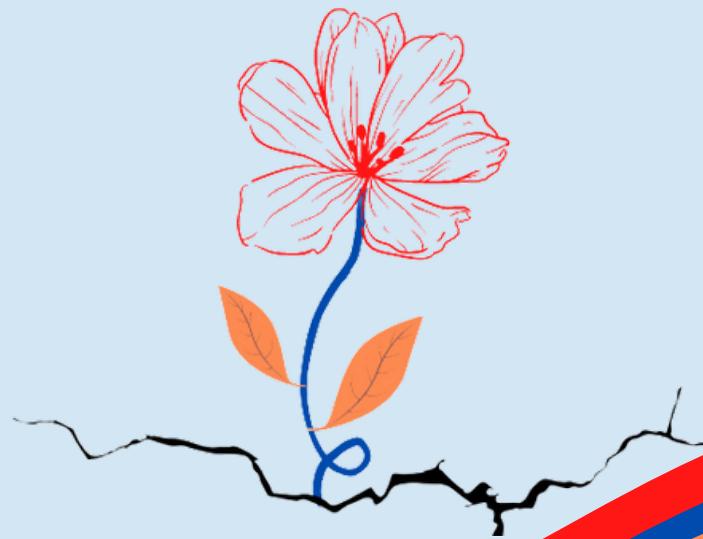


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Making Ends Meet: Women's Social Capital Development in Regional Informal Economies

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MICHIGAN STATE UNIVERSITY
EDA University Center for
Regional Economic Innovation



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Abstract: This project examines how women workers and employers have navigated the informal economic sector, especially in the industries of household and personal services, as well as work/family balance, in the Lansing-East Lansing metropolitan region and assesses employment strategies before and during the COVID-19 pandemic. The pandemic and economic crises in 2020 have impacted women specifically, with layoffs in service sector jobs and compounded childcare crises. Families engage in the labor market through social networks and “brokerage institutions” such as churches, schools, and neighborhoods, to find household service workers as well as work. The research design employs mixed methodologies and includes over 30 in-depth interviews along with archival data analysis to map and model the regional political economy and networks in the connections between formal and informal work in mid-Michigan economy. Our sample included 10 occupational sector jobs. Our findings suggest that key brokerage institutions, such as daycare centers, public K-12 schools, universities, local charities and nonprofits, and religious organizations, are vital to the Lansing-East Lansing regional economy. When these institutions closed during the pandemic, key labor resources and household support systems broke down, requiring women to stay home with children. Eldercare and house-cleaning services also were diminished, especially in the informal service sector. The Lansing-East Lansing region is unevenly developed as certain jobs and household incomes were maintained through remote work, while in-person essential household care jobs were drastically cut. Consequential pandemic policy solutions did not fully reach these individual workers, as single person businesses, while eligible, were not prioritized and the small disbursements from the Paycheck Protection Program were not large enough to save the considerable losses these small businesses incurred in over a year of economic contraction. Almost every respondent in our study lost income, client base, economic capacity, or services due to the pandemic. Some families found resilience in deeper family or friendship ties. Workers learned they needed to negotiate for better wages or opportunities, especially those that could leverage entrepreneurship. Brokerage institutions were the key to finding household help and jobs.

Keywords: resiliency; family work challenges; regional economy; formal-informal continuum, brokerage institutions.

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This Project was reviewed and is registered by the Institutional Review Board, Michigan State University. We submitted our research protocol HRP-5031 and accompanying research instruments for review on March 14th, 2021. We received notification of Approval on March 25, 2021, and the study has been registered with MSU IRB as STUDY00005937. This study has been determined to be exempt under 45 CFR 46.104(d) 2ii. All five of the research team members have completed IRB certification. (Documentation of approval and certification is available on request).

I. Introduction: The COVID-19 pandemic disrupted work and family balance and informal economy solutions

Economic flexibility and sustainability through the COVID-19 crisis was borne by families – especially women.

The ability of workers to weather an economic crisis like the COVID-19 pandemic depends upon the connection between the formal economy, informal economic opportunities, and social safety nets that connect households to the workforce. Often overlooked and misunderstood, the informal sector of Michigan's economy consists of unregistered jobs contracted between parties, usually for cash, existing outside of usual institutional regulations. In a recent study based upon an original survey, Bracha and Burkey (2016) found that as of 2015, roughly 37 percent of non-retired U.S. adults participated in some type of informal work. The informal sector involves anything from finding a babysitting job to hair care to landscaping work and more. These opportunities are spread by word-of-mouth or via online platforms and they exist in tandem with Michigan's formal economy.

Economic and socio-political events such as the 2008 financial crisis and more recently the COVID-19 pandemic have pushed women to the edges of formal employment (Alon, Doepke, Olmstead-Rumsey, and Tertilt, 2020). Contrary to the narrative that COVID-19 was a great leveler, the pandemic exacerbated "existing inequalities, both in its immediate consequences resulting from the drastic measures taken to contain its spread, as well as its potential long-term consequences" (Fisher, Languilaire, Lawthom, Nieuwenhuis, Petts, Runswick-Cole, and Yerkes 2020, p.247). In addition to social and economic impacts on marginalized groups such as those in or experiencing deeply entrenched poverty, overcrowded housing, and limited employment flexibility, the pandemic also had uneven consequences in regard to gender. As a result of the short term and long term impacts of the COVID-19 pandemic, the gender gap in work hours grew 20-25 percent and researchers found that mothers' employment was disproportionately affected relative to their male counterparts (Collins, Landivar, Ruppner, and Scarborough, 2020, p.110). COVID-19's uneven impacts were felt especially hard by women because the U.S. economy overall on women and the virus excelled at ratcheting up existing gender equity tensions in the labor market (Bateman & Ross, 2020).

Bearing the brunt of the financial crisis impacts, women's job security and provisions necessary for a decent life. As a means of self-preservation, women have found ways to navigate the informal sector through social networks and other various tools during times of economic hardship. Personal and societal economic recovery depends upon the return of these women to employment and has a long-term, wider impact on human resource development. Our team's research uses both quantitative and qualitative research methods, including archival data and content analysis and in-depth interviews with workers in the informal sector. Our team of both

faculty and student researchers aims to explore and map Michigan's informal economy in the Lansing metropolitan region. More specifically, by studying factors such as work conditions, wage equity, and social networks, we attempt to better understand the relationship between the formal and informal economy, the role of gender in this relationship, and the connections women (and men) make while finding work and services. Timely and significant, we hope this work helps policy makers and researchers better understand the contributions and implications of informal work for Michigan's economy.

Thesis Statement and Conceptual Frames.

In our examination of how women workers and employees navigate the informal to formal connectivity of the local economy in *Making Ends Meet*, we found almost every one of the over 30 participants experienced a loss of income, client base, economic capacity, and/or services due to the pandemic. Both before and during the pandemic, community members engaged in the labor market and community activities through individual social networks and brokerage institutions. Our findings from 34 in-depth interviews suggest that key brokerage and family support institutions, including schools, daycare centers, universities, nonprofits and charities, and religious organizations, are vital to the Lansing-East Lansing regional economy, and when these closed during the pandemic, key labor resources and household support systems broke down, requiring women to stay home with children. Losing access to key brokerage institutions, especially childcare, illustrated the interconnectedness of family resiliency and overall community capacity (Benard 2004; Koh, Bantham, Geller, Rukavina, Emmons, Yatsko, and Restuccia (2020; Walsh 2012). When brokerage institutions and the organizational and social networks that they offer were inaccessible, the lack of community capacity and cohesion led to a domino effect impacting family's ability to cope emotionally and financially.

Furthermore, the interview and archival research conducted illustrated that the Lansing-East Lansing region is unevenly developed as certain jobs and household incomes were maintained through remote work, while in-person essential household care jobs were drastically cut. Where salaried jobs and institutions were maintained, workers and families were able to maintain their consumption of supportive services, especially personal services and childcare or eldercare through relationships forged within connections between the informal economy and the formal economy.

We rely upon a definition of the informal sector as referring to “the production and employment that takes place in unincorporated small or unregistered enterprises, along with informal employment without legal and social protection, and the units, activities, and workers so defined and the output from them.” (Chen 2012, 8). We contend that the informal economy is a crucial component of the more regulated economy, and that workers and employers engage in both of these aspects of an economic continuum. Together, they form the broad base of the workforce and economy, both nationally and globally (Chen 2012; Chen and Carré 2020). The importance of our research explores this connection between the formal and informal economic sectors; we specifically looked for respondents who work in the informal sector, or families who rely upon informal workers.

We found that the informal sector played a fundamental role in sustaining the formal economy before and during the pandemic, especially in maintaining the vital roles of personal

care. We also found that our study participants in the informal economy lost clientele, income, jobs and businesses. These are economic losses that are not accounted for in formal employment statistics, nor have these losses been remunerated through economic and social policies that were directed towards making small businesses after the pandemic. These are losses that have diminished the overall productive capacity of the greater Lansing-East Lansing metropolitan region, and the economic resiliency of our families.

COVID-19 revealed the dynamic mechanisms of brokerage institutions for sustaining or exacerbating the decline of regional economic resilience, family resiliency, and community capacity. It is clear that support systems either broke down or required adjustment in response to inaccessible or unavailable brokerage institutions during the pandemic, helping us to understand the role of community members' ability to connect and build economic relationships through brokerage institutions.

Brokerage Institutions: Definition, Functions, and Relationship with Social Capital

Community institutions that possess ties and knowledge of community resources as well as their patrons such as childcare centers, community development organizations, churches, or recreation centers, through their work, maintain connections with other organizations to exchange insights and resources; because of these exchanges, neighborhood institutions have the potential to act as brokerage institutions (Small, 2006, p.274-275). Brokerage institutions are cultural, education, medical, or other geographically-based organizations possessing and utilizing organizational ties to connect community members with access to businesses, nonprofits, and government agencies rich in necessary resources (Small, 2006, p.274). This concept is built from the earlier insights of scholar Mark Granovetter that there is utility found in maintaining "weak ties," that are located in secondary and informal relationships and organizations, along with more formal roles, for accessing resources, including jobs (Granovetter 1983; 1995).

People learn about community happenings and opportunities through associations which serve as brokerage institutions as they obtain, synthesize, and communicate information and perceive future possibilities (Kwon, Rondi, Levin, De Massis, and Brass 2020, 1099). The interests and functions of brokerage institutions can be simultaneously local and regional, complicating their relationships with other institutions and places, often engaging collaboratively on new projects or investment. Brokerage institutions can take on institutional governing roles depending on the local community ecology, capacity, and relationships (Bockmeyer, 2014, p.37). Indeed, brokerage institutions are pivotal in navigating one of the key challenges for policymakers: understanding, constructing, and making use of sets of relationships and resources among individuals, groups, and/or organizations within local social networks (Kwon et al, 2020, p.1093). Brokerage institutions work within social networks and webs of existing organizational ties, the ties within communities in which the residents participate, to refer community members to where they can find necessary resources or information (Small, 2006, p.274).

In his examination of brokerage institutions, scholar Ronald Burt writes that social networks and relationships within them are characterized by "dense clustered separated by

structural holes" (Burt, 2007, p.7). Structural holes are "the empty spaces in social structures. The value-potential of structural holes is that they separate non-redundant sources of information" that would be more effectively utilized when they overlap (Burt, 2007, p.16). Brokerage institutions whose "networks span structural holes have early access to diverse, often contradictory, information and interpretations;" by spanning structural holes, brokerage institutions have the advantage of "idea generation" which involves "someone moving knowledge from this group to that, or combining bits of knowledge across groups" (Burt, 2004, p.356). In sum, brokerage institutions navigate a web of social and organizational networks characterized by associative clusters that span across the structural holes between them to facilitate the flow of information from one organization and/or individual to another.

However, it is important to note the difference between the social and organizational ties that brokerage institutions utilize to overcome structural holes and social capital created within them. As scholar James Defilippis (2010) notes, "social networks should not simply be equated to the products of those social relationships, for doing so would render invisible social networks that might be very dense but nonetheless unable to generate resources because of lack of access" (p.783). Social capital is the social relationships and their byproducts that community members have in their society that allows them to acquire material and social resources (Defilippis, 2010, p.783). Between and within interactions of social and organizational networks, social capital is precipitated and emerges symbolizing both a product of and an intervening factor of these relationships. Social capital can take various forms; in his analysis of small-world networks and patterns of social relationships that facilitate social capital formation, Michigan State University scholar Zach Neal (2015) clarifies the dynamic roles of two forms of social capital: bridging and bonding (p.369). Bonding is the social capital formed as a result of within-group relationships; meanwhile, bridging is the social capital formed as a result of relationships formed between different social or organizational groups (Neal, 2015, p. 369).

A push and pull relationship exists between bridging and bonding capital since the cultivation of relationships either within or with outside groups can come at the expense of the other depending on the prioritization of time and resources (Neal, 2015, p. 371). By harnessing social capital within social and organization networks, more specifically taking a prevalent role in bridging social capital, effective brokerage institutions create relationships and connections between community members and necessary resources not otherwise possible. However, not all social networks and relationships are win-win endeavors; because social capital cannot be divorced from economic capital and other monetary resources, not all social networks and organizational networks are created equal (Defilippis, 2010, p.783). As a result, depending on the functions or failings of brokerage institutions, their role as mediators can either hinder or expand access to resources. In sum, brokerage institutions are organizations possessing and utilizing organizational ties to overcome structural holes within social networks. By surpassing structural holes and connecting organizations and/or community members to each other, brokerage institutions help community members access necessary resources and information thus, influencing family resiliency, regional economic resilience, and community capacity.

