

# “WHAT [IF] SOMETHING HAPPENS?”

A Qualitative Study of the Hopes and Anxieties of the American Middle Class Before and During the COVID-19 Pandemic

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BROOKINGS

**FUTURE**  
—of the—  
**MIDDLE CLASS**



# BROOKINGS



*The “American middle class” is often invoked by politicians, pundits, and the media to signify not only an income bracket, but a way of life – the backbone of America, vital to the health and vibrancy of our economy, democracy, and society. When the middle-class is thriving, America is thriving; when the middle-class is struggling, we fear national decline.<sup>1</sup>*



*In 2019, under the auspices of the [Future of the Middle Class Initiative](#), we launched the American Middle Class Hopes and Anxieties Study (AMCHAS). AMCHAS is a qualitative look at how the middle class is faring across five core domains: money, time, relationships, health, and respect. When combined with other data and research it has enabled us to gain greater insight into the lives of the middle class. We also wanted to investigate differences within the "American middle class" - the ways in which race and gender pattern people's opportunities and constraints, shaping their sense of self, community, and the political world.*



We [define](#) the "middle class" as the middle 60% of the income distribution in the United States. Based on [Congressional Budget Office](#) data from 2016, a household of three in the middle 60% would make between \$40,000 to \$154,000 per year. Within this broad group, incomes are growing at a [slower rate](#) than in the bottom- and top-quintile incomes. Marriage rates are [declining](#). Dual-earner families and single parents are facing a [time squeeze](#), and middle-class budgets leave [little room](#) for future planning or even a one-time emergency. Beneath these statistics is a story about the experience of everyday life, in all its rich and poignant, and sometimes messy and contradictory, detail – how middle-class Americans forge a meaningful life, cope with fears and disappointments, and hustle and sacrifice to live up to their definitions of a good spouse, worker, and parent.

For the first phase of our study, we conducted twelve focus groups in five locations across the United States, with a total of 127 participants. We had planned to conduct follow-up, one-on-one interviews with individuals from the various focus groups. Then, COVID-19 hit. Amidst the

pandemic, we quickly shifted to Zoom interviews, eager to watch in real-time as the people we had met in November 2019 confronted COVID-19 in 2020. While the original design of our study was not intended to explore the impact of the virus on the middle class, the timing of our data collection allowed us to witness how the pandemic has unveiled, exacerbated, and in some cases, actually alleviated the anxieties that many middle-class Americans experience in their day-to-day lives. Below, we present what our participants identified as the most pressing issues in their lives, both before the pandemic and during it – how COVID-19 has disrupted their lives, clarified their priorities, cemented their values, and revealed the tensions and trade-offs that had always existed beneath the surface.<sup>2</sup>

In the pre-COVID-19 focus groups, our participants described a perpetual sense of "teetering on the edge" of financial disaster, anxiously wondering "what if something happens?" We heard about the "hard tradeoffs" that participants faced in their daily lives: should they leave their unfulfilling, stagnant jobs for riskier, yet more rewarding, self-

employment? Should they choose sleep, work, or spending time with their children – or did they even have a choice at all? Surprisingly, while the global pandemic increased economic anxiety among our participants, some of them shared a “guilty secret” – for some, COVID-19 freed up hours in their day, spurring them to buy a laptop and work remotely, while for others, the pandemic and related recession meant that their rent might not increase this year.

As protests for racial justice erupted across the nation, themes of racial discrimination and racial resentment became evident in our interviews. Women of color who were accustomed to navigating racism in their daily lives also found a silver lining in the stay-at-home orders that kept their children at home and protected from the threat of being pulled over, harassed, or killed by law enforcement. We do not yet know how the middle class will emerge, financially, socially, or emotionally, from this crisis. There is some hope that the pandemic could catalyze much-needed policy changes in remote work and flexibility, health care, and paid leave, if we choose to seize the opportunity.

### THE STUDY

For the first phase of this study, we collaborated with the research firm Econometrica, Inc to conduct focus groups with middle-class Americans. We selected five locations to recruit participants: Las Vegas, Nevada, Wichita, Kansas, Houston, Texas, Central Pennsylvania, and Prince George’s County, Maryland. We selected these locations to be representative of small towns, big cities, and suburbs, racial and ethnic diversity, education levels, and top industries across America. Participants were recruited through multiple sources, including paid and free Craigslist postings, paid Google advertisements, social media sites (Facebook, Twitter, and LinkedIn), and email and telephone outreach to local businesses, libraries, schools, pharmacies, theaters, hotels and casinos, and apartment complexes in the

selected area. Potential participants were asked to complete an online eligibility screening, resulting in 1,109 responses, of which 419 people qualified to participate. Participants were required to 1) be a working-age adult (24-64 years old); 2) be middle-class (according to the middle 60% income range for their specific geographic location); 3) live in one of the five specific geographic areas; and 4) meet the race-gender specifications for the focus group in their area.<sup>3</sup>

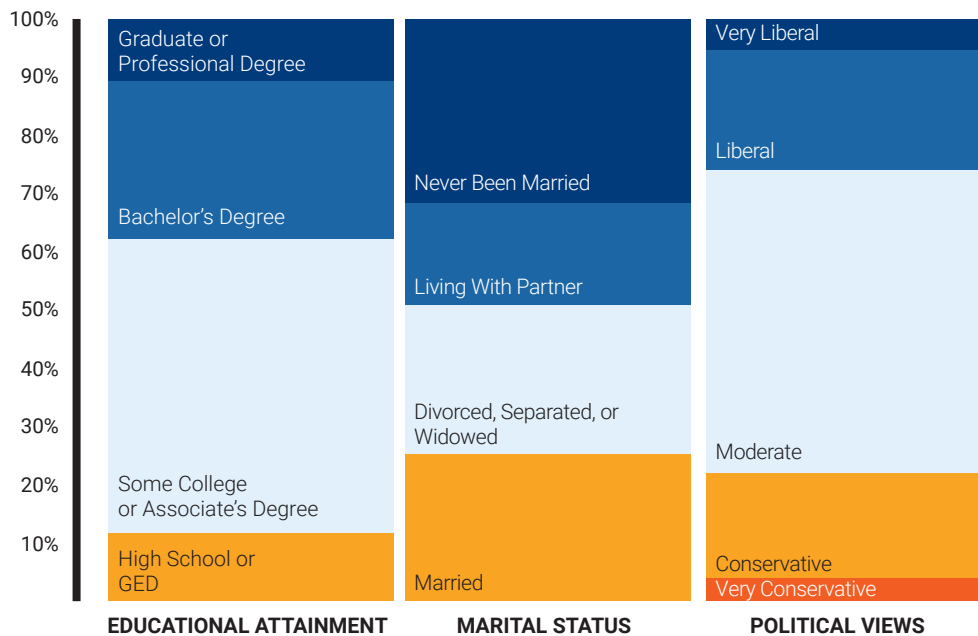
This recruitment strategy yielded 127 middle class participants across the twelve focus groups. We purposely stratified the participants by self-identified race and gender to create a space for open conversation within each group.<sup>4</sup> Participants received a \$75 thank you payment for their time. The focus groups lasted about an hour and a half and were recorded and transcribed. Our final sample represented an income range of \$22,900-\$130,900 and encompassed a wide array of career fields including administrative assistance, health and social services, construction, teaching, service and hospitality, energy, technology, and law. Nearly half of participants reported having attained some college or an associate degree, a little over a quarter held bachelor’s degrees, and about 10% held a graduate or professional degree. Nearly two thirds of the participants were parents, and roughly a quarter were married. Over half identified as political moderates, with nearly equal proportions of people identifying as liberal (or very liberal) and conservative (or very conservative). Figure 1 presents the breakdown of educational attainment, marital status, and political views of the focus group participants.

