

1 *“Officially Unemployed” or “Forgotten Jobless”?*

In early 2020, Abdul, a twenty-seven-year-old Middle Eastern American, was working several jobs: restaurant and bar server, videographer, and “light catering” on the side.* But then the coronavirus pandemic hit. Bars were considered nonessential. Restaurants could stay open for takeout but were prevented from offering on-site dining, rendering their servers redundant.

“I worked in two different places and . . . they basically fired everyone. They never promised us our jobs back after this was done,” he said. “They just basically said, ‘We can’t afford to have you guys on the payroll. . . .’ One place that I worked at, they only kept two of the kitchen staff, only two.”

Abdul applied for unemployment assistance, but he’d spent part of the previous year working in Florida and hadn’t worked long enough to qualify for New York State unemployment benefits. “I was working on tips, so the money that I was making on the books wasn’t enough,” he said. “Even if I did qualify for unemployment, I would’ve gotten change, literally change.” He tried to apply for unemployment assistance from Florida, explaining, “That didn’t work either, because they’re like, ‘Oh, you can’t go onto unemployment with Florida if you live in New York. You’re not a resident.’ It’s bullshit.”

*All names have been changed.

Abdul was a member of the “forgotten jobless,” left outside the unemployment assistance safety net during a generation-defining pandemic. It didn’t take long for him to run out of money.

In his first interview in May 2020, Abdul described himself as “super frustrated . . . just anxious all the time and it’s not fun. It’s a scary fucking situation,” he said. “Like you might wake up one day and not have any money for food or hygiene products. I haven’t shaved in weeks. I shave my face. I can’t even afford to get a razor.”

Abdul had done side hustle work on food delivery apps before the pandemic, and as his finances deteriorated, he decided to do food delivery work full-time. “I had no other choice but to find something, some sort of income,” he said. “I ran out of money.”

But Abdul wasn’t the only person who viewed side hustle work as an economic safety net, and competition for food delivery work was fierce. On one app, workers had to claim delivery slots, in thirty-minute increments, in advance. “Sometimes you go on and you only see from 11:00 to 11:30. . . . You can claim that slot, but then the next opening is from 4:00 to 4:30, from 4:30 to 5:00,” he said. “You can spend a whole day trying to work and end up working only two hours. . . . Even when you work a few hours, you’re not guaranteed deliveries back to back. So you can get a delivery, do the pickup, drop-off, and then end up waiting, wasting the rest of that hour, just waiting for another order.”

With platform-based gig work so unreliable, Abdul also started picking up moving gigs via Craigslist, work that he described as “horrible.” Instead of being direct hires by the resident, most of the positions were posted by outsourcing middlemen.

“They claim that they have a crew and a truck, and then they go rent a truck like a U-Haul or something, and then they, again, hire a couple people like myself, they pay us less than what we would make if we were dealing directly with the person that was offering the job,” he said. “The pay is horrible. They don’t provide any safety equip-

ment. They don't even provide sanitizer, you have to get your own mask, you have to get your own gloves. They have no insurance, so if anything breaks, anything goes wrong, you're responsible for that, you know? . . . So if you work all day and one thing gets broken, it's coming out of all of our money.”

The first time he had to pay for a moving mistake, one of his fellow workers had thrown a storage ottoman in the moving truck, not realizing that it held picture frames. The frames inside broke, and the replacement cost was split among the four workers: \$20 each.

“The second time was a big statue,” Abdul said, noting that a teenage colleague without moving experience had leaned on the statue, breaking it. “It was super expensive. . . . I was supposed to make about \$80 plus tips. None of us got paid. That was crazy. Even though it was only a couple of hours, it was just so unfair.”

But given the choice between working or waiting for work, Abdul thought the off-platform moving gigs were preferable. “Even though it's risky, at least you know that you're going to go do this job for a couple of hours and get that much money,” he said, noting that food delivery work with DoorDash and Uber Eats wasn't guaranteed.