Brokerage institutions are places or groups in which members of the community are able to offer and recruit informal services. Schools, churches, mosques, community centers, or even the bleachers of a local little league game can serve as brokerage institutions. Under normal circumstances, the care economy consists of daycare/eldercare, schools, and other services that serve as institutional foundations that allow families to participate in the labor force. Child and family care opportunities were relatively hard to come by prior to March 2020, but pandemic-related school closures, shutdowns, and the loss of formal-sector jobs made these services even more difficult to access. This resulted in women leaving the labor force to reinforce family care needs such as childcare and home schooling during virtual learning. Due to the COVID-19 recession in the United States, women's unemployment increased by 12.8 percentage points between February and April 2020, versus an increase of only 9.9 percentage points for men. In prior economic recessions, research shows that *men* were more likely to suffer layoffs and lose income than *women* (Alon, et al., 2020). The greater impact on women's unemployment "triggered by the stay at home orders implemented during the pandemic... has been greatest in high-contact service sectors such as restaurants, hospitality, and travel, which have been severely affected by social distancing and where women represent a large share of the workforce" (Alon, et al., 2020). In addition to this, closures of schools and daycare centers created a childcare crisis in Michigan (James 2021; Johnson 2021) with uneven effects in the Lansing regional economy. These closures forced women to leave the labor market in order to take care of their children and families.

II. Research Questions and Significance

This project has four aims:

1. To map a community ecology connected to the regional economy
2. To specify the role of brokerage institutions in regional economic development
3. To assess the local, state and federal policy infrastructure of the regional economy
4. To assess the effects of the COVID-19 pandemic on work-family balance

The research questions are:

1. How can the integration of families and gendered workforce participation be understood in relation to regional economic development?
2. How has the COVID-19 pandemic impacted the integration of the workforce, families, and the care economy?
3. How does the social and civic infrastructure of a local economy contribute to economic growth and community stability?
4. What are brokerage institutions and how have they aided regional economic resilience, family resiliency and community capacity?

Our team's initial research inquiry began with exploring how people navigate accessing jobs and household help by using formal and informal means in order to balance work and family life needs. This study aims to map and model the relationship between the formal and informal economies as well as the role of gender in this relationship. It also looks at

conceptualizing both supply chains and local economic ecologies. We focused on specific industry sectors, for example, house cleaning or nannying, in which informal work is more common in contributing to maintaining households and personal services. Through our conversational interviews with research participants, we attempt to explore how workers' work-life balance adjusted over the course of the COVID-19 pandemic. Through this, we see how local economic ecologies have been constructed and changed over the past year and a half.

The research inquiry also asks how people find work in an economic crisis that especially targets women's employment and household social reproduction concerns. The COVID-19 pandemic has pushed women to the edges of formal employment: Women represent a large share of the service sector workforce that has borne the brunt of layoffs. The crisis of childcare created by the mandatory closures of schools and daycare centers placed another burden on working mothers and caregivers. Women have found ways to navigate the informal sector through social networks and brokerage institutions, allowing them to find household and service workers, and in some cases, create new employment for themselves (Alon, et al., 2020). The return of these women to employment is critical to the economy, families, and community stability.

III. Research Design and Methodologies

The goal of this project is to build a theoretical model of dynamic mechanisms of how people access jobs and household help, and since our team is interested in understanding how people managed various interruptions and displacements posed by the pandemic, we relied primarily on in-depth interviews to get at the details of adjustments made by individuals and families in their work and household needs. We gathered information about informal work and hiring practices in specific occupational and demographic categories for the purpose of modeling the dynamics of social network and community-based brokerage institutions in the greater Lansing regional economy (Small 2006).

Our research strategy involved both quantitative and qualitative research methods, including archival data, content analysis and in-depth interviews with individuals in the formal and informal sector to study how work conditions, wage equity, and social networks link the formal and informal economies. We used archival and secondary data sources: We relied on the US Census and Bureau of Labor Statistics for employment and socio-economic data. We also mapped some of this data using Social Explorer software. Additional data on state and local policy trends were gathered from the State of Michigan's government agency websites, local and regional newspaper sources, especially the *Lansing State Journal*, *City Pulse*, *Bridge Michigan*, *Crain's Detroit Business*, and other sources as listed when accompanying data tables and reports provided in the references.

For profiling the occupational sectors prominent in the Lansing-East Lansing MSA, we used demographic and economic data profiles from the US Census, the Bureau of Labor Statistics, and Federal Reserve Economic Data (FRED) from the US Federal Reserve Bank, St. Louis, to chart trends of employment in the regulated economy. Content analysis of key regional institutions that contribute to employment, human resource development, and social safety net provisions such as schools and nonprofits allowed us to examine key resources accessed by families and workers. As we mapped and modeled the roles of gender in the relationship between the formal and informal economy and social support institutions, we conceptualized these linkages as both supply chains and local economic ecologies. The research contributes to understanding the implications of the linkages brought in by community-based “brokerage institutions” such as schools, religious congregations, salons, and other institutions where people can find jobs and/or household services.

The focus of this study is on the Lansing-East Lansing Metropolitan Statistical Area (MSA), which includes three counties, Ingham, Eaton, and Clinton, as defined by the U.S. Census Bureau before 2020 as well as the Bureau of Labor Statistics through 2022:

https://www.bls.gov/regions/midwest/summary/blssummary_lansing.pdf

However, the MSA is defined by the US Census after 2020 as four counties, with the addition of Shiawassee County: https://www2.census.gov/programs-surveys/metro-micro/reference-maps/2020/state-maps/26_Michigan_2020.pdf. The data presented may vary by county and metropolitan definitions used by different research sources. The specific definition will be noted in tables presented below.

Data Collection Procedures: The research study was reviewed, approved, and registered with the Michigan State University Institutional Review Board¹. Our research design uses a stratified, purposive snowball sample of respondents that were engaged in finding household help or seeking employment in these job categories throughout the pandemic. We began our sample by inviting the first three participants to the study by phone or email to help refine our questionnaire. We identified interview respondents beginning with community institutions such as daycare, schools, and hair salons. We recruited more participants by asking respondents to provide a referral to anyone in their network that may be interested and able to add value to the project. The sample focused on women in these occupations, but we also worked to include men. It was also important to the team that the work included those from diverse backgrounds, with specific attention to variation in class, age, educational attainment, immigration status, geographical location, and race and ethnicity. We also interviewed members of community organizations that serve explicitly as brokerage organizations, such as economic and community development organizations, daycare and eldercare providers, and human resource development

¹ The research can be found as STUDY00005937 (March 25, 2021)

offices. We worked to diversify our sample respondents by occupation and demographic representation towards comparable and saturated sampling.

We conducted thirty-four interviews from May 2021 through September 2021. Before obtaining informed consent for conducting the interviews, interviewers explained the purpose of the study, answered any participant questions, and asked permission to video-record the interview using Zoom software. Almost all interviews were conducted by two researchers, and each lasted about an hour. At the end of the interview, participants received a \$25.00 gift card. Interviews were automatically transcribed by the Zoom software and checked for accuracy, confirmability, and dependability. The Zoom-generated transcripts were then corrected, and all referent names were redacted. These edited transcripts were then coded first by thematic keywords and by coded keywords (Saldaña, 2020).

The interview began with questions about family and worker strategies to manage work/family life before and after the COVID-19 outbreak and how the pandemic affected the participants' livelihoods. Respondents were asked how their business had been affected in their delivery of services and whether they were able to access government support through policies such as the Paycheck Protection Act and the CARES Act. We also asked respondents to identify their gender, race and ethnicity, age group, educational attainment, residential location, marital status, and number of children. See *Table 1* for a summary of our data sample of respondents by occupational characteristics.

Table 1a: Economic Sectors (respondents can be involved in both)

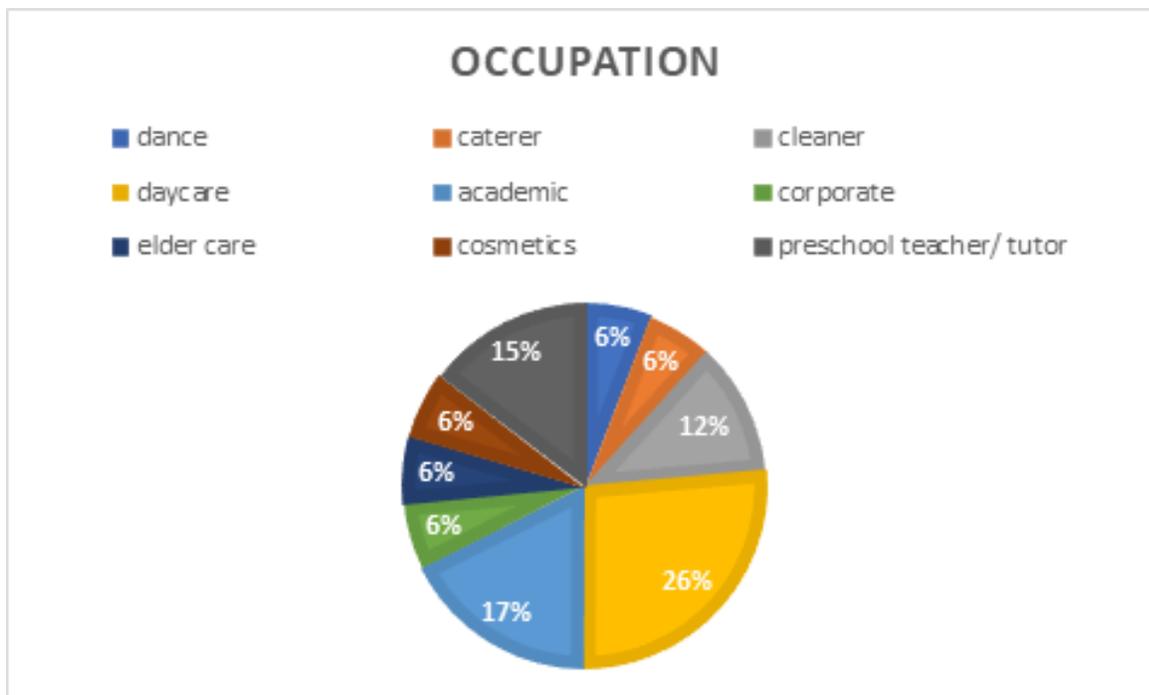
Sector	Number	Percentage
Formal	18	52.9
Informal	8	23.5
Formal/informal	8	23.5
TOTAL	34	100

Table 1b: Racial makeup of the respondents (self-identified)

Race	Number	Percentage
White	15	44.1
Black	7	20.6
Latin	2	5.9
Asian	6	17.6
Middle East	2	5.9
NA	2	5.9
TOTAL	34	100

Table 1c: Makeup of respondents in family structures

Family Structure	Number	Percentage
Single (no children)	3	8.8
Married	19	55.9
Single mothers	8	23.5
NA	4	11.8
	34	100



Grounded Theory: The goal of the research focused on Greater Lansing as our case study to serve as a pilot study using “grounded theory” (Glaser and Strauss 2017) to generate hypotheses and a model for mapping these embedded networks (Granovetter 1974; Granovetter 2005; Alderslade, Talmage, and Freeman 2006; Small 2006; Small and Adler 2019). We conducted 34 in-depth interviews from February 2021 through September 2021. As our data included personal accounts of how informants managed the effects of the COVID-19 pandemic on their work, family and households, we looked for patterned themes in building grounded theory.

Grounded theory is a methodological design used to build a theory of a phenomena through systematically gathered and analyzed data (Glaser & Strauss, 1967). Grounded theory involves a constant and simultaneous comparison of data collection and analysis (Charmaz, 2014). Charmaz (2014) asserts researchers cannot separate themselves from the process of data analysis, as they make explicit assumptions about sensitive areas such as gender, race, social class, and other aspects of social position. The researchers independently analyzed the interviews using open and focused coding (Glaser & Strauss, 1967; Saldaña, 2020). Each transcript was reviewed multiple times to identify initial themes and keywords and then consolidated into codes. Once initial codes were identified, the researchers developed conceptual categories. Consistency was achieved by the researchers’ transparent approach to analysis and discussion of steps taken to

analyze the data (Armstrong et al., 1997). Trustworthiness and credibility were achieved using triangulation (multiple coders, peer scrutiny, thick descriptions etc.) (Armstrong et al., 1997; Guba, 1981; Saldaña, 2020).

IV. The Greater Lansing Economy and Gendered Care Economy

In the 2020 US Census, The Lansing-East Lansing metropolitan statistical area (MSA) was expanded from three counties, consisting of constituent counties, including Ingham, Eaton, Clinton, to four, with the addition of Shiawassee County: https://www2.census.gov/programs-surveys/metro-micro/reference-maps/2020/state-maps/26_Michigan_2020.pdf. Lansing, Michigan is the state capital and East Lansing is the location of Michigan State University. Prior to 2020, the Lansing-East Lansing Metropolitan Area only consisted of Ingham, Eaton, and Clinton counties. For the purpose of this paper, any reference to the Lansing-East Lansing MSA includes Shiawassee county, unless otherwise noted.