The focus group moderators asked people about the time they spent at work and home; their financial security; their personal health; their relationships with their friends, family, and community; and how they define, give, and receive respect.<sup>5</sup> We analyzed the transcripts using broad codes adapted from the focus group moderator guide. These codes were then modified or expanded to include new codes during the analysis





**FIGURE 1: Educational Attainment, Marital Status, and Political Views of Focus Group Participants**



process. Participants were also asked if they would be willing to be contacted at a later date about participating in a one-on-one interview about the “challenges you face, including finding affordable childcare, managing complex family dynamics, sharing household tasks, coping with mental and physical health concerns, and balancing monthly budgets,” as well as their “hopes and fears, biggest risks and regrets, level of trust in social institutions, and political beliefs.”

As COVID-19 broke out across the U.S., we modified our informed consent process to conduct and record these one-on-one interviews over Zoom. We conducted fourteen in-depth Zoom interviews in late April and early May 2020 with participants from all five locations. Although we worried about technology barriers and the loss of face-to-face connection, we found that most of our interviewees were already familiar with Zoom because of their children’s online schooling or their own remote work. The participants shared intimate details about their lives and seemed comfortable speaking

into a phone or computer screen, displaying emotions, and building rapport over Zoom. At times, it almost felt as if the interviewer was not present, but rather was providing a confidential space for participants to work through their challenges and goals while in quarantine.

As you read the stories of middle-class Americans, it is important to note that when people talked about COVID-19 in our interviews, their discussions rarely centered on the direct health implications of the virus itself. Rather, people talked about how the early days of the pandemic affected their sense of economic stability and future plans, how it restructured the ways in which they spend their time, and – for people of color – how the stay-at-home orders eased their normalized, everyday anxieties because they felt their children and partners were safer at home. While these stories are based on a very small sample, and thus cannot be used to infer how the entire American middle class is faring in this pandemic, they provide insight into, and rich detail on, how some middle-class



people are thinking about and responding to their new reality.

### TEETERING ON THE EDGE

Even pre-COVID-19, nearly [40%](#) of Americans reported that they were living paycheck to paycheck, to such an extent that 12% could not swing an unexpected expense of \$400, with an additional 27% reporting that they would have to rely on loans, credit cards, or selling personal items to do so. In our focus groups in fall 2019, participants across the country described their sense of being “run into the ground,” working jobs that could not keep pace with the rising costs of living and bemoaning the lack of adequate safety nets to protect them in the case of an emergency. Diana, a Hispanic mother from Las Vegas who works as a virtual assistant, described, “I don’t like living paycheck to paycheck. It makes me very uncomfortable. There are times where I’m like, ‘I’ll go do this side job or I’ll go like donate plasma.’ Because in my mind if there’s not extra money, I panic. It makes me feel like I can’t breathe, or I get upset.” Stephen, a young father from Prince George’s County, Maryland, elaborates: “It used to be when you went to the doctor, we had health insurance. You had to pay very little. Now when you go to the doctor, even for a physical with lab work, I’m getting calls or letters saying, you owe \$75, your insurance didn’t cover all of this. If you are concerned about your credit, which I am, it’s like you got to figure out a way to pay all of this.”



COVID-19 resulted in wide-spread job loss, [concentrated](#) in industries like services and hospitality, construction, transportation, and gambling, which once served as the backbone of the local economy in Las Vegas. These industries were among the first to be halted at the onset of the pandemic – and most of these jobs cannot be done from home. At the time of the focus groups, Dahlia, a 44-year-old Black woman from Las Vegas, was working at an entry-level job for a marketing company. By May 2020, she was “laid off” - indefinitely. When we emailed her to set up

her interview, she replied immediately, “Can we do it today? My phone that has Wi-Fi will be disrupted starting tomorrow and I won’t have internet access after that.” Dahlia explained that even though Las Vegas was normally a place where you can always find “a quick job to pay your bills, who’s hiring now? And the unemployment people were not even answering the phone.” She continues, “I don’t really know how much longer this industry will last.” Dahlia is now searching for a “work-at-home job” and recently called “the pawn shop, Best Buy, and went online at RadioShack looking into a rent-to-own where you can rent a laptop.” But, she cautions, “even if these jobs do start taking people back, it’s going to be minimum wage. It may only be part time.” Dahlia, like many participants, expresses a sense of disgust toward big industries’ concern for profit over people. Refusing to feel sympathy for the gambling industry, she says heatedly, “You ain’t closing when Margaret jumped out that window and committed suicide when they took out her money from her mortgage. You ain’t closed it for one day. Can you get a five minute of silence and stop the machines? If they did something like that, I would probably respect them a little bit.”

