essentials such as repairing their car (essential for food deliveries) and other basic needs. In January 2022 they decided to leave the city, despite a lifelong connection to it. They moved to Pennsylvania, where the rent and cost of living were less, and they believed stable jobs were more plentiful.

As these stories illustrate, for several interviewees the pandemic's economic consequences are likely to reverberate for a long time. They have sunk deeper into debt, and despite stable work histories pre-pandemic, their ties to the labor market have frayed. "Getting by" has changed to barely making it or not making it at all.

## Losing educational ground

**For young adults, higher education can be a pathway to a financial future more secure than their parents'.<sup>2</sup> However, for low-income students, especially those who are students of color, the path to college is not always linear. They must balance basic needs with educational aspirations, and the pandemic made these balancing acts even more fragile. Such students were more likely to experience the worst of pandemic-related problems, including job losses; illness; and food, financial, and housing insecurity.<sup>3</sup> They were also disproportionately impacted by a lack of internet access or a private space to engage in remote learning.<sup>4</sup> Thus, it is not surprising that such obstacles led to dropping out or withdrawing from classes, resulting in uncertainty about graduation, especially at public institutions like CUNY.<sup>5</sup> In short, the switch to online learning, coupled with pandemic-related stressors, did more than change the mode of learning. It also changed who was learning and who was more likely to succeed, with low-income and students of color disproportionality affected.**

Valeria, a 30-year-old Latina woman, is one such example. She entered the workforce right after graduating from high school, working an assortment of minimum- and low-wage jobs through the years, including in restaurants and as a security guard. But she always dreamed of getting a college degree. A few years after high school, she enrolled in college, but as she explained, "It didn't work out for the first time, and I feel like that was my issue." She paid off the debt she had incurred for tuition and put her dream on hold.

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<sup>2</sup> Full-time workers with a four-year or graduate degree earn substantially more over their lifetimes than those with a high-school degree. Bailey and Dynarski (2011).

<sup>3</sup> United States Department of Education, Office for Civil Rights (2021).

<sup>4</sup> Hope Center for College, Community, and Justice (2021).

<sup>5</sup> Berger, Larsen, Freudenberg, and Jones (2022).

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In January 2020, she felt ready to try again. As she put it: “I refuse to accept that I’m not gonna have a degree. I could get it when I’m 50, and I’m still gonna get my degree. That is something that is going to happen.” She attended classes full-time for two months, and then COVID-19 hit. She described her community college’s switch to online learning as a “hot mess.” She was given the wrong times and places to show up for Zoom classes, with no one to contact. Lab classes disappeared, as they were impossible to hold virtually. She says she ended up “basically dropping all these classes.” Her hopes that the school could help her find a part-time job also proved elusive. At the end of the semester, she had nothing to show for her efforts, except for a \$1,500 tuition debt. As she described it: “Right when you get on your feet and . . . and you’re just like, all right, let me give this another shot, and then COVID hit. It felt like all of the things were just cut from underneath me.”

After leaving school, she had to resurrect her work life just as businesses shut their doors, with no option for unemployment benefits. She worked a string of short-term jobs, first at a farmer’s market, then at a check-cashing business, and then in the kitchen of a retirement home. When those ran out, she turned to odd jobs, including cleaning neighbors’ homes, babysitting, collecting cans and bottles, and completing online surveys for cash. Unable to pay rent, and after 10 years of living on her own, she returned to her family’s home.

But her dream remains, and she wants to return to school. Stopping her is the absence of steady employment and her \$1,500 tuition debt. When asked what would get her back on track, she said, in addition to a stable job, it would “be a huge help if I didn’t have to pay for classes that I wasn’t able to complete...just the backtrack of having to pay for what I didn’t even get done, to then also pay for what needs to get done. That would help tremendously.”

Another casualty of the pandemic is those who were applying for college amid the chaos. Seiko, a 27-year-old Asian woman, was on the cusp of returning to school when the pandemic started. Like Valeria, she had enrolled in college after high school, but then dropped out. When the pandemic began, she was in the process of applying for college to pursue a career in environmentalism or conservationism. COVID-19 put a stop to that: “Everything about the whole school thing changed. First, there was only online classes, and then they were doing mixed classes. It was really confusing because I was still in the process of applying, and it was really hard for me to get through to a person in an office to get the help that I needed.”

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— Valeria



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The first month of the pandemic, she also lost both of her jobs, making school even more out of reach financially. And while she eventually returned to one of the jobs, she is earning a fraction of what she did previously. Moreover, much of her income goes to her parents, who lost their jobs during the pandemic. She has slowly begun reaching out to schools again, but as she explained, “Pretty much my entire — all of my plans for the next few years have been disrupted because of COVID because now I feel like I can’t — it’s harder to apply for school.”

For both Seiko and Valeria, the pandemic was a double whammy: they lost both their current, fragile economic footing and their dreams of a different future. The path back is not clear for either of them, and the consequences keep reverberating through their lives.

Overall, these stories of lost educational opportunities and disrupted career paths illustrate the pandemic’s long reach into the lives and futures of young, low-income New Yorkers, and in particular young people of color. The statistics beyond these stories further illustrate its magnitude. The pandemic years of 2020 and 2021 saw community colleges, which serve a disproportionate number of low-income students, lose enrollment dramatically.<sup>6</sup> Black male community college students were especially affected, with their enrollment declining by 24% between fall 2019 and fall 2021.<sup>7</sup> Both the data and the voices of Poverty Tracker respondents paint a picture of educational advancement put on pause. Given the links between educational attainment and economic mobility, these disruptions are likely to have long-lasting consequences.