However, the US Bureau of Labor Statistics still uses the prior, three county designation for the Lansing-East Lansing MSA. Summary data from the US Bureau of Labor Statistics for “May 2020 Metropolitan and Nonmetropolitan Area Occupational Employment and Wage Estimates, Lansing-East Lansing, MI” are provided here: https://www.bls.gov/oes/current/oes_29620.htm with key data showing total employment, location quotients for the region, mean and median average hourly wage and annual mean wage by occupation. The metropolitan workforce in May of 2020 was 196,980 workers. For all workers, the median hourly wage was \$26.35, and the annual mean wage was \$54,800. This report is accessible with the following link: https://www.bls.gov/regions/midwest/news-release/occupationalemploymentandwages_lansing.htm

Like most U.S. cities, regional economic growth sectors include “Meds and Eds” – or medical facilities like hospitals and universities. Legacy manufacturing strengths include automobile assembly; REO and Oldsmobile were founded in the city and presently, two General Motors assembly plants employ over 4,500 workers. As the state capital, the State of Michigan employs almost 16,000 workers. The pioneer Land Grant university, Michigan State University, employs over 10,000, including agricultural, farm, and forestry managers, and serves as the location of the Facility for Radio Isotope Beams (FRIB) for the Office of Nuclear Physics in the U.S. Department of Energy Office of Science. Growth in new sectors include “agricultural technology and food innovation, insurance services and insurance technology, medical technology, accelerator and life sciences, and mobility and autonomous technology” (Lansing Economic Area Partnership, Inc., 2021). However, these high growth areas that reflect the changing economy of the Lansing area, do not reveal the sectors where most women in the regional economy find themselves, especially since many of the women and men we interviewed relied upon the informal economy and personal service sector that does not show up in many of the

economic development profiles. Below, we include a table provided by the US Bureau of Labor Statistics which offers an occupational profile of the greater Lansing economy:

Since greater Lansing is the location of the state of Michigan’s government and Michigan State University, the metropolitan region has more jobs in white collar administrative jobs, education, sciences, and management occupations. Both the state government and university jobs have some protections against recession-based layoffs, and the highly technical, office-based workers maintained their jobs during the COVID-19 pandemic as work was conducted remotely. Thus, holders of these administrative jobs retained their higher salaries and provided continued demand for personal services, especially childcare and eldercare, despite the fact that schools and childcare were closed or restricted. In-home elder care was reduced. Vaccination eligibility played a role in the uneven access to jobs and services, as essential workers that needed to maintain in-person work obligations were offered the first vaccinations. Some remote workers were required to be vaccinated, such as university personnel, despite the fact that in-person contact was shut down in the early months of the pandemic, during the Spring of 2020. Those jobs that required in-person work, such as hairdressers, restaurant workers, and daycare and elder care providers, as well as house cleaners, were most affected by business shutdowns, and these are the occupations that we were especially interested in researching.

Captured at: 2022/08/05 12:23 PM URL: <https://data.bls.gov/oes/#/geoOcc/Multiple%20occupations%20for%20one%20geographical%20area>
 Area: Lansing-East Lansing, MI
 Period: May 2021

Occupation (SOC code)	Employment ⁽¹⁾	Hourly mean wage	Annual mean wage ⁽²⁾
Education and Childcare Administrators, Preschool and Daycare(119031)	60	23.69	49280
Preschool Teachers, Except Special Education(252011)	450	19.02	39550
Tutors(253041)	140	21.65	45020
Home Health and Personal Care Aides(311120)	3040	13.14	27330
Food Preparation Workers(352021)	500	13.78	28670
Food Servers, Nonrestaurant(353041)	390	14.22	29580
Maids and Housekeeping Cleaners(372012)	460	13.27	27600
Hairdressers, Hairstylists, and Cosmetologists(395012)	380	25.71	53470
Childcare Workers(399011)	700	12.66	26340
Bakers(513011)	240	14.46	30080

Footnotes:
 (1) Estimates for detailed occupations do not sum to the totals because the totals include occupations not shown separately. Estimates do not include self-employed workers.
 (2) Annual wages have been calculated by multiplying the corresponding hourly wage by 2,080 hours.

SOC code: Standard Occupational Classification code -- see <http://www.bls.gov/soc/home.htm>

For a detailed presentation of Occupational Employment and Wages in Lansing-East Lansing MSA for May 2020 provided by the US Bureau of Labor Statistics, see the link:

https://www.bls.gov/regions/midwest/news-release/occupationalemploymentandwages_lansing.htm

We compiled a table of Occupation by Sex for the 4 county MSA from the US Census American Community Survey (ACS) for 2019 (one year sample). See the table below. The Lansing-East Lansing metropolitan area has a gendered occupational opportunity structure and shows women are especially located in administrative support positions, sales, educational instruction, food preparation and serving, and personal care and services.

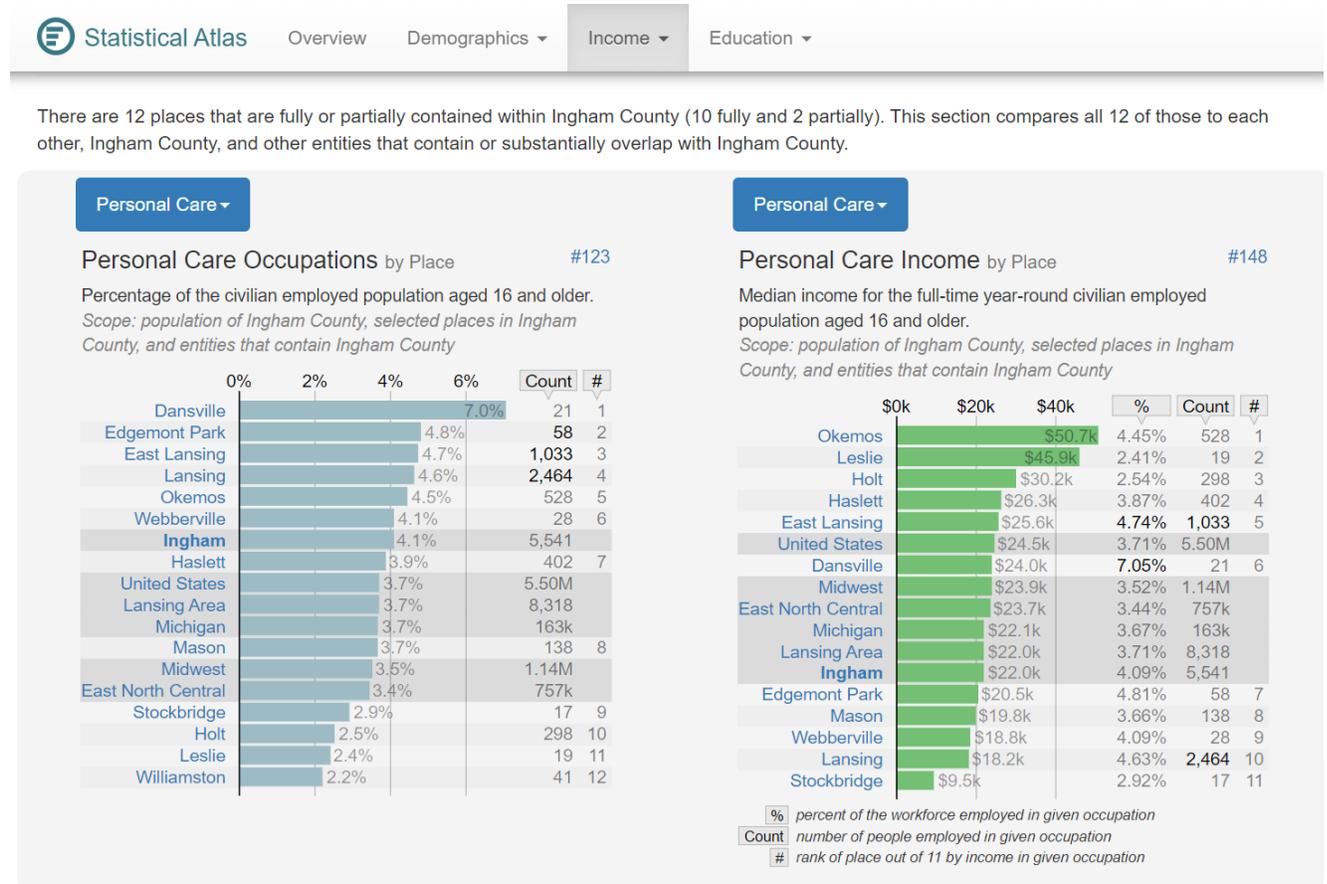
Table 2: ACS 2019 1 year Occupation by sex in the Lansing 4-County MSA

Label	Total					
	Total	Total Male	Percent male	Total Female	Percent Female	Occupation as a share of all occupations
Estimate						
Civilian employed population 16 years and over	277,742	137,342	49.45%	140,400	50.55%	
Management occupations	25,672	14,330	55.82%	11,342	44.18%	9.24%
Business and financial operations occupations	16,331	5884	36.03%	10447	63.97%	5.88%
Computer and mathematical occupations	10,700	7845	73.32%	2855	26.68%	3.85%
Architecture and engineering occupations	4982	3945	79.19%	1037	20.81%	1.79%
Life, physical, and social science occupations	4558	2318	50.86%	2240	49.14%	1.64%
Community and social service occupations	4978	2097	42.13%	2881	57.87%	1.79%
Legal occupations	2429	1497	61.63%	932	38.37%	0.87%
Educational instruction, and library occupations	20,870	7063	33.84%	13,807	66.16%	7.51%
Arts, design, entertainment, sports, and media occupations	3793	1577	41.58%	2216	58.42%	1.37%
Healthcare practitioners and technical occupations:	15,381	3078	20.01%	12,303	79.99%	5.54%
Healthcare support occupations	9075	1061	11.69%	8014	88.31%	3.27%
Firefighting and prevention, and other protective service workers including supervisors	3019	1489	49.32%	1530	50.68%	1.09%
Law enforcement workers including supervisors	2153	1869	86.81%	284	13.19%	0.78%
Food preparation and serving related occupations	16,595	7456	44.93%	9139	55.07%	5.97%
Building and grounds cleaning and maintenance occupations	10447	6523	62.44%	3924	37.56%	3.76%
Personal care and service occupations	8603	1834	21.32%	6769	78.68%	3.10%
Sales and related occupations	25,701	12,903	50.20%	12,798	49.80%	9.25%
Office and administrative support occupations	33,344	7240	21.71%	26,104	78.29%	12.01%
Farming, fishing, and forestry occupations	1072	814	75.93%	258	24.07%	0.39%
Construction and extraction occupations	10,895	10,767	98.83%	128	1.17%	3.92%
Installation, maintenance, and repair occupations	6551	5994	91.50%	557	8.50%	2.36%
Production occupations	19,007	12,581	66.19%	6426	33.81%	6.84%
Transportation occupations	11,264	8,869	78.74%	2395	21.26%	4.06%
Material moving occupations	10322	8308	80.49%	2014	19.51%	3.72%

We can look at Occupations by Place by Counties using the Statistical Atlas website.

<https://statisticalatlas.com/county/Michigan/Ingham-County/Occupations>

We highlight the data for personal care occupations and income for the greater Lansing area, Ingham County, and some constituent cities and townships here. Again, the jobs in personal care are often done within the informal economy, based upon personal contracts between providers and their clients, and based upon cash remuneration. Therefore, the actual size of this labor force and their incomes are likely undercounted in official economic statistics.



V. Pandemic-Related Job Losses 2019-2021 and Their Effects on Respondents

National statistics provided by the Federal Reserve Bank of St. Louis [FRED data](#) shows that the occupations most negatively impacted by COVID were: 1) food service 2) entertainment and 3) sales (Birinci & Amburgey, 2021). Dvorkin (2020) reports that “Service occupations—which entail mostly non-routine, manual tasks, such as food preparation or assisting and caring for others—experienced the largest decline in employment between February and April of 2020 at more than 30%.”

The Bureau of Labor Statistics provides a summary of employment numbers and unemployment rates, comparing July and August of 2020 with July and August 2021 statistics for Michigan and the state’s metropolitan statistical areas. The greater Lansing area was somewhat protected from unemployment at the height of the pandemic in the summer of 2020 with an unemployment rate of 7.4 percent compared to higher rates in the state as a whole at 9.5 percent. Employment bounced back a year later, by the summer of 2021, though the Lansing area’s recovery was not as robust as some other metropolitan areas in the state.

https://www.bls.gov/news.release/archives/metro_09292021.htm

State and area	Civilian labor force				Unemployed							
	July		August		Number				Percent of labor force			
	2020	2021	2020	2021(P)	July		August		July		August	
					2020	2021	2020	2021(P)	2020	2021	2020	2021(P)
Michigan	4,863,144	4,805,709	4,883,260	4,777,722	464,045	241,641	404,670	209,550	9.5	5.0	8.3	4.4
Ann Arbor	190,919	190,251	191,852	188,190	13,637	8,900	11,101	7,193	7.1	4.7	5.8	3.8
Battle Creek	61,634	60,438	61,313	59,816	5,730	4,014	4,777	3,473	9.3	6.6	7.8	5.8
Bay City	49,679	48,656	49,669	48,207	4,020	2,806	3,313	2,467	8.1	5.8	6.7	5.1
Detroit-Warren-Dearborn	2,120,611	2,077,798	2,137,372	2,074,033	245,317	93,268	226,810	76,940	11.6	4.5	10.6	3.7
Flint	179,117	177,038	179,730	174,172	18,617	13,179	15,578	14,338	10.4	7.4	8.7	8.2
Grand Rapids-Wyoming	573,657	573,679	575,466	570,514	42,119	26,081	33,790	22,422	7.3	4.5	5.9	3.9
Jackson	72,917	71,806	72,878	71,051	6,452	4,144	5,186	3,625	8.8	5.8	7.1	5.1
Kalamazoo-Portage	166,434	163,757	165,584	162,487	12,757	8,607	10,491	7,454	7.7	5.3	6.3	4.6
Lansing-East Lansing	236,422	238,045	238,086	235,482	17,461	12,602	14,499	12,807	7.4	5.3	6.1	5.4
Midland	39,942	39,597	39,928	39,337	2,719	1,821	2,230	1,540	6.8	4.6	5.6	3.9
Monroe	73,584	73,142	73,011	71,679	5,791	5,044	4,687	3,704	7.9	6.9	6.4	5.2
Muskegon	78,164	75,557	77,902	74,242	8,712	5,805	7,156	4,970	11.1	7.7	9.2	6.7
Niles-Benton Harbor	74,242	72,589	73,661	71,678	6,446	4,036	5,256	3,443	8.7	5.6	7.1	4.8
Saginaw	84,575	83,686	84,581	82,790	7,789	5,671	6,645	5,426	9.2	6.8	7.9	6.6

Findings: Loss of income, clients, services, and capacity

Our qualitative interviews provided us with some detailed understanding of how our respondents were affected by the economic displacements caused by the pandemic and the regional economy's contraction. As employees were furloughed, or as women dropped out of the labor force to take care of children, or as small businesses contracted through loss of clients, we found that every person we talked to was affected by some type of loss, but especially loss of income. Here are our findings of how self-employed workers - especially those in the informal economy - were affected.