### “WHAT IF SOMETHING HAPPENS?”

In the focus groups, participants pointed to soaring housing costs, medical bills, retirement savings, student loan debt, car payments, and healthy food - “not just crap” - as sources of financial anxiety. “What if something happens?” surfaced in every focus group as people described the constant threat of an unexpected emergency.<sup>6</sup> Precarity was a dominant theme. A man in Pennsylvania who works in a factory, for instance, described his family budget as having “no margin for error” – “If the roof blew off in a storm and insurance wouldn’t cover it, we’re in trouble, that kind of thing.” A woman in our Kansas focus group echoed that “fear of never having enough money, never being financially stable, or what if something happens, am I going to be prepared? And am I going to lose my house? Just a lot of fear.” A man in Las Vegas who works as an administrative assistant worried about “losing





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what I've gained" and was hoping to pay off his car before any "unexpected expenses" popped up. In his one-on-one interview, Joe, a factory worker from Pennsylvania, deployed humor to shrug off his own vulnerability, stating matter-of-factly, "I got real sick about a month ago for about a week. I had a lot of the symptoms but because I don't have a primary care physician [or health insurance], I couldn't get a COVID-19 test. I was just like, I guess I die now."

Trevor, a white, married father from Houston who did not finish college, describes his economic prospects as bleak: "living in an apartment and driving crappy cars and having jobs where you're lorded over and threatened with termination or being stagnated and never going anywhere." During the focus group, he explained, "doing pest control, at most you make \$40,000 a year. It was a great job fifteen years ago, but now it's just very difficult. At 43 I still feel very young and energetic, but I don't know if I can put enough [money] away in 22 years." In his follow-up interview in 2020, Trevor shared more details about his family's plunge into bankruptcy and their tireless efforts to pull themselves back into the middle class.

When Trevor's oldest son was ten years old, he was bitten by a mosquito and contracted transverse myelitis. Trevor recalls, "he went from a very healthy ten-year-old kid running around to a kid who couldn't walk. He was basically in a wheelchair through over a decade of rehabilitation stuff. It left permanent damage." His wife quit her job to take care of their son. They spent "\$1,700 a month out of pocket on medication." It took years to obtain a correct diagnosis. Trevor says simply, "We went broke."

The family now depends on "Medicaid, Medicare, CHIP, welfare. We're basically on welfare. Most of it is food stamps and then some rental assistance from time to time from charities." Trevor, a staunch Ted Cruz supporter, defends his reliance on government assistance, arguing, "it's all of our money. If it's put to good use, then it's really an investment back into America." Trevor reflects, "I

think when people say, 'Make America great again,' it's about really having an economy that was not out of control, politicians were not screwing us over, and jobs that people could go to. Women could be with the children and men could have one job that provided."

Trevor describes the uncertainty of his pest control job - "they call it a right to work state, but yet they fire you at the drop of a hat and say bite it, there's nothing we can do about it. File unemployment. There's a union for the tradesmen, but not for guys like me." Trevor was fired from his pest control job between the focus group and his interview. Working for commission, he articulates, is "really the carrot in front of the horse and eventually the horse just collapses. It never gets the carrot and it just gives up because it's unobtainable. So, you think, well, I'm not even going to bother with it anymore. At 10% commissions, you sell the job for \$140. You do all the hard work, you get \$14. I mean, just for us to get enough food for everybody even at Taco Bell is \$25." He and his wife have decided to start a pest control company of their own. Trevor goes to the junkyard and digs out brass, copper, and steel to sell, then sorts through the dumpsters of other pest control companies, gathering mosquito mist systems, tubing, and pumps that can be cleaned and repurposed. At the end of the interview, he pledges, "So this time, next year, hopefully we should be in a much better place and then have a better story to tell, hopefully."

## CREATIVITY OR SECURITY

Participants towards the higher end of our middle-class income range also expressed a sense of economic insecurity, manifested as an internal tension between personal fulfillment and stability. Chad, a white man in his forties with a finance degree, works in the oil and gas business in Houston, Texas. During COVID-19, he explains, "gas or oil right now, it actually went to zero dollars a barrel because there's so much oil on the market, but they don't have a place to store it." Chad works in an alternative energy group that is funded

primarily by contributions from its larger parent company. He says “basically, oil and gas subsidize us, so I worry about my group being shut down. I’m trying right now to make myself valuable in finance, helping with accounting and raising money and that kind of stuff while my part of the business is not really doing anything right now. Just trying to make my value known.”

A few years ago, Chad left the world of finance to focus on his passions, including art, a clothing line, and film. He recalls, “I went through a lot of my savings pursuing art projects, because it didn’t pay as much as banking. I’m not one of those people that if I had an emergency, I’d be bankrupt. When I was doing the art stuff, I could only have made it a few months. At that point I was like, all right, you got to take some other jobs, maybe some commercial gigs that you’re not that passionate about, but that pay because you don’t want to be in that situation.” Chad was able to rely on friendship networks to obtain his current job, but he worries that “the creative stuff” on his resume would make it difficult to find another job if he gets laid off. He reflects, “I know how it is in business, things can change and it’s not always personal.” He might be able to survive a few months before “looking at loans from my 401(k).”

### HARD TRADEOFFS

In the pre-COVID world, only [12% of Americans](#) reported working from home at least one day a month. Many of the focus group participants worked in occupations with no options for remote work, unexpected time off, or flexibility during the workday. While some participants reported that they lacked access to benefits such as paid family and medical leave, others were too fearful of losing their jobs to take advantage of the benefits they had. Instead, participants attempted to create flexibility in their work by trading off nighttime and daytime shift work with their spouse. Darrel, a working father from Houston, described, “the reason I’m thankful for my job is because I work from 9:00 p.m. to 5:30 a.m. People say they’re bad

hours, but they allow me to be more involved with my children.” Participants who were subject to rigid employers felt bitter and undervalued. At the lower end of the income distribution, Maria, a young woman who works in retail, shared the following painful memory: “[if] somebody calls out and you’re the ‘go to’ guy, you’re going to get called in, and it doesn’t matter if that day someone passed away or someone had a birthday. Last year my grandmother passed away, and I was called into work, and I couldn’t go to her funeral because I had bills to pay.”

Our participants were willing to sacrifice security, leisure, and sleep to gain even limited control over how and when they worked. “I can’t not work a flexible schedule,” Diana from Las Vegas explained. Before COVID-19, while juggling a new baby, three older daughters, online work, and the family’s household chores, Diana would spend Sundays preparing meals for the week. During the week, her fiancé would leave for work at 6:00 a.m. and Diana would log into her virtual job and get “a couple of hours of work done” while her infant slept. She spent the rest of the morning packing her daughters’ lunches and snacks and dropping them off at school. While her baby napped in the afternoon, she would log back into the online system and work for a few more hours before picking up her daughters. After dinner, baths, and bedtimes, Diana would then study from 7:00 p.m.-10:00 p.m. for her online degree program. Being one’s own boss brought longer hours, less work-life balance, and financial risk, but these trade-offs were deemed worth it for the flexibility.