## Stalled in place

**Other interviewees had completed their education but were sidetracked from launching their careers. One such example is Miguel, a 24-year-old Latino man living with his mother, a home health aide, and his 14-year-old sister. In 2019, he completed his associate’s degree in theater and writing, while also taking classes in fashion design. His postgraduate work life was carefully planned around his future career goals. In January 2020, a few months before the pandemic, Miguel secured a paid, part-time internship with a luxury women’s fashion designer and was applying for additional internships in theater companies. He also volunteered at a hospital to gain work experience in a professional setting. To help support his family, he worked part-time at his aunt’s laundromat.**

In the first month of the pandemic, Miguel lost all but the laundromat job. Internships in theaters had dried up, and he never heard back on his applications. Two years later, he was still working at the laundromat and dreaming of a career in the arts. He’s “always looking” through Playbill and Backstage and had entered — and won — a short-story contest. As Miguel described it, “This was the first time I got paid for something I actually enjoy doing.” His goal when we last spoke was to return to school and earn a bachelor’s degree, whether in the arts or something more stable. But first, he explained, he has to “find an additional job and then work from there and then save up and then go back to school.”

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<sup>6</sup> United States Department of Education, Office for Civil Rights (2021); National Student Clearinghouse (2022).

<sup>7</sup> Geary (2022).

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Lucia was also unable to put her newly earned degree to use because of the pandemic. Thirty years old and the single parent of an 8-year-old daughter, she entered the pandemic hoping for a better life and a new career. Working in a dental office for the last seven years, Lucia was one of the early casualties of the shutdown when dental offices closed in March 2020. But she was on the cusp of graduating with a bachelor's degree in public health that May and was "looking to start a brand-new career." The shutdown actually gave Lucia some breathing space: "It's given me the time and mental space and the rest that I needed." In the first few months of the pandemic she revamped her resume and applied for jobs. Her "worst-case scenario," as she put it, was to go back to work in the dental office.

Launching her new career during a pandemic shutdown, however, proved fruitless. So, Lucia returned to work in September 2020; as of January 2022, she was still employed in a dental office. As she explained, "I definitely see myself using the degree that I acquired recently...I would love to put it to good use, but right now this works for us." Currently, all she has for her efforts is \$5,000 in student loan debt.

For young adults like Lucia and Miguel, a delayed career start, or one that never occurs, has long-term financial consequences. It means a return to the very jobs they were trying to escape from, but with the additional financial burden of paying back student debt. It can also mean a substantial decrease in future earnings as they lose out on employment opportunities that might have provided a path to a progressively higher income over time.

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# CONCLUSION

While much of the world debates remote versus in-person work, our findings suggest that dilemma is irrelevant to many low-income workers. Low unemployment rates mask a vulnerable group of workers whose ties to the labor market have been disrupted and who have accumulated massive debts to survive during the pandemic. Particularly in New York City, where the unemployment rate stands at 6.6%, nearly 2.5% higher than the national average of 3.7%, such workers need additional help adjusting to a changed labor market.<sup>8</sup> Many, like Ana and Sofia, had longstanding ties to a specific employer and type of work and must now re-imagine and retool their work lives. They also need help in retiring the large debt they incurred.

A second group of workers — young adults, many of whom are Black and Latino — have postponed or given up the dream of a college education,<sup>9</sup> or have not been able to put their education to good use. A first step, already taken by the federal government and some institutions, like CUNY, is the alleviation of student debt.<sup>10</sup> This would encourage students like Valeria to return to school. But the fate of these students/workers is also tied to the labor market; several of them spoke about needing stable employment or an income source before they could return to school. In addition to targeted jobs programs, programs that provided emergency or other relief for students that faced financial hardship during the pandemic should be refashioned to include students who left school and need funds to return.<sup>11</sup> Finally, the private and nonprofit sector should make a concerted effort to reach out with new opportunities to graduates like Miguel, whose postgraduate internships dried up when the pandemic hit.

In sum, while the effects of the pandemic are fading for many, its damaging economic consequences persist, especially among the workers and students highlighted here. Many of them are struggling alone and are unused to asking for help. Policies tailored for different times and different circumstances require revamping to restore the economic stability and dreams of these workers and students.

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<sup>8</sup> New York State Department of Labor (n.d.); National Conference of State Legislatures (n.d.).

<sup>9</sup> Ahn and Dominguez-Villegas (2022).

<sup>10</sup> White House (2022); CUNY Comeback (n.d.).

<sup>11</sup> Such programs included the Higher Education Emergency Relief Fund (HEERF) under the CARES Act, which provided emergency funds for unexpected expenses and unmet financial need including expenses for food, housing, course materials, technology, health care or childcare. See also the Higher Education Emergency Relief Fund II (HEERF II) authorized by the Coronavirus Response and Relief Supplemental Appropriations Act, 2021 (CRRSAA) The Higher Education Emergency Relief Fund III (HEERF III) authorized by the American Rescue Plan Act, 2021 (ARP), which provided similar types of assistance.

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