Respondent 26 (cleaner), an immigrant woman who has worked in a restaurant for the past six years and who, prior to the pandemic, participated in the informal economy by cleaning homes, described how she lost the money she had been saving over the past four years. She had hoped to one day purchase a home with her savings. Although she was able to remain employed at the restaurant, her hours had been cut, leading to smaller paychecks and a tighter budget. This woman had no choice but to use her savings to pay rent and feed her family of six (R.26). When

she was asked how she managed her household expenses after losing the clients for whom she cleaned, she replied: *“My husband and me, we are hardworking. We try to save money to buy a home. With the pandemic, we have spent all the money -to spend the savings - to support with food and others. We are six.”*

Respondent 30 (daycare center owner). Once the COVID-19 pandemic hit, her daycare center went from serving twenty students to just two students. On top of that, her eldest (adult) child came back to live with her since he could not pay his bills. In order to supplement the massive loss of income, she had to take on an additional job as a counselor, for which she was trained and held a master's degree, so she was able to find a well-paying alternate employment.

Respondent 23 (tutor), another immigrant woman, is a private tutor who lost clients and income once the COVID-19 pandemic hit. One student was unable to continue using her services because of their parents' loss of income, another student continued using her services, but at a lower rate, and a third student moved out of the state completely.

A single mother moved from Tennessee to Michigan and decided to give up her full-time position to work for just nine months a year. Her partner has since left her and she became the primary caregiver for her son. She describes her decision to work this new position as follows:

R20 (daycare teacher): “So I took the position with Head Start and the teacher's assistant teachers only start off at 12 bucks. But we get spring break, winter break, summer break off. And so I get to have those breaks with my son. I don't work at 3 pm so I can pick him up and take him to practice and be with him. So for me it was more of - I felt like - I was missing a lot of his life.”

The insecurity in labor force participation created employment and income fluidity, affecting our respondents in different ways. For some, job loss and income loss required respondents to make adjustments, such as relocation to other parts of the state, moving to other regions of the country, or finding different but local employers within the same occupational sector. A key driver we found was workers seeking higher wages in lieu of comparable benefits. This was especially true for daycare workers and elder care workers who, despite their higher skills and credentials, moved into jobs that required fewer specialized skills but offered higher pay, especially jobs in retail.

Low pay for daycare workers has made the already acute shortage of daycare support even more dire. Michigan, like many states, has an inadequate child care infrastructure as the Century Foundation's Care Report gave Michigan a rate of D (Kashen and Novello 2021). Data on wages provided by the Bureau of Labor Statistics for May of 2021 for the Lansing-East Lansing metropolitan area shows that for the occupational category of child care worker (39-9011), the median hourly wage was \$11.51 and the annual mean wage was \$26, 340:

https://www.bls.gov/oes/current/oes_29620.htm This wage applies to workers with a Bachelor's degree in early childhood development. This must be addressed through long term restructuring of this occupational sector, beyond the redress of recent childcare policy support measures (see more discussion of this in the policy section below).

For a few of our respondents, this disruption in work offered an opportunity to revalue their sense of worth, self-sufficiency, and redefinition of themselves as self-employed or as “entrepreneurs”. However, we found that many had to rethink how to negotiate their value and wage-rates and how to engage in business start-up, both in the informal and formal employment spheres. Our qualitative data shed light on the difficulty of these renegotiations.

R9 (Independent child care provider): “I got a job a semester later at the (redacted - child care center) and I worked for them for three years until I ran into some financial situations. I had to drop out of school. And this is where my business started, called “guidance” to where I teach first-time parents (skills such as) basic needs babysitting, lactation coaching, and now I’m studying to be a doula. I was only able to pay off the bill for schools. I'm now finishing up my junior semester to summer and the fall will be my senior year. I will graduate in the spring. So I've been working for myself for 2.5 years now. The first year was amazing. I wasn't expecting to get clients. But through coursework on infants and toddlers, which was amazing because I never got the experience of working with infants specifically, I worked with toddlers and emotional development. I know when I transitioned to infants, and learning anti-bias training, and how to be inclusive, and just overall building up their intelligence, this is a totally different feel, the science. And so then, the time where I'm leaving school because I can't afford it. And so she was my first big client to where I felt comfortable enough to leave the child care center. ... I have a network within the community already. My clients helped me increase my price, like my prices skyrocketed once I came to the center. And that happened because I got a nickname as “the baby whisperer.” And nevertheless, people love to watch me. Like putting babies to sleep because they're like, “wow, like how do you do that?” Obviously, that's how I got my first client because no one can get the baby to sleep. And people always call me. And then the mom was like, “I can never get him to sleep.” She's like, “This is amazing.” And so she hired me to come to her house. And then I put her baby to sleep. And then she said, wow. And so then I started learning how to sleep train. And that's kinda how (you gain), your clientele and (offer) sleep training.”

R2 (House Cleaner): *Before (the pandemic) she worked between 50 and 60 hours a week. and made \$1500-1800. Some weeks more money than others ... sometimes clients cancel last moment. But her income is not stable and unpredictable.*

R2: Yes. So I negotiate depending on the size of the house. The need of the client like what they wanted. Some clients they want windows included, doors, space boards. It's like everything, like deep clean. Some people they just wanted the bathrooms and floors. So, it depends on the client, not every client will ask for the same thing and I can give them a price for the size of the house depending on what they need or what they want me to do.

I was getting paid maybe like at the end, like \$8 an hour cleaning houses. I will clean the whole house and the house all day for 100 bucks. (Interviewer: For how many hours of work?) Like 8,9, hours, ten. And knowing those houses, they were big. And I was working fast. Very, very fast.... Yeah, it was harder. But you learn also. You learn some clients - they take advantage of you also because in that way, I let that happen. But I did learn also to value yourself. Value your work. At the end. If you don't value your work, don't expect people to value you.

Note: This respondent had lost half her income when the pandemic started as clients had to cut back on hiring her.

Informal Economy Hit Hard: The Formal informal continuum

While unemployment statistics capture job loss in the formal economy, the fluidity of work and loss of jobs in the informal economy is not captured. Our interviews showed that self-employed workers in both the formal and informal economy took major hits to their client base and incomes. The fluidity between the informal and formal economy sustained workers' economic opportunities during the pandemic, but we also see that those in the informal economy were vulnerable to shrinking demand. Respondent 10 lost about 90 percent of his hair cutting clients and did not qualify for PPP since in his business he was a lone, self-employed worker. The cause for losing his clients is he had made masks mandatory and his clients were from fraternities and they did not want to wear masks and hence discontinued to use his service. His salon was located on the border of East Lansing and Lansing and hence he did not qualify for the grant meant for Lansing business either. In fact the rent for his salon space went up during the pandemic and he could not afford to pay the rent any longer. Hence, he decided to move to northern Michigan where he inherited a house and thus did not have to pay rent.

The loss of clients and loss of income during the pandemic were noted by multiple respondents.

R3 (dance instructor): "So my work life completely stopped I used to- because the dance studio had shut down. There was a lock down so there was no way I could run a studio.... I used to teach dance at fitness classes at a fitness club.... And I had to completely stop that because the club had shut down itself and so the work life came to a complete halt. Absolute. Yeah, and I was doing this one big cultural event, and I used to teach dances for that. So even that completely came to a stop".

R5 (*elder care provider*) said “At the beginning I had 14 clients. And then once the pandemic hit, I had about five that I went to and did grocery shopping for them. Now I'm back up to like eight. And a lot of them I go in and fix lunches and still get their groceries and that kind of thing. And that's about all I do right now. I'm not back to full cleaning because there's still some people that they haven't got their shots and they don't want me to come in. Some of them they have their shots. I still wear a mask and stuff because that's what they prefer. So, you go from like \$600, \$700 a week down to maybe a \$100 a week. So because they only paid me like twenty-five dollars or less to get their groceries.”

Childcare, elder care, hair care, dance lessons, food production can all be provided within families as household economies—especially organized through extended families, neighbors, and friends, without pay, as gifts or favors but the burden of that falls on women disproportionately. These same services can be provided in the informal economy as neighbors, teachers, and others, take on mutual and simultaneous roles as service providers in the formal economy as a part of a formal organization and as single entrepreneurs. An example of this can be formal-economy daycare workers working side jobs as nannies in the informal sector. Families can have dual roles as clients *and* employers to the same service provider outside that institution. Brokerage institutions serve as the arena for organizing supply and demand.

Several respondents had to take up an extra job or two, often paid on hourly basis or in the informal economy to cover the cost of living. This is what we term the formal informal continuum as we find the wall between the formal and informal sectors are not strict, and individuals are having to straddle multiple employment across the formal and informal economy to make ends meet. P1 (academic) had mentioned hiring an employee in the beginning of the pandemic who stayed with them and worked as a babysitter. The babysitter had formal jobs and this informal employment was to cover her cost of living and find a safe place to live. R 2 (dance instructor) mixes formal and informal employment. Her meagre income barely suffices to pay for her children and her business is in a nascent stage, hence she has been operating in the informal economy.. Hence R20 (*daycare teacher*) is a single mother and a woman of color who works in grocery stores during the evening and must supplement her income by working as a part-time nurse during the summer and baking cupcakes for parties. She describes this as follows:

“Sometimes on the weekends and stuff, I'll pick up a couple shifts from her company when they like during the summer, especially on summer break. So I'll get unemployment during the summer, but we still have to work in order to qualify for unemployment. So I'll pick up shifts over there on weekends and things like that. My sister, she's a nurse. She works for a pediatrician in Mason.” (R20 daycare teacher)

Respondent 30 (daycare owner) owns and runs a daycare from home, where her mother was her only employee. She has run the daycare for almost two decades and is registered with MSU. But

because she had one employee, in an informal setting, she did not get covered by the PPP grant. Since then, she has also started providing counseling therapy service over Zoom, but the enterprise is small and hence not registered. She works as a subcontractor for another agent who gets the business and allots her a few clients.

R28 (tutor): An immigrant woman, mother of two, for the last seven years, she has been the main caregiver for her children. Back in her home country, she was working for a multi-national corporation. But since moving out of her home country, and moving to the U.S., she has been unable to take up a full-time position. She has had periods of visa issues. She works as a tuition teacher for young students and also sell food items from home.

R 29 is a preschool teacher who works as a librarian to make extra money. She works at both Meridian and Lansing libraries.

R30 (Daycare owner and therapist): She described how mothers had to take their children in the car and drive around working as a food delivery driver. They could not afford daycare and had lost their original jobs. Hence had no choice but to take up delivery service jobs on hourly pay, which meant keeping the children in unsafe conditions. R32, a preschool teacher by day, took up food delivery as a second employment to pay for her bills and cover costs to raise her two children.

Long work hours:

Many respondents mentioned they had to work for extra hours, and as the boundary between work and home blurred, they opted to work in the evenings and weekends. This is also a common feature in the informal economy, where respondents had to work over weekends to make up for the poor income or loss of income they endured.

R27 (cleaner): *How many hours? 'I work 60 hours a week, maybe. Even more than that.' And do you also work on weekends or a Friday and Saturday? Yes, I work Friday, Saturday also.* Many evenings she works till 8:00 pm, working for 11-12 hours a day.

R29 (preschool teacher and librarian) *'I didn't know how to deal with all of these things. The teaching part that they are doing also made us work extra hours to catch up. You need to prepare homework.'* However, they did not receive any extra technical assistance for putting in the extra hours, which included learning new technology and new pedagogy. *'I guess, as long as we worked extra hours, we were able to put in our time sheets. So I mean, we were getting paid for those extra hours.'*

R 19 (cleaning service owner) and R 32 (school teacher) had to work harder, the former to keep her business going and latter to keep the students engaged. R 32 said *'I worked Nonstop. Too many hours. I remember I used to wake up earlier to get ready. So I had to make sure that my kids got breakfast and my husband got breakfast and I did. And especially, I mean, since you are teaching to kids, but you need to make sure you are*

unable to do everything online. So you need to give them some homework. They're technically not called homework, but you need to, if you want parents to practice those skills at home. So you need to prepare some homework.”