This longing for control over one’s time dominated the life stories of the people in the highest income brackets too. Elijah, a 31-year-old Black man who currently lives in Washington, D.C., was the first person in his family to go to college and earned a full scholarship to an Ivy League university. He went to a highly ranked law school, which he paid for with loans, and then landed a job at a prestigious corporate firm upon graduation. He describes the constant pressure to work enough hours: “for most







big firms, you have a yearly hours requirement, and it's billable hours, right? So, you could be in the office for 80 hours, but maybe 75 of them are billable or 60 of them are billable, so it's like, there's definitely always a pressure to hit your targets because that's how the firm makes money."

The stickiness of traditional gender roles intensified the time pressure when his daughter was born. His wife, who worked for the government, "worked right up until she gave birth, and then she took off the first four months," partly paid and partly unpaid, but "still not as much as she would like." While Elijah technically qualified for paternity leave, he took only two weeks off: "I didn't feel like I could afford to take much more, just because of pressure of demands from clients and from partners. It's basically like, the pressure of it, no one's ever going to be gone for like a month or something." He says drily: "Like the last firm I was at, there was unlimited vacation. Which means we had no vacation. They're like, if you finish all your work, you can go. But if I say I finished all my work, you're going to fire me because I'm not working enough." He adds: "a year and a half ago, I was on a family vacation for Christmas. I was literally on the beach. There are pictures of me on the beach at Christmastime with my laptop because I had to close a deal."

The stress of managing two demanding careers and an infant began to wear on their marriage. They put their daughter in a daycare that "was like extra rent every month basically," costing nearly \$2,000 a month. Elijah describes how he would cook breakfast and lunch in the morning, prep dinner, and then drop his daughter off at daycare. His wife, who worked for the government, could pick up their daughter at 5:00 p.m. He "would try to come home around, let's say, 7:00-ish for dinner and put the baby to bed. And then I would log back onto my computer and do more work." Eventually, he and his wife chose to separate: "you have only so much bandwidth, and so if you're already burnt out, both people burnt out from work and from very stressful long hours, then it's like, home is also

super stressful. And then you're also then kind of stressing each other out and kind of hurting each other."

Elijah recently decided to leave the big law firm and start his own company, taking a few of his clients with him. It's nerve-wracking, but he thinks taking some risks in exchange for control over his future will be worth it:

*I kind of was tired of the big firm thing, and you were asking about partner. I just kind of didn't see that as my long-term goal. And the other thing is it's just really, it's very hard to even tell whether you're actually going to make it as a partner. I know plenty of lawyers who are killing themselves, who are ... I know one in particular, he was sleeping in the office, not going home. He would shower at a hotel near the office. He had an arrangement with them where they knew him, and he would just go in and shower and then come back into the office. And then when it came time for him to make partner, it was like... There are a lot of politics, and he didn't make it. But I think kind of doing your own thing, it's scary, but you do have more control.*

Elijah worries about the global economy, especially as we fall into a recession: "I think we were due for a recession before the Corona apocalypse, but I think this just kind of speeded things up, so it's going to be interesting." While he plans to vote in November for a Democrat, he is unenthusiastic: "...do I think that the government is going to take care of me or has my best interests at heart? No. It's made of people and everybody has their own agenda."

### THE GUILTY SECRET

While more and more women have entered the workforce over the past few decades, policies addressing the needs of working parents have lagged, leaving people, and especially women, in the grips of a [time squeeze](#).<sup>7</sup> As Jessica, a working

***“I never have enough time. I feel like there needs to be three of me, one here, one there, and one somewhere else, all doing some at the same time because I just don’t have time to do everything.”***

***-Jessica, mom,  
Wichita, Kansas***



mother of four children, expressed: “I never have enough time. I feel like there needs to be three of me, one here, one there, and one somewhere else, all doing some at the same time because I just don’t have time to do everything.” Destiny, a single mom to teenagers, shared, “I currently work three jobs, and I have my kids, so I don’t have a lot of free time. I’m hopeful that I will learn to relax and do more things that I like to do without feeling guilty.” Here, again, the stickiness of traditional gender expectations sparked tension, especially when there was no room in the family budget to pay for childcare. Joe, a factory worker, and Beth, a nurse, have never had a babysitter for their three children. Instead, Beth works the night shift, three nights a week from 7:00 p.m. to 7:00 a.m., then returns home to take care of the children and household in the morning without a break. Beth does the “inside” work like cleaning, laundry, and cooking, while Joe does the “outside” work such as cleaning the gutters, mowing the lawn, and playing with the kids while she is at work. Joe admits that his wife is usually “cranky” when she does not get any sleep: “When she gets mad at me, she reminds me that I can’t provide enough for her to stay home and not have to work.” In fact, she makes more money than he does, which has caused what he calls “marriage dynamic issues” between them.

The stay at home orders that resulted from the COVID-19 pandemic have hit working mothers and dual-earner couples [particularly hard](#). Working mothers are increasingly tasked with balancing child care and household duties, while also working full- or part-time, which has led them to reduce their house or leave their job entirely to perform these duties. While this devastating reality has put working families in a vulnerable position, causing them to make difficult long-lasting decisions, we heard a counterintuitive narrative from some of our participants, who shared that they were quietly savoring the COVID-19 pandemic and ensuing stay at home orders as a much-needed break from the frantic pace and impossible demands of their normal lives. Our interview participants confessed, somewhat shamefacedly, that COVID-19 had

freed up the hours they used to spend driving their children to school and various other activities, allowing them to spend more time working remotely, taking care of their family, and taking online classes to further their education. COVID-19 also provided a brief respite from the anxieties of daily life such as rising rents and debt payments. When her children’s school went online, Diana admits, “I feel like that’s a weight that’s lifted off my shoulders” because she does not have to get them ready and spend an hour each way dropping them off and picking them up. She adds, almost in a whisper, that “at least rent finally went down here, as sad as coronavirus is, and it’s horrible, and I wouldn’t wish the situation on anybody.” She said brightly: “I’m even considering, I could buy a house if the market crashes. I could have a nice house in a good area. I tell people right now, just go get a laptop at the pawnshop. You can work around your kids’ nap time. If your partner’s laid off, he can now watch the kids for you. You make this your time to make money.”