It's not steady. It's not a steady income. You can't count on it. If you have to pay a certain amount of money for rent every month, you're never really confident, you're never really sure you're going to be able to make rent. . . . Something like Uber, you're driving, you're using your personal car; if you really think about it, the money that you're making is not enough. You're putting the wear and tear on your car, the tickets, and the parking violations. If you're doing Uber Eats, you have to go in and out of restaurants and buildings. All that stuff costs a lot more than what you're making. . . . So you're basically just trying to make enough money to survive today and you're basically just fucking over your future self. . . . It's like you're borrowing. . . . You're not earning that money. You're borrowing it from your future self.

Abdul tried looking for a stable job, even walking his neighborhood with a handful of résumés. But at numerous businesses he was told that there were dozens of applications ahead of his. One job he applied for, he didn't hear back for a year; it took that long for the manager to work through all of the other applications. He heard of someone who was helping people to get unemployment assistance in exchange for a cut of their benefits, but he was worried about the legal implications, describing it as “pretty sketchy.”

“I knew that I deserved some kind of unemployment. I paid taxes. I bust my ass, and I work so hard. I had to work really shitty jobs,” he said. “I remember when I was a teenager, I was thinking to myself, ‘This is crazy. A third of my paycheck is just disappearing. I’m paying a third of my paycheck as taxes. But then, if I lose my job tomorrow, I don’t get any kind of help?’ And I was thinking about that when I was like eighteen.”

More than a year into the pandemic, Abdul had resigned himself to the lack of help. “So I just came to a place in my life. I just accept it now. I accept that the country that I live in, the place that I live in, is a little bit fucked up, and I have to take it for the good and the bad,” he said. “If something happens, I just have to work a little bit harder, maybe suffer a little bit more, but I’m going to make it through.”

Andrew, a twenty-seven-year-old white man, was less than a week into his dream job when he was laid off. After more than a year as a Peace Corps volunteer in West Africa, Andrew had spent several months working as an au pair for a local family as he tried to decide what he wanted to do with his life.

“It’s always been a dream of mine to work in the food industry, and I finally made the decision that I wanted to get professional training working in a restaurant,” he said. It took more than a month, but he was eventually able to convince a local high-end restaurant to let him trail, or work shifts in the kitchen as part of an audition process.

“I spent four days working in the kitchen, and on Friday afternoon, Chef came in and said they were closing, but I think the day before I had actually gotten on the books,” he said. “As crazy as it was, if I hadn’t been so aggressive about trying to get this job I would be in a completely different situation right now.”

Even though he hadn’t been working for at least ninety days, because he was “on the books” and had lost his job through “a Corona-related event,” he was able to qualify for unemployment assistance. It didn’t hurt either that the CEO of the restaurant group that he was working for pledged to pay workers for an additional week after the restaurant closed, and later started an employee relief fund.

In his week on the books at the restaurant, he had earned minimum wage for thirty-five hours, or about \$500. When I interviewed him for the first time in early June 2020, Andrew was still receiving partial unemployment of almost \$900 a week, had taken a part-time job as a cheesemonger at a local farmers market, and was helping friends with a small food start-up.

“It’s weird. Things work out like this in my life. I don’t know. I think people have said it’s just the way you see it. If you look at things a certain way, things tend to just kind of flow. Yeah, so actually starting in April really I was working probably more, making more money than I would be at the restaurant and both in food-related jobs,” he said. “I’ve been able to establish a little nest egg again and emergency fund, and actually today I put down a deposit for a new sublet, so I’m going to move next week into my own apartment. . . . I feel kind of safe that I’ll definitely be able to pay rent.”

When I interviewed him again in the spring of 2021, Andrew had recently been hired back by the restaurant for several months, leaving behind the cheesemonger job. The restaurant wasn’t fully open, and he was primarily making meals for needy families, but it meant the opportunity to cook, and the job offered benefits. But he was uncertain about

when the restaurant would reopen fully, and his friends at the food start-up were looking to hire, so he quit the restaurant.

“They’ve just been experiencing pretty robust growth, and they were in a position to offer me a full-time role,” he said. “It’s nice to be in a salaried role actually. . . . I think at the moment of getting this opportunity, it seemed like more of a long-term stable kind of career trajectory.”