Emotional exhaustion

The finding is that the mental exhaustion was more for two groups, single mothers, and immigrants, suggesting a lack of community which hurt people further during the pandemic.

R14 ((a marketing professional): “I had a four house bubble and that meant that I could not see anybody else except for my kids because I already had this expanded bubble and even though I didn't spend any time physically with any of those people, it was like, I felt like that was as expanded as I could get safely. So it was very isolating at the beginning. And we all kinda made agreements as the four household family to not be around other people. I mean, we just made a commitment to that and we all committed to telling one another if we did something.....Yup. It was very isolating. That was, I'd say it took me four months to recover emotionally and physically from getting COVID. It was and I'm still not even totally like I completely, you know, I used to do yoga two to four times a week and I didn't do anything for months. ”

She was left with no contact with any adults other than her ex-husband and his partner which affected her emotional health negatively. We saw a similar experience in R20.

R 27(cleaner) and R 28 (tutor): The respondents, both immigrants, one from Latin America and other from Asia mentioned the isolation, lack of community support, being treated as outsiders. One of them runs a small catering business from home and the other offers tuition. But their loneliness has been compounded by their inability to work outside the home, the limitation of space, and the hours they spend caring for others. For one of them, the only emotional support is on the phone when she speaks to her mother. The other, is overwhelmed with caring full time for two kids and cooking and cleaning for at least 5 hours a day

R 29 (preschool teacher and librarian): ‘That I think the hardest part I can say, if he put the technology side, the emotional struggle. Because we were away from our building. We couldn't see our teacher friends. We didn't have any communication at all ever, you know, just on the screen all the time. At the end of the school year, we were really mentally tired. And this is why I really didn't want to work during the summertime because I needed some rest. My friends who are single mothers had to keep working through summer’.

Wages and Negotiation of multiple jobs or job status:

Despite good quality of service, education and immigration status are two key barriers affecting women's social mobility and their claim to higher wages as was reported in multiple cases.

Women who became mothers in their teens or early twenties could not finish their college degree

and hence are now stuck in the low-skilled and low paying jobs. On the other hand, we interviewed immigrant women who are highly educated (Masters or PhD), but were stuck in the informal sector due to visa restrictions and were thus paid poorly. In both cases, their options are limited, they find negotiating for wages harder.

R2 (*cleaner*) initially did not know if she could ask for higher wages but as she got better at cleaning services and got more clients, she started to negotiate for wages depending on the house size and the kind of cleaning the client requires. If someone is unwilling to pay, she would just say no. With her difficult living conditions, since she lives in a mobile home with her daughters, she needs the money badly and also respects the quality of work she provides.

R 20 (preschool teacher): 'I should now be paid \$13 an hour or something like that? Yeah. Exactly. We discuss that so many times. And to be honest, they have a really, really good education - we are seen as, "Oh, you're the best, like you're really good at what you do," like, "the parents love you, everyone loves you in the classroom," like, "I can just see you." That's when I had a chance to run the class and they're like, "You're a lead teacher." And so all they keep talking about is "go back to school, go back to school, go back to school". That's all they think at this point. They're like, "you know, my hands are tied. I really can't just put you in that position without the degree, you need to go back to school." But I told him I had written a letter at the beginning. I don't want to extend my contract because I feel like I'm worth more than this. I have 15 years experience, I've been doing this. I know what I'm doing. And she said, "Sorry, there's really nothing I could do." This is where our assistant teachers start..... So, you know, I need the increase though. I tried it at the beginning, but all they say is, "go back to school," so, I guess, that's what I need to do'.

Between being a single mother requiring flexible work hours, no college degree, and COVID, her choices are really limited and her capacity to find a better paying employment is also limited.

R 29 (preschool teacher and librarian): 'Also I got paid from the library during summertime, which helped also. I mean, at school I earned \$11.45. And the library is \$9.65 per hour or something? Yeah. We can say just the minimum wage.'

For such a critical service for the community and education of children, the payment that the library staff receives is really low and again, with no room to negotiate.

VI. UNEVEN DEVELOPMENT IN THE REGION

Uneven Regional economic security and family support.

The Bureau of Labor Statistics summary for the three county Lansing-East Lansing economy shows a recovery that has exceeded July 2019 employment, showing rebounding employment especially in the sectors of construction (a job held by mostly men) and leisure and hospitality jobs, a sector with more women employees. Education and health services did not grow as much. Personal service jobs were not singled out in this BLS report but cannot be captured completely as informal economy work in this sector is not reported in these official statistics.

Our qualitative data informs us that while some women and men increased their informal work, especially through food service cottage work and in-home daycare, others lost clients, especially in house-cleaning and elder care – especially because vaccinations were not available at this time. Those with the most education and elderly have tended to be the people who have received the full dosage available - with two vaccinations (before boosters were available). Those employers within the informal economy who were vaccinated for COVID-19 were more likely to keep hiring their household help. Also, those with administrative type jobs who could work remotely, also maintained their incomes and could afford to continue to hire household help.

The variation in education, income, and the possibility of remote, administrative or educational work within the Lansing region created an unequal participation field in the local economy. Many of our respondents in daycare, elder care, household cleaning, or other services worked for formal and informal employers in East Lansing and Okemos, both municipalities with higher educational attainment and annual income. Day care centers and schools in these places stayed open as parents and children from these more advantaged families could keep on working and could pay for daycare - both formally and informally if the need arose. But Lansing public schools shut for the entire 2021 year. This affected daycare providers in the city of Lansing, as their families decided just to keep all their kids home together. This loss of clientele in Lansing city centers made their business models much more precarious.

R15 (head of preschool): Daycare provider of Head Start: So we have a capacity to hold 40 students. Prior to COVID, we had a waiting list that was about two years long. Currently, we only have 26 children enrolled. So we took a big hit there after COVID. And if we were fully staffed, I would have nine full-time teachers, one part-time teacher and an Assistant Director. And myself. Currently I have seven full-time teachers and myself so we are short staffed and we are short enrolled children.

Why have families dropped out, especially since this facility doesn't require any fees?

R15 (day care director) : *“So we've had a lot of things kinda stacked against us in this particular field and center and our particular kind of focus on our families. So a lot of our families only work part-time. The income qualifications are obviously very low for our families. Which means most of them work minimum wage part-time jobs. A lot of those positions, depending on where they were, whether it be fast food, grocery stores, I mean, janitorial type stuff. Anywhere that they worked, they either got laid off during COVID because places were closed or various reasons for why they stopped working. Another big factor was older children who are in the Lansing public school district. Those children did not return to school at all this year for face-to-face learning. That required parents to find care elsewhere for all of their children at one time. So instead of bringing littles here and having olders go to grandma, grandpa, cousins, wherever they just sent them all together. Obviously, COVID was a huge scare for a lot of our families too, where they chose those options of just going with family members instead of in a facility. But a lot of our parents, like I said, either got laid off or they chose to, you know, they chose to stay there for their unemployment benefits that they received. So increasingly obviously, with the unemployment benefits in Michigan, our families saw a significant amount of money on their unemployment, as well as their food assistance increased and kind of all of their assistance increased along the way... There are very few centers that increased for emergency assistance type-thing to help with those kids too. But then the problem became when they accepted the school-age kids, who are helping all of these different school-age kids with their online schooling during the day? It wasn't a big thing for families. Right. So then in some instances, that's what pulled, you know, the parent out of the workforce, to be home with their kids.”*

The capacity of daycare provision in East Lansing and Okemos was maintained either through continued family support and policy-driven subsidy in formal daycare centers or by an increased supply of informal day care providers or in-home tutors. However, the care capacity decreased in Lansing despite the higher need. The connection between institutions and individuals and how that aided individuals has emerged as a key finding. The big divide between East Lansing and Okemos and West Lansing and Lansing is that the former has people living there who are part of the formal sector and the latter has respondents engaged in precarious kinds of employment, either in the informal economy or work on an hourly rate. The former drew regular salaries, and even with reductions, they had economic stability that hourly rate workers did not enjoy. In these higher income areas, households are more likely to be able to afford paying more for household support through both the formal and informal sectors. Workers in these communities have coped better, being able to work more easily from home during the pandemic, remain employed, and could hire workers through informal networks for home care needs. We found that informal workers more often had jobs and clients in these places throughout the pandemic. Moreover, East Lansing and Okemos benefit from having greater access to the resources provided by Michigan State University, such as university students that work in the informal sector, or greater access to

benefits that come with employment at the university. For example, Michigan State University faculty and staff can subscribe to programs such as Care.com through a partnership between the childcare website and the university. Some participants described the hardship faced when students left the area to return to their homes as a result of the pandemic. When this occurred, we found that informal support provided by university students in the area disappeared. In addition to the informal network drying up, we found that small local businesses in the formal economy also hit economic hardship because they rely on the lower-paid student labor force and/or subsidized interns. In absence of daycare, more secure respondents hired caregivers at home as four respondents reported, while those who worked on hourly wages in the informal economy lost wages and struggled. Consequently, the gap between these two groups grew.

Public School closures had uneven consequences for the local labor force and had consequential impacts on households. [The Lansing State Journal](#) reported regional school closures for the 2020-2021 school year (July 3, 2021). The disruption of in-person learning over the school year, and the unevenness across school districts, created specifically localized problems for families with children in the area, contributing to daycare problems (Johnson, 2021). As quoted from the article: “**Below are the total in-person learning days** offered by districts who responded to a Lansing State Journal inquiry. In-person totals include hybrid models in which students attended school for only part of the day. These totals do not include in-person learning days that schools offered in some special education and special needs programs.

- **Charlotte Public Schools:** 155 days, about 86% of the school year
- **Williamston Community Schools:** 126 days, about 71% of the school year
- **DeWitt Public Schools:** 116 days, about 64% of the school year
- **St. Johns Public Schools:** 105 days, or about 60% of the school year
- **Haslett Public Schools:** 86 days, or about 49% of the school year
- **Grand Ledge Public Schools:** 73 days, or about 40% of the school year
- **Waverly Community Schools:** 64 days, or about 36% of the school year
- **East Lansing Public Schools:** 63 days, or about 35% of the school year
- **Okemos Public Schools:** 59 days, or about 33% of the school year
- **Holt Public Schools:** 36 days, or about 20% of the school year.
- **Lansing School District:** 0 days.”

The Lansing Public School District was closed the entire academic year for in-person learning and was conducted all remotely. This created an uneven impact on pre-school enrollment. While East Lansing parents continued to enroll their children in daycare, this full enrollment capacity contributed to high demand that resulted in a two-year wait list. Compounding this was a teacher shortage as interns in early childhood development enrolled at Michigan State University or Lansing Community College, were not available due to university closings between March of 2020 until August of 2021. In comparison, the Lansing subsidized daycare was under-

enrolled. Even if the cost of daycare for eligible families was fully funded by the federal government, demand for their services declined. The daycare director explained that many families found it difficult to have some of their K-12 children at home and to take their pre-K children to daycare, while finding it easier to keep all their children home together. This resulted in declining enrollment and declining revenues, as their budget is determined by per capita enrollment. Teachers were furloughed, but their salaries continued as PPP loans covered them. Some teachers left for other positions that paid more.

A different sort of uneven capacity is created by the availability of kin and friendship networks. Those families who have extended family networks, especially multi-generational families located in the area, or strong friendship networks in the Lansing area could rely on siblings or grandparents to lend a hand in childcare or eldercare. In contrast, more professional class families that moved to the area from elsewhere, without family support, were more reliant on additional household support in formal organizations or the informal economy to hire help. Thus, we include the family as an asset in the ecology of family support structures. Professional families faced much higher vulnerability in household stability since they operate more as individuals. A single mom who moved to her family home in Lansing could save on rent. The extended family supported her to use her grandmother's house.

However, the precarity of working conditions under the pandemic and the extended responsibilities for child care and elder care put tremendous strains on families emotionally and financially. This was illustrated by the case of a daycare director, who took on more teaching responsibilities along with her administrative role as staffing dwindled. In addition, her own child needed increased daycare because of school closings, requiring a change in the household division of labor, where she and her husband stayed home one day a week (she could work remotely) and then also hired a nanny for a few days a week. Her husband could not work remotely and lost wages for giving up one day a week of work. With her combined household income loss, plus extra costs of hiring in-home help, she figured that her income declined about 15 percent. These kinds of ripple effects impacting families means that even families that remained employed incurred lost wages and increased costs, mostly taken up through the informal economy. The lost income in the region has been underestimated and, in many cases, has been devastating for the region in that wages will not be made up, even with unemployment benefits cushioning the blow.

The Care Economy and its significance for Women's work and family care.

The Century Foundation (2021) recently completed a comprehensive report that assesses each state's progress toward the goal of enacting the ideal care policies that support children, families, and communities (Kashen and Novello Sept. 23, 2021). The five policy areas are: 1) childcare and early learning; 2) home and community-based services/long-term care; 3) paid family and medical leave; 4) paid sick and safe days; and 5) fair working conditions for care workers. The

State of Michigan's composite score was a D. <https://tcf.org/content/report/care-matters-a-report-card> SEPTEMBER 23, 2021 — JULIE KASHEN AND AMANDA NOVELLO-for-care-policies-in-the-states/

The state dashboard assessment of the state's lack of family support infrastructure - as well as the local economy writ large - probably was even more dire for the Lansing region during the pandemic because of the remote status which was required for Michigan State University students during the spring and summer of 2020, as students provide a cheaper and more flexible labor force in the greater Lansing area. Students often work in daycare centers as interns or in the informal child care sector. Businesses rely on seasonal student labor for a host of jobs - including state government, but especially in food service and restaurant work. The Municipal League for Public Policy did its own assessment of care economy capacities and calculated the supply and demand for child care by county. Ingham County had a demand of 1.7 children per daycare spot.