Cassandra is a 47-year-old Black woman who lives in Wichita, Kansas. A social worker for a health insurance company, Cassandra is currently living with her 17-year-old son, her sister, and her sister’s son. Cassandra started her career working in accounting in a corporation that had just “started this program where you could go to school for whatever you wanted. The tuition, books, all you had to do was go, get all your stuff, it had your name on the voucher.” Cassandra earned a two-year degree in organizational management. When she was laid off from her job after 9/11, she was still able to take advantage of the free education and lived on her extended unemployment benefits while she earned a master’s degree in social work. As she approached 30-years-old, Cassandra got pregnant with her son, who is now 17-years-old.

Cassandra was unhappy leaving her son at daycare for long hours while she worked. Cassandra explains, “I’d be stuck in the office and I’d go pick him up, he’d be the last one there, he’d be rolling on the floor and I just hated seeing him having to do







that.” She took the state licensing exam in hospice and got a job with more flexible hours and more money. But it still was not flexible enough for a single mom: “my son was about getting ready to start middle school, he’s very involved in sports, so I started having to leave my day center and going to his sports, and it started to be too much. I thought this isn’t good because I had employees that were working for me, they were CNAs, I was the manager and my team was CNAs, and I thought, this doesn’t look good when every week I’m leaving early to go to this game.” Through a work connection, Cassandra then found her current job. She says joyfully, “I’ve been here for four years, and it was the best thing that could have happened, I mean, as a single mom, this is the job that you need to have because you have all the flexibility. Like right now, I just clocked out, and then I’ll clock back in later, I mean, you just work on your own schedule, for the most part. You need to be available 8:00 a.m. to 5:00 p.m. to take your calls, but there’s a lot of flexibility, so I could go to any sporting event, I never missed anything.”

Cassandra shares her own COVID-19 guilty secrets. She has rented her home for the past eleven years, trying to pay down her debt so that they can afford to buy a house. She is saving money during quarantine because she isn’t shopping, buying gas for herself or her son, or going to the hair salon: “I’m literally saving like \$400 a month right now. My credit’s looking a lot better right now. I mean, it’s been amazing, the difference in your finances when you are stuck at home and how much money you save.”

More seriously, Cassandra has become more and more aware of “what’s been going on with Black kids being killed by police.” At first, she confesses, she believed that “as long as your kid’s not doing something wrong, it’s going to be okay.” But then, “people that weren’t doing something wrong started getting killed, and then it’s like, oh, okay, it’s just because he’s Black that I’ve got to worry now.” Now that her son can drive himself to school, Cassandra has frequently coached him on what to do if he

gets stopped by the police. Every morning, “he has to text me when he gets to school, and he has to text me when he’s leaving. Every now and then he forgets, like when he was going to school, he’d get to school, and he’d forget to text me and there was a couple of times I drove to the school to be sure he was there. Because once he got in the school, he turned his phone off and I couldn’t get in touch with him. So, then I’d be a nervous wreck, so I’d just drive to the school to see, okay, his car’s here.” One of the great benefits of COVID, she points out, is that she doesn’t have to worry about him driving across town to school for a while.

We are hesitant to make strong claims about the positive experiences of the middle class during the COVID-19 pandemic; there is a robust and growing literature documenting the drastic negative consequences of the Coronavirus on working mothers, family life, mental and physical health, and financial stability. What we want to point out, instead, is how the COVID-19 pandemic and lock down orders provides a lens to see the intense yet often taken-for-granted pressures and vulnerabilities of the middle class both during and before the pandemic. The pandemic allows us to better understand the sheer unworkability of middle-class schedules and budgets in more “normal” times, as well as the daily anxieties of mothers of color sending their children out into the world.

## NAVIGATING INJUSTICE

Summer 2020 witnessed national uprisings against racism and police brutality, spurring protests, riots, and lethal violence. These tensions were already building in our conversations about identity and respect in our focus groups in the fall of 2019. For people of color in all of the focus groups, experiences of disrespect and discrimination in the workplace were prevalent. Black women described how they had to restrain their emotions and opinions out of fear of retaliation or conflict, while also working harder to be given a fair chance. As Patricia, a Black woman who works in IT, describes:

***For people of color in all of the focus groups, experiences of disrespect and discrimination in the workplace were prevalent.***



"I got to work harder. I have to work hard. I have to bust my kneecaps and ankles, just for somebody to give me a chance. I have to not respond the way someone would expect for me to respond so that they can respect me. Nobody respects women, and especially a Black woman."

Black/African American and Hispanic/Latino individuals attested to racism in their everyday lives, whether stereotyping by their co-workers, discrimination in higher education, or racial profiling in the criminal justice system. Justin, a Hispanic man in a Las Vegas focus group, shared his experience, "I've never had a positive association or positive experience with a cop pulling me over. I got to a point where being Hispanic and being behind the wheel at night, it was almost a no-go for me." In Prince George's County, Black men described being "trolled for speeding" when they ventured into suburban areas and getting "pulled over because you 'fit the description'" when they were wearing dreads, driving a nice car, or simply having a laundry bag in their backseat. One man said soberly, "In most of our movies, the person dies. A lot of these movies conditioned us to not prepare for a long life, not prepare for marriage. We figure we get to twenty-one, man, I'm blessed."

In Houston, Black men referred to the "injustice system," documenting their fears of their children "getting railroaded for something petty" while wealthy people "get a slap on the wrist, two to three years' probation for something petty, while they just violated my child and mess them up for life." One man tied crime to economic inequality and racism, explaining, "Just because I can't get a job, the bills don't stop coming. I can't get a job. My child's stomach's not going to stop rumbling." Another man chimed in, "It's more profitable to keep us locked up and to keep this system rolling because you're rented out as free labor, you're rented out for for-profit prisons, and there is a quota the police and system has to make to keep those facilities rented. My biggest thing is to keep my children out of their facilities."<sup>8</sup> People of color in the focus groups attempted to acknowledge and fight against

injustice, but also tried to protect themselves from exhaustion and despair. As a Black woman in Kansas noted, "I can switch it off real quick if I see stuff, like even with the police officers killing a lot of Black men, and women too, I can tune in and tune out. I don't want to see that, I don't want to watch that, because all it does is bring my spirit down. So, I'm an optimist on life in general, and just knowing that the future is going to be as bright as you make it, it's up to us to make our future bright."