The Focus of This Book

Both Andrew and Abdul lost jobs during the coronavirus pandemic. But while Andrew was officially unemployed and qualified for unemployment benefits, including the additional \$600 a week of Federal Pandemic Unemployment Compensation (FPUC), Abdul was part of the forgotten jobless. Left to fend for himself, Abdul turned to the side hustle safety net of gig work. While his vow to “make it through” is admirable, the inequity between their situations is jarring.

This is the story of what happens to the most precarious workers—the gig workers and laid-off restaurant staff, the early-career creatives, and the minimum-wage employees—when the economy suddenly collapses, and how they fare in the long pursuit of an economic recovery.

In this book I ask, how does obtaining the status of being officially unemployed or being part of the forgotten jobless affect workers? How do officially unemployed workers make sense of receiving more on unemployment than they were making while working? For those who kept working, how do they feel about their minimum-wage paycheck and increased risk of exposure to the virus, compared to peers who were paid to stay home? How do workers reconcile the contradiction between the amount of money spent during Covid and a failure to protect the vulnerable? And finally, how do larger social trends,

such as the internalization of risk and the rise of “polyemployment,” or working two or more jobs, affect precarious workers during these “unsettled times”?¹

The Importance of Unemployment Assistance and Polyemployment

Why does it matter if people are officially unemployed and receiving benefits? Anyone who has ever received unemployment will be quick to note that it’s typically not very much money, generally enough to cover one’s food, transportation, and utilities but not necessarily rent or a mortgage. Or, if it’s enough to cover the rent, it’s not also enough to pay for food and other living expenses. Receiving unemployment benefits may keep an unemployed professional from *emptying* their rainy day fund, but it won’t necessarily prevent them from *tapping* their savings.

But unemployment assistance is more than micro-level payments to individuals. Unemployment benefits have a macro benefit as an automatic stabilizer, a mechanism that can help to maintain spending during an economic slowdown. For better or worse, our economy is based on consumer spending: the purchases you make help to keep other people employed. Too many unemployed workers pulling back on their spending can have reverberations throughout the economy, triggering a recession. As chapter 2 shows, with a brief history of the Great Depression and the creation of state unemployment programs, these stabilizers are an important strategy to ensure that an economic downturn doesn’t quickly spiral out of control. If too many workers lose their jobs—and don’t have access to unemployment benefits—the recessionary impact can be considerable.

Much like workers’ compensation and Social Security contributions, unemployment insurance is a hard-won protection that has required generations of effort to secure. And just as gig economy

companies are effectively rolling back generations of hard-won workplace protections, business strategies that classify workers as independent contractors, or pay them in cash “under the table,” also roll back access to the social safety net of unemployment assistance.

But it’s important to realize that not all of the rolling back of protections is due to company strategies. In recent years, more and more workers have begun engaging in polyemployment.² Polyemployment includes having a main job and a “side hustle,” but it also encompasses working two or more part-time jobs. Polyemployment is often a response to underemployment, such as involuntary part-time work, but it’s also a response to wage stagnation and can be used to enable the pursuit of passion jobs like creative work. Polyemployment is an example of the *internalization of risk*, when workers assume “personal responsibility for the physical and financial market risks shifted onto them from corporations in a risk society.”³ Facing stagnating wages and the increasing risk of unemployment, workers rely on a “side hustle safety net” of multiple income sources to create a semblance of job security and income stability for themselves. The goal of the side hustle safety net is to reduce the risk of “putting all their eggs in one basket,” to quote one respondent.

Polyemployment can sometimes help workers when they suddenly discover that one of their previous jobs qualifies them for unemployment. But it can also backfire. State unemployment offices don’t generally recognize the financial impact of losing multiple jobs simultaneously, and the presence of a secondary job reduces the amount of unemployment assistance that someone receives. This is the “polyemployment paradox,” whereby efforts to create income security and a personal safety net can leave workers even more precarious.

As Abdul’s experience demonstrates, “officially unemployed” is a status that isn’t available to everyone. It’s an achieved status,⁴ or one that is earned, and that is available only to people who lose their jobs through no fault of their own, through layoffs or company clos-