Policy implications for care economy capacities:

- The expansion of Great Start programs for early childhood care and education has led to significant reductions in the number of daycare providers (French 2021). We found that the expenses for daycare centers in our sample lost staff, while expenses went up. Low wages in this job sector are a substantial barrier to sufficient staffing.
- The Municipal League for Public Policy has calculated the childcare capacity ratios and shows greater demand than childcare openings for many counties (James 2021) : Ingham County has a 1.7 kids per spot ratio.
- <https://mlpp.org/ThinkBabiesChildCare/Ingham.pdf>
- Expansion of state supported preK spots for toddlers will cut into the funding (per capita students) in daycare centers as infants cost more to support than toddlers and four year olds.

Ingham County: Low Capacity
Ages 0-5: 19,427
Capacity: 11,526
Ratio: 1.7 kids per spot

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Another policy concern looming that affects child care capacity is the change in state policy that expands pre-kindergarten and early childhood learning opportunities taken up by public (and private) schools, supported by state funding. The business model for daycare centers will be drastically altered. Fewer teachers are needed for three, four and five year olds, while the infant per teacher ratio requires more staffing. As day care enrollment and tuition is lost for children in the higher age range, the greater concentration of infant care per center requires larger staffing and thus, higher labor and safety costs, while enrollment and tuition go down in this new child care infrastructure model.

VII. Brokerage Institutions: Connecting Workers and Families

Brokerage institutions provide multiple functions as social organizations that link people to resources and provide pathways to work and services. These interstitial organizations may be located in local government, schools, universities and other public administrative offices, as well as civic spaces such as churches and temples, nonprofit organizations such as charities or community development corporations. New internet-based social media sites such as Facebook or service delivery system industries, for example, *care.com*, have developed to connect people and help users find services. These sources have been especially important in linking people within the informal economy, as a new entrepreneurial enterprise may have a Facebook page but no brick-and-mortar store or business. Social support groups attached to more formal social organizations increase the reach that individuals might develop across social groups and help to provide pathways and nodes in the community social ecology (Neal 2015). Mario Luis Small,, argues that “neighborhood institutions such as churches and childcare centers serve as resource brokers—organizations that have ties to businesses, nonprofits, and government agencies rich in resources and that provide their patrons with access to these resources” (2006, p. 274).

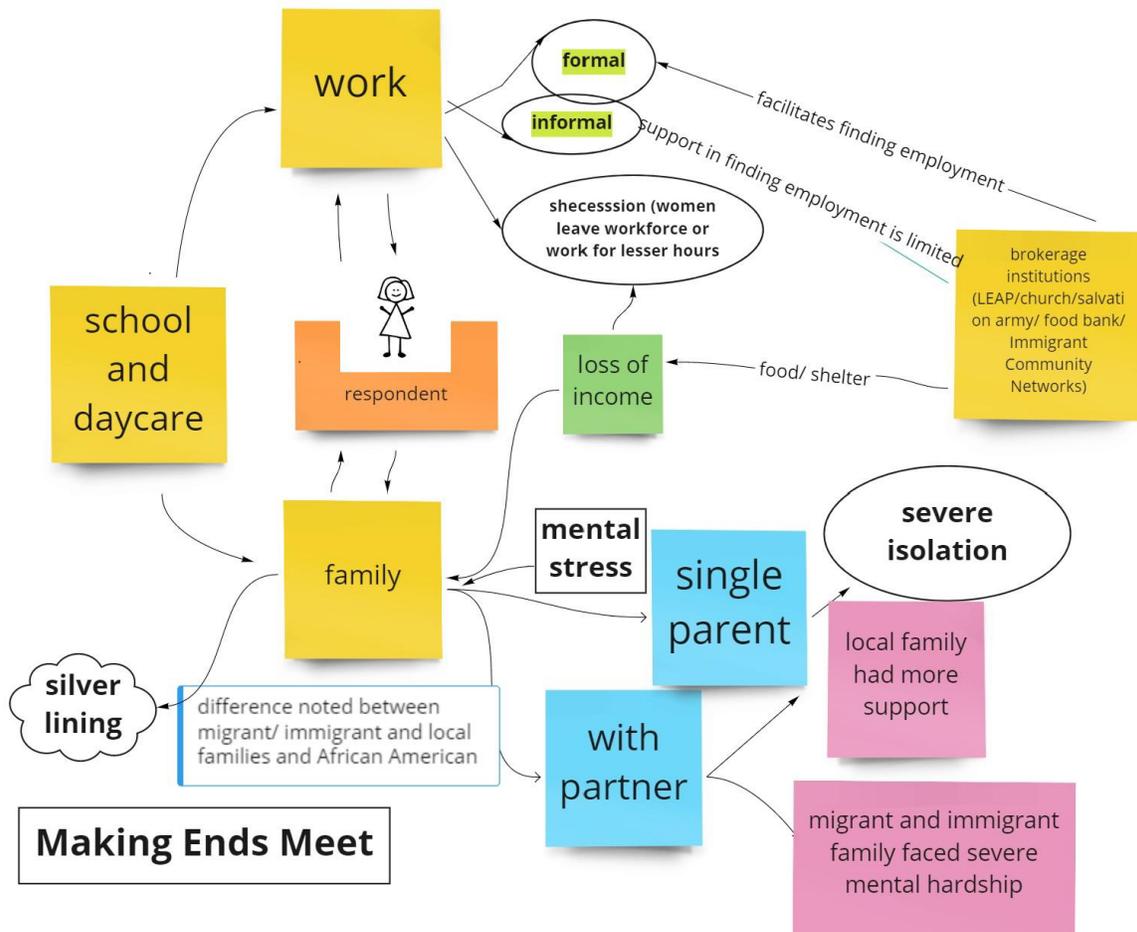
Small (2006) argues that:

“Resource brokers should be understood as networked and loosely coupled organizations that provide a space for both formal and informal social interaction among neighborhood residents. Rather than pursuing single organizational objectives, these organizations and their actors respond to multiple pressures from heterogeneous sources, such as the state, professional norms, and external agencies aiming to target the poor. Applying this perspective to childcare centers, I uncover that the centers act as brokers, offering parents a surprisingly wide variety of resources, including those provided by businesses, nonprofits, and government agencies. The findings suggest that resource access among the poor should be understood as embedded in organizations, such that resource deprivation becomes, in part, the absence of ties to networked organizations.”

While Small examines the importance of asset management through brokerage institutions for the poor, who often do not have access to more formal sources of help, the pandemic suggests a similar problem of closed access or loss of assets that need to be created in creative, social spheres.

We recognized and hypothesized that particular community organizations, school, businesses, and civic organizations located in the greater Lansing region would provide key entry points for people to find other people, connecting them to information and services they might need. Community has always provided these functions, as neighbors share information or provide services such as babysitting, lawn care, or house-sitting. Neighbors watching out for the welfare of their neighbors has always been a part of the community safety net and a foundation of local civic discourse. In fact, the researchers hypothesized from our own personal experiences about how we accessed services and information, and this helped us to launch our snowball sampling, but counting on the wider reach of these networks to connect us to some informants about how these network mechanisms worked.

The figure presented below represents a concept map of the ecology of formal and informal networks and brokerage institutions derived through our grounded theory research approach..



miro

A concerning aspect of the COVID-19 pandemic is that it severed these ties and the effects of the loss of this social interaction to the foundation for sustaining businesses—especially personal services. Conversely, we were curious about whether the shutdown of formal businesses due to the pandemic moved people into these informal economic spaces and how economic exchange flowed between the formal and the informal organizational settings. As mentioned above, Michigan State University provides the services of Care.com for its employees. Of course, the state takes care of a good share of formal brokerage functions, especially employment agencies and schools.

R4: I went down to Michigan Works (state employment office). It wasn't that I didn't need to learn the computer. I'm terrified of it because I'm old school, I am 60 years old. I'm scared I'm going to push the wrong button. So no, I do need to learn it. It's just having the capability. And especially during a pandemic, you can't go to the library, you know? But no, I did that all through Michigan Works....

Community nonprofit organizations and charities have long played a role in creating a safety net for families and during the height of the COVID pandemic, the demand for services increased. The Lansing area Salvation Army is one such multi-service center for area residents.

An employee at Salvation Army provided a summary of services they provide: *“So we obviously have our childcare center, but we provide rental assistance, utility assistance, the food pantry. We have bus tokens that we can give out to families for transportation. We do have some funding for emergency assistance, we cannot provide assistance for furniture and things like that. But say somebody can't afford medications, we do have a little bit of emergency funding that we can use to help with those types of things. Sometimes hotel vouchers if needed. That's kind of rare and few far between. But we have a Pathway of Hope program where a family can work with our caseworkers to kind of set their goals and how we can help them obtain their goals along the way. So we connect them with all sorts of different agencies to get... say they're homeless and need housing or from start to finish, depending on what that looks like. Going through divorces, finding childcare. All of that. Our Southside location also has a feeding program, so we do a community meal that we give out for lunch on Friday, Saturday, Sunday, Mondays. Our Southside location had a free haircut program. Obviously during COVID, while haircuts were kind of stopped, we couldn't do that program, but they had a free haircut program and a clothing pantry.*

Schools served as important institutions to connect parents to resources and support throughout the pandemic.

R2: Housecleaner: *“So I moved (here) about 11 years ago. So that's when I started working for one of my neighbor's friends. She referred me to her. And for about a year, I only had two clients. Then I started volunteering at my kid's school because I was bored of not doing anything but just cleaning my house and my kids were at school. So I wanted to use my time more productively. And talking to one of the secretaries, she asked me what I do for a living. So I told her I was just cleaning a couple houses. She referred me to one of the teachers there. Then I started working for the teacher, then she started referring me to other people and from there. From there, I have clients that they've been my clients for 11 years, eight years, nine years.”*

Churches and temples often serve as a “one-stop-shop” for social groups in which government-funded services exist and opportunities for entrepreneurial start-ups connect communities.

R2, a house cleaner, also described generating clients through working at a church: *“When I started working in the church's Retreat Center, one of the cooks, she was cleaning two houses for two sisters. So, she asked me if I was interested....”*

R4 (a house cleaner describes how she got back into the labor force after being laid off during the great recession of 2008): I was trying to work. Well, you could walk down to another building and get lunch. But there again, you go to church, you get your meal, and then at nighttime, go back to where you were staying. I got to stay at a place called Loaves and Fishes. And I was there for 28 days. Normally people could not stay there any more than I want to say seven or seven days. It's a private individual church. And it's one of the best places you can stay. And there's only because there's only so many people, I wanted to say We're doing six. I think six or eight people that can stay in the house. And it's provided by another church and they do your laundry.

Churches, churches, Mount Hope Church. I take my girlfriends to Mason and there's a church there in Mason that gives it. And once every- the second week of every month you get a double batch. And they give you a bag of chicken, the foil kind of chicken in a package with gravy and beef. They'll give you beef in a can and a lot of times it will be black and white in it because government, government supply, yeah, what has been really big in the last a couple of months is that they really want people to come get even more....

R16: I feel like we do have to really think about churches as a huge place in the community, especially the Black community. Black churches are phenomenal sources of support and resources.

R2 (house cleaner): Also from [the] high school, they helped us a couple of times with \$500.

R30 (daycare provider): 'what happened was if I have a family, they're all distressed or there this are there that she's run a daycare and I'm talking to that pair and I'm trying to calm them down and I'm trying to give them resources and say, okay, call this person, okay, Hold up... there's a food bank. Okay. Oh, hold up. It's okay. We will do this. Don't worry. You only have five emergency backups. I'll do it. Don't worry. They're not going to pay. Don't worry.'

R 30 (daycare provider): "So even with staff and faculty, usually it's anywhere between like 7/7:30 am to 5:30 pm. Sometimes if we have people that worked in like Brody Hall or things like that, they needed to come at five because they needed to be there at 5:30 in the morning to start making breakfast and getting things ready. So, it really didn't fluctuate. In terms of the evening most times we closed about 5:30, but again, we try to be flexible. Like some single parents or students, not necessarily international, students that were out of town or even added at a stay at a town out of the country. They didn't have support about this time they get to their work, they had their last year classes. They really need flexibility. This is when class starts. So, a class starts at five o'clock or 4:30 pm and it doesn't end till 6:30 pm. It's more so oh, Mrs. B, please, I don't have any family. I need to graduate. And so, we were normally taking that one family to

push them through so that they can be successful and go. So, there's a set schedule, but there is flexibility that we try to accommodate the families that are already enrolled'.

The university is an important brokerage institution. Students were an important labor pool for the informal economy.

R11: I've had students, a lot of times [university] students, who I've hired to help with care. Usually after office hours a few days a week we would have meetings, hence we needed someone to help, someone else around that can help with some of the bath time, dinner, bedtime routine at the end of the day. This scenario she described was before COVID-9, but then COVID hit, and she had no help. By June 2020, there was another student I knew who interned in the office, I think I sent her a graduation gift or something and we were texting and she was saying how she's in her apartment alone, didn't have family to go to because other people were at her parents' house, etc. And I was like, well, you want to come help me? Sounds like you're not out getting exposed to anything. So by last summer, she started coming, so I had care at home for the boys, which was great, and she basically became a nanny slash personal assistant through this time.