Brian, a 57-year-old Black man from Detroit, Michigan, moved to Texas when the automobile factories were closing, leaving behind "a post-apocalyptic world." In Houston, he moved into the technology field, performing computer upgrades and technical assistance on government contracts. Brian has not had steady benefits such as health insurance or retirement contributions as a contract worker, yet has invested substantially in his own career advancement, most recently in a \$7500 online course on data security. Since COVID-19 hit, he has been "trying to get two certifications, maybe three, between now and Labor Day weekend, because right now it's just very hard to get a job because the work source is gone. The unemployment office, they're closed. You can't go online because the website just keeps crashing if you get on there." He has been getting some help from SNAP. Brian reflects, "I think that if you want the American Dream, if you're a minority, you have to work so much harder. I mean, you can get it, but you've just got to work a lot harder. There have been times when I've been down here where I think that race played a part in me getting the job, because when you're the only Black person and everybody else is white, you kind of figure you're probably the token guy that they kind of had to hire, to keep the government off of them. I've had a couple of jobs like that. I think there's just a lot more opportunities, if I were lighter-skinned or white." He continues: "I mean, plus what's going on in Detroit right now. I mean, they've got the highest COVID cases in the country, and like I said. Detroit is 80% Black, so, like I said. That's one reason why I'm glad I'm not there."

### NOSTALGIA AND RESENTMENT

For some of the white people we spoke with, on the other hand, we heard anger toward perceived “quota-filling” hiring practices or attacks from the “left.” Some white participants resented being put into a racial category at all, while others feared they were on their way to becoming a “minority” in America. Leslie, a white woman from Las Vegas, described her experiences: “the culture has definitely shifted. Because in the [19]80s, I think being a white working American woman, a lot of people strived for that, and now we are definitely the minority. I feel like we’re the minority and [we’re] discriminated against, especially in the workplace.” Other white people believed that discussions of race had become too politicized in recent years, fueling unnecessary conflict between Americans of different racial groups. Jake, a white pastor from Pennsylvania, put it, “There’s this bizarre focus on race. And granted there are racists, there’s always been racists, there’s always going to be racists. But it seemed like the country went from this, we’re all in this together mentality, to we’ve literally been carved out. They’ve carved us out into groups now. I don’t understand why we’re now white people. It just feels like we were people. When I was in New York, we were people. Some of my best friends were the people I worked with who were all different shades of different stuff.”

Promoting a colorblind<sup>9</sup> view of the world, Jake, a Trump supporter, continued, “we elected our first Black president, which was supposed to be this big deal. I didn’t care if he was Black. I cared that he didn’t have any experience and I thought he shouldn’t have got the job.” While Jake insists that racism is wrong, he does not like how quotas - “the numbers” - seem to have replaced individual merit: “Almost anywhere you go to fill out something now, you’re asked specifically, are you Latino or Hispanic? Are minorities receiving maybe some additional treatment because we have to get our numbers up to match and we want this to look fair and equal?” In his interview, Jake also worried about a growing “disrespect for our authorities,

like police officers. In ministry, there are people who don’t live the way they’re supposed to live. Everybody makes bad choices and doesn’t, but you can’t throw everybody out because just one or two make bad choices. Any profession, any type of work you do, is going to have some bad apples.”<sup>10</sup> Overall, Jake seemed perplexed by enduring racial conflict and resentful that we can’t all just be “people.”

Joe, a white man with a high school diploma who works an entry-level factory job, asserts that America has been “going downhill since 1965.” Joe favors protections for workers such as trade barriers, opposes U.S. involvement in foreign wars, and generally supports “left-wing economic ideas,” labeling himself “kind of a Socialist.” But Joe is staunchly against immigration, insisting, “End it. All of it. Until every single American has a job and is taken care of, we have no business importing competitive labor.” He is also right-wing on cultural issues – “My issues with the Democrats are cultural progressive issues. I’m all for universal health care, universal basic income. But then they push all the progressive cultural issues. I joke around and say, give me the universal health care but hold the gay marriage.” While Joe voted for Trump in 2016, now he thinks Trump “has to go” because he has supported Wall Street over American workers.

Joe tentatively tells us about his involvement in white nationalist politics. He has long been involved in Civil War reenactments and has traced his American roots back to the 1660s in New England. He struggles to define what it means to be American today: “if anybody can be an American, then what’s it really mean?” When I ask if it used to mean something, he replies, “Well, when you say he was an American, you knew what they were talking about. That you’re someone of European ancestry. Originally it was White English Protestants and they had different waves of immigration after that. But until the 1960s, it was pretty straightforward what an American was. Now that’s becoming much more diversified.” Joe has been heavily involved in the Confederate flag and monument





controversies and was part of the Unite the Right rally in Charlottesville, Virginia, in 2017. He states, "But what irks me is the monuments, particularly those put up by widows and orphans to their fallen kin. I think that's low. It's almost a personal attack because history is the foundation of my identity is the way I look at it. It's an attack on White American history more than anything else." Joe worries about his children growing up as a "minority," viewing diverse societies as unsustainable and prone to "culture ruptures" and violence. He feels betrayed by Donald Trump's treatment of the white nationalists in Charlottesville, telling his supporters to "Go out there and fight those people, but then when people do it, he leaves them out to dry, which I think is kind of a cheap move." He says he is willing to give Joe Biden a chance in November.

### THE FUTURE OF THE AMERICAN MIDDLE CLASS

We conclude with the voices of two young adults in our study who urge us to consider the coming generation of the middle class: where they are thriving and where they are floundering, how they might be better served by social policies, and how they themselves might - or might not - become vehicles for change.

In Las Vegas, Nevada, Eli, a 26-year-old Hispanic man, laughs when his computer freezes, quipping, "my middle-class internet's acting up, being slow." Eli lives with his parents - his mother is a "cafeteria lady" at a local school and his father is a dealer at a casino, which has left them both relying on unemployment during COVID-19. Eli feels guilty that he still lives with his parents and is taking community college classes instead of bringing in money. Eli started off at a four-year college, determined to become a music teacher, but was derailed by anxiety and depression: "I never believed in depression, but my first year of college, I believed in depression. Because, I was just struggling. And my grades took a toll. I couldn't focus. And I've never been a depression guy. I never really believed in that stuff. But it takes over your body and it's

like no, dude, it was real." Feeling like the "pieces were stacked against me," Eli could not declare his major because his GPA was too low, and he felt that his music professor did not treat him as a serious student. Starting over in community college, he says wistfully: "Right now I would've been graduated as a music teacher, two years ago, making a living."