R16 (academic): Elder care is another huge issue that our office navigates. We have a wonderful, wonderful local resource, the Tri-County Office on Aging. They are a huge resource. I probably refer 50 people a year to them. And because they know there's no way I can stay up on all of the changes in care and insurance and what Medicare does, Medicaid, that's their expertise. So I rely on them heavily. She mentioned the Employee Assistance Program to get free counseling for any faculty, staff member or insurance eligible individual.

Internet-based services and social media were important, as a benefit provided by employers, such as the university, who subscribed to Care.com. New entrepreneurial endeavors were most often advertised on social media like Facebook and Instagram.

R15: So, we found her on Care.com. It worked out really well. Our son ended up absolutely loving her and was sad -- she was an MSU student, so when her semester ended, she went home for the summer. Very devastating for him, very devastating for all of us. She does plan to come back in the fall and as we need her when she gets back to school. But budget-wise, not something our family ever anticipated. So that was a huge hit for us. It became a struggle. I mean, childcare, whether it be a center or in-home is not cheap.

R16 (academic): So Care.com at MSU I can speak to clearly. Care.com/MSU. If you are a faculty, staff, or student parent, you are able to use Care.com/MSU and you receive a free premium membership. But the contract allows for a premium membership. And what that allows is, if I'm a staff member or faculty member, I can search for care providers at no cost. I can

communicate with care providers at no cost. I can post an opening for positions such as pet care, childcare, housekeeping work at no cost. I can search for people that have those openings, so the premium membership comes at cost.

R1: Mainly Instagram. Facebook is dying. But I'll use Facebook if I need to. I actually, my whole previous life was built out on Facebook. You know, things have definitely shifted. But yeah, Instagram and Instagram clubhouse for the most part.

Regional Economic Organizations.

The Lansing Economic Area Partnership (LEAP) and other regional organizations are key to creating economic envisioning for the area, for working as the economic development arm for the city of Lansing, for regional cooperative initiatives, and for implementing policies such as the distribution of PPP funding priorities. LEAP has also been involved in entrepreneurial development for underrepresented area citizens. <https://www.purelansing.com/startup/> In these new initiatives, LEAP serves as a resource not just for business networks, but for individuals seeking information and skills - along with social capital- to provide support and advice.

VIII. Work-Family Balance Disruptions and Adaptations

Three themes are described by our respondents as they coped with disruptions in their family and work life balance: (a) the bidirectional relationship between employment stress and family stress, (b) family resilience, and (c) the importance of kin and fictive kin in providing support. In all the interviews the overarching process appeared to be the challenge of navigating the need to maintain employment while simultaneously facing an increased care burden. Most interviewees discussed a significant loss of financial resources while facing an increased care burden, including both childcare and elder care. While many of the participants described increased financial stress, all participants reported needing to re-evaluate the balance of their work and family life. Women specifically discussed the need to “reconfigure” the time and energy devoted to work and family.

R16 (academic) described how her office (MSU Human Resources) has given out about six times the divorce resources than they did in the previous two years. “I’ve given out about three times child abuse or domestic violence resources than I have before.” The resource officer describes the problem of an employee “who is living with her abusive ex and can’t move because of COVID and her children and the care. So if things were bad at home, things were worse because it’s now magnified and you can’t avoid it. If you are alone, there are a lot of issues with isolation, not being able to see people, seeing your parents or other relatives. So I think the biggest thing it’s affected is people’s sense of self, sense of accomplishment, feelings of failure, stress levels, worry about being laid off or furloughed. And it really depends on the supervisor.

The reciprocal relationship between work and family stress.

Multiple interviewees with two parent families discussed their ability to navigate the challenges of the pandemic relied on alternating who was working and who was caring for the children. One father who took on more childcare reported that his job flexibility was a primary reason they were able to “manage” caring for their children during the pandemic. A mother, also working from home, stated she was “scared of” losing her job while also having to “divide and conquer” childcare with her husband.

One of these challenges families had to navigate was the challenge of online learning while also maintaining their own employment. In addition to the problem of accessing sufficient technology to enable both working from home and going to school online, one participant explained:

R1 (dance instructor/ life coach): “I really needed to support my son in his seventh-grade year to get to a particular place. And it would be during the prime time that I would have

coaching clients and I just had to have first couple of months really be about their school and let the employment side...fall away.”

Other participants cited the challenge of keeping their children engaged online, which also detracted from their own work:

R3 (dance instructor): It's hard because you're doing online schooling with her. So...you're supposed to pay attention too. She's too small...she's a preschooler. Just constantly sit with her to do that. But I have a lot of other commitments at home, since we live in a joint family. There's cooking, there's cleaning, there's just so many, so many other things. So it is challenging. It is a very challenging thing. And to keep her occupied, to keep her busy, to keep her engaged 24/7 is very hard.

Indeed, one participant discussed the need for both her and spouse to take “one day off a week,” as well as hire a nanny, which resulted in a loss of 15 percent of their income.

The challenge of financial loss and increased care burdens was exacerbated for marginalized families, including single mothers, families living below the poverty level, and racial/ethnic minority (REM) families. Two female participants working as household cleaners, a Mexican immigrant and the other struggling with disability, both reported losing most of their work during the pandemic. Although both participants previously faced financial hardship, they described a dramatic loss in financial stability as well as uncertainty regarding their ability to care for their families. The participant struggling with disability described how she needed to care for her fiancé during the pandemic, while at the same time facing an unprecedented loss in income despite her experience of homelessness earlier in her life.

Women of color and single mothers also talked about financial loss creating an increased care burden. When describing the results of mandated quarantine an immigrant from India stated: “my work life completely stopped...and it added more responsibility.” She went on to describe the financial and emotional challenges involved in caring for her elderly parents and school aged daughter, which “was very, very tiring.” Another participant, a young Black woman caring for her sister, described how the pandemic “affected everything—rent, how I ate...I changed everything, and it still wasn't enough.” The last part of this quotation—“not enough”—highlights the exhausting demands of navigating work and care during the pandemic.

An example of this comes from one participant (a single mother working at a daycare):

R24 daycare worker: “I did distance learning [with my children]. And that was hard. I have no other income; I don't have child support...I don't see that. It felt almost like suicide to me. Like financial suicide...I'm going to lose everything. But there was just

not enough...help during that time.... I think it took me a month and half to get unemployment.... And it was really, really hard.

Single mothers also cited that the fear of getting sick created an intensified challenge during the pandemic. When discussing the challenge of trying to find childcare, one participant stated:

“You really can't have anyone in your house. You don't know where they're at. So, I was doing it by myself for the first couple of months, probably from March to June. I was doing it. I was home with them, so they were doing school. I'm working from home.”

When illness did occur, single mothers were left isolated and without instrumental or emotional resources:

R14 (Marketing professional) : “Being home alone, having COVID. And I was pretty sick, but I didn't want the kids to be scared.... I was terrified. I had a couple of nights where I went to bed, and I wasn't sure if I was going to wake up in the morning.”

It appears the stress and challenge of taking care of oneself, one's children, and trying to maintain employment while experiencing substantial fear and illness resulted in financial and psychobiological burdens for most participants.

An additional strain on families was the lack of support from employers regarding the additional burdens of child and elder care. One participant noted: “I would say the hardest, most challenging part for me was getting the rest of the agency on board with being remote and getting used to new communication systems.” Another described his employer's impatience with his children running in and out of the room while he attended remote meetings. Some of the most negative instances being forced to work despite the dangers:

R24 (daycare worker): They acted like people wanted to miss work. And that was definitely not the case.... If I got sick, they would get mad at me for missing time...and I was forced to watch these sick children.... You're told you're supposed to follow all these codes from the health department and then your boss is, like, no.

Many participants voiced receiving support from both kin and fictive kind throughout the pandemic. This was especially true for women working in the informal economy, such as elder care workers or house cleaners. For example:

R4 (cleaner) is a white woman who has felt unsupported by her family for a long time, especially when she lost her job after 2008 and her health deteriorated. She has not had

any support from her siblings in terms of housing or money but she felt very supported by the employer family she mentioned. She was growing her own food to combat poverty and food insecurity. An elderly couple she worked for helped her develop the skill to grow food... *'and I just feel so honored that I worked for her and I feel bad taking money from her. She has taught me so much. And it is just wonderful. And I have a wonderful relationship with her. I don't have a great family life and siblings around here and I'm just so honored. I'd never known anybody to give so much'*.

Women of color, compared to their white counterparts, experienced more support from their respective families:

R 11 (lawyer/academic) 'My in-laws live here (Michigan) as well. So they're the only family we have, but they're here. They're in their early seventies and they're here only half the year. They go to Florida in the winter. So from November to May they're in Florida. And they don't babysit a lot when they are here.... We lived in (East coast State) before this. I had one child then and I have a lot of family in (an East coast State), so we had a lot of help. Because it was cousins, sisters, moms, stepmoms, my dad. So I had never hired anyone until moving to Michigan. It was all family and it was different. It's a little different culturally because I'm African American, my husband's white. And for African-Americans it was like grandma, family members help, you know, it wasn't as common to hire some outside person. You know, it was like family helps and pitches. They pitch in and help with the grandchildren.' She struggled to adjust to the absence of her family and the help that was easily available in the east coast where her own family lived. As a women of color, she did not understand that her in-laws who are white would not be as hands on in caring for her children.

R14 (a marketing professional) a white woman reported *"But it was like a significant depression after getting COVID and it was extremely isolating when I was sick and all though because like I said, I didn't have contact with anyone else and then my family kind of, they were frankly, they were shitty about it. Like they were... it was just bad. It wasn't a supportive situation at all."*

R20 (preschool teacher), a single mom and her son moved to her family home in Lansing to save on rent. The extended family supported her to use her grandmother's house. A Black American, she received a lot of care from her mother and sister in terms of finding employment caring for her son and also when she got COVID. The experience of *R24 (daycare teacher)*, another single mom with two kids but white was quite the reverse where she could not live with her family in Lansing and had to move to West Virginia to keep her children safe and have a job. A similar support was seen among two Latina respondents, both cleaners and both finding the main support from their respective sisters. Hence we noted a lot of variation among the respondents in terms of support received and provided, depending on their racial background.

Resilience

Despite this adversity, many participants discussed positive experiences of resilience during the pandemic. Families experienced resilience in several ways including mutual support, individual strengths, and gratitude for new relational experiences. Several parents in two parent households discussed how the egalitarian nature of their relationship allowed them to maintain full time employment while also managing child and elder care. These participants described their experience as a “team effort” and reported they feel “lucky” to have the “support” of their partners. Participants living with extended family also discussed the benefits of having additional family members to help with care burdens, especially grandmothers. For example, “grandma was here in the house with them, she had a cell phone, she could help them out”. Mothers with older children reported feeling grateful that their children are “self-sufficient”, “independent”, or “responsible”. The more children were able to “handle things on their own” the more time parents could devote to work and maintaining employment.

Many participants reported an increased depth of relationship with their family because of increased time spent together. One interviewee stated: “...in my case, I think we all got closer. Yeah, there were a lot of fights and everything... I feel that this pandemic helped my family personally, I feel that we got closer.” Both mothers and fathers working from home disclosed they would have breaks with their children throughout the day or that they would have lunch with their children, which resulted in increased understanding of their children’s daily experiences. Many participants reported feeling grateful for the opportunity to develop deeper relationships with their family:

R14 (marketing professional): *“The opportunity to like, guide and to support has been really nice. So, bonding, I mean, we've been able to establish some really, really quirky traditions and share. I can see what they're up to. They can see what I'm up to. They understand more about my work and how I interact and how I relate to my clients, it's just mutually, it's just been, you know, a lot that has been experienced.”*

Several participants reported closer relationships with their family, which was described by one participant as “an answer to a prayer I didn’t know I had.”

Silver linings:

Amidst all of these losses, there were a few good things that did happen to individuals, where they found new friends, new avenues of employment, and re-prioritized their life choices.

R1 (dance instructor) found a new bonding with her children and felt they all came closer as a family, similar to R14 and R3.

R 30 (daycare owner):_The respondent had to start a new job and discover herself. She has a Master's degree in Social Work and started offering consulting services over Zoom. She had to buy a computer to be able to start her business but now she has clients from other states and can make money working less hours. She has crossed 40 and running after toddlers and three or four years old is not easy. Hence, she is now okay to pull back the daycare business and invest more time and energy to the new enterprise she has started.

R 29 (preschool teacher): 'My life was so busy before the pandemic. And we as a family, I'm just trying to be honest, I really enjoy being under quarantine. Because I mean, I am not the main provider at my house. So if I don't have any income, it doesn't matter because my husband is the main supporter and provider of my house. So then COVID hit actually, it didn't impact us that much. And we were able to be together as a family. So they did lots of things together, did lots of home projects, and we were able to take care of our kids, take them to places, of course, outside. I mean, we enjoyed walking outside and took kids to nature walks. It was very relaxing. So this was the positive side of COVID'.

In most cases we did not see people finding support in coworkers, especially the self-employed who worked alone. But we had school teachers mention how they found support in co-workers.

R29 and R32 (preschool teachers) found a lot of support in their co-workers.

R29: 'So I think that at the beginning of the school year, it was very frustrating for us because we didn't know what we were walking through. And after learning those skills, it got easier. So in this case, we were two teachers, so we were able to share the tasks. Okay, I am responsible for the technology and you know how to, how to make the Google Classroom ready. On the other hand, my other colleague, she was responsible for the paperwork, all of the assessments that needed to go into the system so we just covered each other. And depending on our skills and abilities, we shared the tasks'.

In that sense, being together in a physical workplace, keeping an eye on each other's children since one teacher has small children whom she had to bring to the school, which made their ties stronger and helped them understand one another more.

IX. Policy Implications:

Federal Stimulus Policy Initiatives

On March 27, 2020 President Trump signed the landmark Coronavirus Aid, Relief, and Economic Security (CARES) Act into law, exactly two weeks after the president declared COVID-19 a national emergency. The \$2.2 trillion federal stimulus bill was crafted in response to the rapidly developing coronavirus epidemic with the goal of stabilizing the country and economy in a time of immense uncertainty. Key parts of the legislation included one-time stimulus checks of \$1,200, an extra \$600 in weekly unemployment benefits, an expansion of unemployment insurance eligibility, funds to develop testing capacity and vaccines, the creation of the Paycheck Protection Program (PPP), a national eviction moratorium, and stimulus for state and local governments. Earlier in March, prior to the CARES Act, Congress passed two pieces of legislation that together dedicated over \$233 billion on the crisis, primarily through jump-starting testing and vaccine efforts, providing American workers with paid sick leave, and expanding the Supplemental Nutrition Assistance Program (SNAP).

Public health infrastructure and power exists primarily at the state and local level in the United States, as opposed to the federal level. Throughout March 2020, many state governors and local leaders issued orders closing schools, businesses, and restaurants as well as restricting public gatherings and large events in light of the developing coronavirus pandemic. Major Michigan colleges and universities announced that they would immediately transition to virtual instruction on March 11 2020, two days before Michigan Governor Gretchen Whitmer would order the closure of all K-12 schools. Throughout the next week, the Governor would restrict dine-in restaurants and bars, gatherings including more than 50 people, hair salons and personal services. Around the time that Michigan COVID-19 cases reached 1,000 people, the Governor issued a statewide stay-at-home order, effectively shutting the state down in a manner that has not occurred in recent history.

These public health measures impacted each and every one of the respondents we interviewed for this project. A hairdresser (R10) described the uncertainty he faced when he was ordered to close his salon and the trouble he faced trying to build back and retain clients who were hostile to masking and protective measures against COVID-19. A Head Start administrator (R15) struggled to obtain personal protection equipment for staff members who were beginning to realize that they weren't earning enough to compensate for the risk associated with performing the work during the pandemic. A working mother (R11) described the difficulties of navigating her mother's cancer diagnosis in a time when hospital visitations were restricted and hospital beds were limited. A small daycare provider (R30) used PPP funding (\$1000) to buy cleaning supplies. Another daycare center received both PPP and CARES funding to retain staff and to

provide protective equipment and cleaning supplies that allowed them to stay in business, though at lower enrollment.

The Paycheck Protection Program (PPP), administered by the Small Business Administration, was created to provide small businesses with forgivable loans in order to cover payroll and benefits costs, mortgages/rent, utilities, and any costs incurred while the businesses were required to close in order to reduce COVID-19 transmission. To qualify for a loan, a business must have 500 or less employees and for the loan to be forgiven, the business must retain and compensate its employees at pre-pandemic levels and at least 60% of the loan must be spent on payroll ([Treasury Department: https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program](https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses/paycheck-protection-program)). However, soon after a string of controversies following its inception, the PPP faced substantial criticism that the overly-bureaucratic program was underfunded, overcomplicated, and rewarded corporate chains such as Shake Shack and the LA Lakers more than small businesses and local restaurants ([NPR article](#)).

One respondent told us that he qualified for a loan of just \$25, even though his accountant estimates that he lost around \$37,000 in 2020.

R10 (hair stylist): *“Any smart person would know that if you’re self-employed, you only pay yourself for tax purposes only what you need to live on. But yet you still need to generate all that other money to support your business.”*

The second federal coronavirus-related stimulus bill signed into law in December 2020 was the Consolidated Appropriations Act of 2021. Notable aspects of the bill included the \$600 stimulus check, the extra \$300 weekly unemployment benefits, more money for PPP loans, and money to stimulate the vaccination effort.

In March of 2021, the newly elected Democratic chambers of Congress sent the American Rescue Plan (ARP) to President Joe Biden’s desk. The \$1.9 trillion legislation followed up on many coronavirus-related promises Democrats made throughout the 2020 election cycle, including \$1,400 stimulus checks, \$300 extra unemployment benefits through September 2021, increases to SNAP, the Earned Income Tax Credit (EITC), as well as funds for schools and local and state governments. The ARP also created a Child Tax Credit for families with children. As it relates to the research in this report, it is the authors’ opinion that the expanded Child Tax Credit was the most impactful part of the stimulus bill for American families. The White House claimed this program “provides the largest child tax credit ever and historic relief to the most working families ever.” Beginning in July, the federal government is automatically sending monthly payments to taxpayers with children. Families receive \$300 a month for each child under the age of six and \$250 for every child between six and seventeen years old. The automatic and universal

nature of these payments provide a safety net for families with children to pay for childcare, school supplies, food, or anything they may need.

The State of Michigan's Response to COVID-19

The extraordinary demands on the state of Michigan's Unemployment Insurance Agency jammed phone and online registrations for funds. People had to wait weeks for reimbursements, and the inadequate computer systems contributed to a shaky rollout. The administration of the extra federal benefits on top of preexisting state benefits took months to organize. At the beginning of the pandemic, UIAs across the country, including in Michigan, were criticized for delays and complications in the administering of unemployment insurance (Roberts and Alvarez 2021; Oosting 2020).

Administrative failures, especially at the beginning of the pandemic also plagued housing programs. The state declared a moratorium on evictions through the Eviction Diversion Program (EDP) with funding from the CARES Act) as well as the Coronavirus Emergency Rental Assistance (CERA) program funded from December Appropriations.

Childcare needs were addressed through a second federal stimulus bill in December of 2020 which provided Michigan \$1.4 billion to use on childcare. Governor Whitmer's *plan* broadened eligibility for programs from 150% of FPL to 200%, with a 10% increase on hourly wages for childcare workers. [Source: Bridge MI](#), including \$1000 bonuses for childcare workers. This helped keep many daycare facilities open, but as we learned from our interviews, teachers left daycare employment over health concerns or low payment, sometimes leaving one daycare center for another that could manage higher pay.

Compare outcomes for three daycare center directors that we interviewed. In the first example, the daycare center in East Lansing did fine with PPP and Cares Act funding and was able to maintain staff and child enrollment. In a second example, a Head Start daycare that is free to low income people and had a two year wait list, and received PPP and Cares Act funding. However, the school lost enrollment because of public school closure that created burdens that day care could not solve or exacerbated new household arrangements with kids staying home. This center also lost staff who took jobs elsewhere that paid a little higher wage. And a third daycare center offers yet another scenario, as a small household business that lost families because of COVID and could not receive sufficient funding (they got \$1000) because they were a small family business with one director/ owner and one employee (her mother) and this provider took on a second job as a therapist..

The COVID pandemic has created new policy initiatives for educational programs with additional resources that came from federal and state level policies. K-12 education was supported through federal and state money. Federal money was used to fund \$17.1 billion school budget: 10% funding boost for schools, \$168 million for Pre-K, to support three year transition to universal Pre-K, plus additional funding for literacy programs, (Governor’s Press Release July 13, 2021) “Gov. Whitmer Makes Largest Investment in PreK-12 Schools in State History” (See sources: [The Detroit News](#), [Detroit News](#), [Governor’s Press Release](#))

Higher education policy initiatives include Michigan Reconnect to support free college/trade school for anyone over 25. The Future for Frontliners program received \$39 million to fund free community college and trade education for the “essential workers” who were deemed necessary to work throughout the pandemic and for enrollees to complete two years of education towards an Associate’s degree or certificate. Governor Whitmer’s *plan* includes more funding for both these programs ([Source: Governor’s “Michigan Economic Jumpstart” Press Release](#))

COVID relief is addressed through an historic \$70 billion 2022 State of Michigan Budget. The Michigan budget uses federal COVID relief funds to recruit childcare providers, give bonuses and raises to childcare workers, and give working families subsidies to help pay for childcare. Funds also support direct care workers, who usually work with seniors and people with disabilities. These workers will see a pay raise of \$2.35 per hour. ([Source: Whitmer signs \\$70B Michigan budget: What survived, thrived, and died](#)).

At the local level, connected to state policy, initiatives include additional loans for small businesses administered through LEAP, such as the MSBRP MI Small Business Relief Plan. Lansing City policy initiatives support additional funding for EBT cards and eviction deterrence support.

X. Conclusions

To summarize and highlight key lessons from our research, we repeat our aims and research questions:

This project has four aims:

1. To map a community ecology connected to the regional economy
2. To specify the role of brokerage institutions in regional economic development
3. To assess the local, state and federal policy infrastructure of the regional economy
4. To assess the effects of the COVID-19 pandemic on work-family balance

The research questions are:

1. How can the integration of families and gendered workforce participation be understood in relation to regional economic development?
2. How has the COVID-19 pandemic impacted the integration of the workforce, families, and the care economy?
3. How does the social and civic infrastructure of a local economy contribute to economic growth and community stability?
4. What are brokerage institutions and how have they aided regional economic resilience, family resiliency and community capacity?

Policy Implications for Self-Employed Workers in Both the Formal and Informal Economies

- Self-employed workers lost clients in the formal economy, and their lost wages would not be made up with any federal CARES Act funding or even state unemployment benefits because they didn't fit the priorities for small businesses with employees, or they were working in the informal economy, or they were undocumented workers.
- Households required a new division of labor to cover child-care. Often, salaried workers maintained their income, while their wage-working partners cut back to help out at home. One couple lost 25% of their monthly income due to cutbacks in hours worked, plus increased costs to hire a part-time, in-home childcare worker.
- We found that more than half the workers in our sample suffered severe loss of work and income in sectors such as house-cleaning, cosmetology, and eldercare.
- In our sample, many who lost wages in 2020-21 will probably not be able to make up this gap.

Childcare Policy Implications

- “The state is receiving nearly \$1.5 billion in child care-related funding from the American Rescue Plan, the \$1.9 trillion economic stimulus bill signed in March by President Joseph Biden. Those funds to support the state's child care system include \$700 million in stabilization funds for the industry, with the rest earmarked for funding assistance to families.” (Bridge Magazine) This money helped stabilize the daycare centers we talked to; they were able to keep staff employed and to pay for health and safety remediation efforts.
- The second federal stimulus bill in December gave Michigan \$1.4 billion to use on childcare.
- Gov. Whitmer's plan broadens eligibility for programs from 150% of FPL to 200%, 10% increase on hourly wages for childcare workers. Source: Bridge MI

- Federal money used to fund \$17.1 billion school budget: 10% funding boost for schools, \$168 million for Pre-K, three-year transition to universal Pre-K, and funding for literacy programs. This may lessen the capacity for solvency for federally funded subsidy for poor families as they get paid by the number of children enrolled.

Eldercare Policy Implications

- The 2019 report from the Michigan Legislature, “Services for Seniors Laws & Programs for Senior Adults” identified government and service delivery programs across the state, including tax credits for seniors and the Program of All-Inclusive Care for the Elderly (PACE). Nonetheless, as homecare workers have continued to drop out of the labor force, policy tools, such as the tax credits, have been ineffective in expanding these services. Also, in a survey of 2,000 Michigan residents aged 50 years and over prior to the pandemic, AARP Michigan (2018) found that many older adults need help with daily tasks. AARP Michigan’s 2018 study reported that, “Michigan ranks 40th in the nation with less than a quarter (24.5 percent) of its Medicaid and Long Term Services and Supports (LTSS) spending for older people and adults with physical disabilities going to home and community-based services. That is in stark contrast to Minnesota, which ranks first in the country with 68.5 percent going to Home and Community-based Services (HCBS).” (AARP 2018:17). Yet, Michigan’s senior population is projected to increase over the next decade exacerbating elder care needs. The AARP (2018:14) report found that “About one-third of Michiganders with personal care needs said they needed more help than they were getting. About half said they are not getting the help they need because it’s too expensive, they have no reliable help, or it was too much trouble to get it. A little more than a third said family members live too far away to help, while nearly a third said they don’t want to ask family or friends for assistance.”
- In 2020, AARP noted that “Michigan has an estimated 1,280,000 family caregivers who provide 1.2 billion hours of care to loved ones each year. On average, family caregivers’ annual out-of-pocket expenses total nearly \$7,000, while costs for Hispanic and Latino/a caregivers require 44 percent of their average income (equivalent to about \$9,000 annually), African American families African American families spend 34 percent, and whites spend 14 percent on caregiving expenses for their loved ones.” (AARP 2020:5)
- Increased wages for elder care and Certified Nursing Assistants (CNAs) who work for \$13 per hour or less would stabilize the care for elders in the state.

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B. Institutional Review Board, Michigan State University. We submitted our research protocol HRP-5031 and accompanying research instruments for review on March 14th, 2021. We received notification of Approval on March 25, 2021, and the study has been registered with MSU IRB as STUDY00005937. This study has been determined to be exempt under 45 CFR 46.104(d) 2ii. All four of the research team members have completed IRB certification. (Documentation of approval and certification is available on request)

The MSU EDA University Center for Regional Economic Innovation (REI) seeks to identify and develop new economic development tools, models, policies, and practices to support innovative economic development, high-growth enterprises, and job creation in distressed regions across the state. REI is establishing a new economic development ecosystem to cope with the ever-changing global and regional dynamics. Through this ecosystem, REI engages innovative and creative minds which results in new economic development practices.

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