Eli describes himself as a "hustler" - he sold his car and canceled his car insurance when COVID-19 started, knowing he would not be driving much. Right now, he is training to become a real estate agent so he can contribute financially while he is in college. He just learned that, unfortunately, "you have to pay a lot. You have to pay for a license, and you have to pay for the test and you have to pay a couple things. And that's the thing that kills me because if my bank account is going down, at some point, I'm not going to have enough for the test and the state and the blah, blah, blah, blah, blah. And I don't know what you need, but they told me, someone told me and they're like yeah, you need to have about two grand." Eli clearly states that he is not looking for a "free handout." But he does want benefits that allow him to build a secure future. He describes his first job: "I got to worry about my future. My managers told me, 'Well, we can't book you 40 hours a week because we're going to have to give you insurance and stuff.' I was like, 'Shouldn't you want to do that, regardless?'" He felt uninspired by politics: "I hate how we're so separated and we're so divided."

A few states away, Katie, a 25-year-old white Millennial, lives with her grandmother on the outskirts of Wichita, Kansas. Katie always knew that she was college-bound, even though her mother, whom she lived with after her parents' divorce, did not have a college degree. "I was living with the parent who didn't have the college degree, so she didn't know how to navigate the whole college process, so I was kind of on my own on that until I had the academic counselor who helped me through that," she recalls. And Katie thrived in the nearby regional public college - "I loved being

on campus. I loved having the library that I can go to and escape to sort of. I liked the resources that they have on campus and the fact that there's always somebody there to help you." She graduated with about \$30,000 in debt. She explains, "Right now my loans are kind of on a hold just because I don't make enough income that it's kind of hard for me to pay them back at the moment, but I do have loans kind of hanging over my head, unfortunately." She frequently worries about "getting in a spot where I can't pay off the loans, and I know if you ever got into too much debt or declared bankruptcy or something like that you still have that debt that you got to pay off." While Katie plans to go for a master's degree and earn enough money to pay off her loans, she is not sure how to take that next step – "in the time between right now and then, I'm like, I don't know what's going to happen."

When Katie started looking for jobs that fit with her social science degree, she was frustrated to find that "a lot of the jobs were geared towards people in social work or having like a social work license." She started off in an internship at a local non-profit that was funded by the VISTA program. But she soon quit because she could not afford to live on the low salary. "I just said, you know, why do I have all these degrees and I'm going for something that's low paying?" she recalls. "So, I kind of put that on hold." Katie, who had "always had a dream of what I want to do," suddenly found herself lost on the road to adulthood, unable to figure out how to use her college degree to build a career and move forward in life. "I was like, I don't know what I want to do next and where do I go from here? I've always had sort of a dream on what I want to do and I don't know exactly what I want to do now that this thing didn't work out."

Since she had always wanted to have "freedom and flexibility," Katie began following work from home blogs on the internet, eventually landing her current job as an ads assessor for a social media company. Although she sees the job as temporary, she is still not sure what will come next. Since COVID-19 hit, when she logs in to the online

system, she has noticed that there are fewer tasks for her to complete. She either needs to find a second part-time job or quit and look for a full-time one. Katie feels especially anxious because she will turn 26 this year, which "means I'm going to lose my health insurance through my father, and that's the biggest worry I have is like, okay, what am I going to do about health insurance? With the COVID situation, it's going to be much harder for me to find a job in this current state, and on top of that I feel like I have less negotiating power when it comes to salary or benefits or anything like that because of the whole COVID situation." For now, Katie is resigned to putting her life on hold, avoiding romantic relationships and wondering, "Can I really take care of a kid and add to my debt that I already have?"

Katie asserts that COVID-19 has "reinforced inequality," widening the gaps between families who can't afford laptops and families who are "able to be so protected from it because their jobs let them work from home and they don't lose any money and they keep their benefits." She is dreading the upcoming Presidential election because she wants to change the "entire system" – "I feel like we're still under a system that benefits people who are more wealthy or benefits corporations so I'd rather change the entire system than elect someone who's just going to work in the existing system."

From the words of these young people on the cusp of adulthood, we see a motivation to work hard, earn their own way, and develop their passions. We also see a reluctance to trust social institutions, corporations, and the political system, as they believe that people are self-serving and institutions rarely live up to their promise. Both young adults, as detached from politics as they are, reveal that they are ready for vast structural change and social policies that invest in America's middle class.





*Taken together, these stories of middle-class Americans paint a picture of struggle and triumph, difficulty and resilience, and anxiety and hope. While there is no single story of the middle class before or during the COVID-19 pandemic, what is abundantly clear is that the diverse American middle class is ready for an intentional policy agenda which acknowledges the nuance of their lived experience and – regardless of race, gender, or income level – offers them the opportunity to be full and active participants in U.S. society, economy, and democracy.*





## APPENDIX 1

### Race gender stratification of focus group participants, by location

City	Number of People	Gender	Race or Ethnicity
Houston, TX	10	Male	Black or African American
Houston, TX	9	Male	White
Wichita, KS	9	Female	Black or African American
Wichita, KS	10	Female	White
Las Vegas, NV	13	Female	Black or African American
Las Vegas, NV	16	Female	White
Las Vegas, NV	7	Male	Latino
Las Vegas, NV	7	Male	Latino
Las Vegas, NV	12	Female	Latina
Las Vegas, NV	9	Female	Latina
Lebanon, PA	12	Male	White
PG County, MD	13	Male	Black or African American
Total	127	M = 58 F = 69	AA = 45 W = 47 L = 35

## APPENDIX 2

### Full moderator guide from 2019 focus groups

Okay, let's begin. As we discussed, today we are going to talk about factors that influence quality of life, including your hopes and concerns now and in the future. Let's start by giving everyone a chance to introduce themselves. As we go around, please tell us your first name and something about yourself.

#### I. Hopes

Let's start with a broad question to start a list of your ideas. Feel free to start thinking about these topics and we'll go into more detail on many of them later in the group.

- a. When you think about your future life, what are you most optimistic about? And when you think about your current life, what are you happiest about?
  - i. [If any responses:] We've heard [one, a few, several] thing that you all are happy or optimistic about so far: [topic 1, topic 2, topic 3, etc.]
    1. Can you say more about [topic 1]? [Repeat for each topic mentioned.]
- b. [If no responses or very few responses:] What [else] makes you happy now or optimistic about the future?
  - i. [If still no responses or very few responses:]
    1. How about your family or relationships?
    2. How about your job situation or prospects?

#### II. Anxieties

- a. Now we're going to shift slightly and think about some of the things in your life that may concern you.
  - i. When you think about your current or future life, what sort of things are you most concerned about?
    - 1. [If any responses:] We've heard [one, a few, several] concerns so far: [topic 1, topic 2, topic 3, etc.]
      - a. Can you say more about [topic 1]? [Repeat for each topic mentioned.]
  - ii. [If no responses or very few responses:] What [else] are you most concerned about?
    - 1. [If still no responses or very few responses:]
      - a. How about time?
      - b. How about finances?
      - c. What about your job situation or prospects?
      - d. How about your family or relationships?
      - e. How about health?

### III. Time

- a. We talked earlier about your overall hopes and concerns. We now want to talk about some specific areas of hopes and concerns: time, finances, health, respect and relationships – in that order. In the next few questions, we are going to focus specifically on time.
  - i. When you think about time – how you spend your time now or in the future – what are you most happy or hopeful about?
    - 1. [If any responses:] We've heard [one, a few, several] things that people are hopeful about so far: [topic 1, topic 2, topic 3, etc.]
      - a. Can you say more about [topic 1]? [Repeat for each topic mentioned.]
  - ii. When you think about your current or future time, what are you most anxious or concerned about?
    - 1. [If any responses:] We've heard [one, a few, several] concerns so far: [topic 1, topic 2, topic 3, etc.]
      - a. Can you say more about [topic 1]? [Repeat for each topic mentioned.]
  - iii. [If no responses or very few responses:] What [else] are you most concerned about?
  - iv. [If still no responses:] Is anyone concerned about:
    - 1. Having time to care for children or elders?
    - 2. Can you say more about that?
    - 3. Having enough time off from work?
      - a. [If anyone has this concern, probe into whether it's because they don't have enough paid leave, the employer limits how leave can be used, or some other reason.]
    - 4. Having enough time to attend to household roles or responsibilities?
      - a. Can you say more about that?
    - 5. Do you feel you have enough time for all of your current activities at work, at home, or elsewhere?

- a. [If YES:] Do you feel you have any challenges to managing your time?
- b. [If NO:] What are the biggest challenges to managing your time?
- c. [Moderator: Repeat list to group or construct list aloud as each item comes up]

#### **IV. Finances**

- b. Now let's shift to talking about money. In the next questions, we're going to ask about your concerns about financial security.
  - i. Do you feel like you and your family are financially secure at the current time? And what about the future?
    - 1. [If YES:] What are you happiest about when it comes to your financial security?
      - a. [If any responses:] We've heard [one, a few, several] things that people are happy about so far: [topic 1, topic 2, topic 3, etc.]
        - i. Can you say more about [topic 1]? [Repeat for each topic mentioned.]
    - 2. [If NO:] What are your biggest concerns about financial security?
      - a. [If any responses:] We've heard [one, a few, several] concerns so far: [topic 1, topic 2, topic 3, etc.]
        - i. Can you say more about [topic 1]? [Repeat for each topic mentioned.]
      - b. [If no responses or very few responses:] What [else] are you most concerned about in terms of financial security? For example:
        - i. Do you struggle to afford any of the things that you feel are important to you or your family?
          - 1. Can you say more about that?
        - ii. What about your current employment or future prospects?
        - iii. What about student debt or college expenses?
        - iv. What about housing costs?
          - 1. Are you able to afford the sort of housing that you feel comfortable living in?
        - v. What about the cost of childcare?
        - vi. How about healthcare costs?

#### **V. Health**

- a. Now let's focus on health.
  - i. Are there any aspects of your current or future health that you are optimistic about?
    - 1. [If YES:] Can you say more about that?
  - ii. Is your current or future health something that concerns you?
    - 1. [If YES:] In what ways or what aspects of health?

#### **VI. Relationships & Respect**

- a. One of the last topics we're going to focus on today is relationships and respect. When we say relationships, we are thinking broadly about relationships you may have with people at home, at work, or even in your community.
  - i. When you think about your closest relationships in your home, work, or community, how important are those relationships to your quality of life?
    - 1. [If people say their close relationships are important:] What makes those relationships important to your quality of life?
    - 2. [If no responses or very few responses:] What are your closest relationships?
      - a. How important are those relationships to your quality of life?
- b. One aspect of relationships that we're interested in is whether or not you feel respected.
  - i. Do you feel like you are treated with respect and supported by your family, people at your job, or people in your local community?
    - 1. How important is respect and support to your quality of life?

## **VII. Identity**

- a. The final question that we have is focused on identity. As we mentioned at the beginning of the group, this is an all [White male/White female/Black male /Black female /Latino male /Latino female] group.
  - i. How, if at all, do you think being a [White male/White female/Black male/Black female/Latino male /Latino female] impacts your hopes or concerns?
    - 1. [If no responses or very few responses:] Can you talk about any specific benefits to your quality of life as a result of your race and/or gender?
    - 2. [If no responses or very few responses:] Can you talk about any specific struggles or obstacles to your quality of life as a result of your race and/or gender?
- b. Is there anything that I haven't asked about that you'd like to share?

## ENDNOTES

- 1** This framing was first articulated by Tiffany N. Ford, one of the core members of the AMCHAS team.
- 2** All names are pseudonyms. Respondent's quotes have been lightly edited for clarity.
- 3** See Appendix 1 for the race/gender breakdown of focus group participants, by location.
- 4** Greenwood, N., Ellmers, T. & Holley, J. The influence of ethnic group composition on focus group discussions. *BMC Med Res Methodol* 14, 107 (2014). <https://doi.org/10.1186/1471-2288-14-107>
- 5** See Appendix 2 for full moderator guide.
- 6** See also Cooper, Marianne. *Cut Adrift: Families in Insecure Times*. Berkeley, CA: UC Press, 2014.
- 7** See, for example: Hochschild, Arlie. *The Second Shift: Working Families and the Revolution at Home: Updated Edition*. New York, NY: Penguin Group, 2012; Damaske, Sarah. *For the Family?: How Class and Gender Shape Women's Work*. Oxford, England: Oxford University Press, 2011; Collins, Caitlin. *Making Motherhood Work: How Women Manage Careers and Caregiving*. Princeton, NJ: Princeton University Press, 2019.
- 8** See Rios, Victor. *Punished: Policing the Lives of Black and Latino Boys*. New York, NY: NYU Press, 2011.
- 9** Bonilla-Silva, Eduardo. *Racism without Racists*. Lanham, MD: Roman & Littlefield Publishers, 2009.
- 10** Rashawn, Ray. "Bad apples come from rotten trees in policing." *Brookings How We Rise* (blog), May 30, 2020. <https://www.brookings.edu/blog/how-we-rise/2020/05/30/bad-apples-come-from-rotten-trees-in-policing/>

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BROOKINGS

**FUTURE**  
*—of the—*  
**MIDDLE CLASS**