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Classed Burdens: Habitus and Administrative Burden during the COVID-19 Pandemic

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Abstract: This paper shows how class shaped service workers' experiences of administrative burdens during the COVID-19 pandemic. I use the pandemic and pandemic-related shutdowns as a pseudo natural experiment in which job loss was applied to a set of workers from different class backgrounds and with different class locations, workers who then turned to the state for assistance. Drawing on 46 interviews I conducted with service workers across the United States from May to October of 2020, I use Bourdieu's theory of the habitus to show how class background shaped the administrative burdens workers encountered. Workers' class origins left them with distinct approaches to bureaucracy that translated into disparate experiences of administrative burdens when workers sought unemployment insurance benefits. As a result, compared to workers from middle-class backgrounds, workers from working-class backgrounds more often experienced housing difficulties, dangerous work, and challenges to their sense of integrity.

Keywords: habitus; social class; administrative burdens; unemployment insurance; service work; COVID-19

In the spring of 2020, service industry workers who had different class backgrounds and class locations suddenly found themselves out of work because of COVID-19 shutdowns. Unemployment insurance (UI) benefits were a potential lifeline for these workers: UI benefits are typically equal to about 50% of unemployed workers' wages, but Federal Pandemic Unemployment Compensation (FPUC) supplemented benefits by $600 per week from April through July of 2020 and by $300 per week from January through early September of 2021 (Whittaker and Isaacs 2022). However, not all eligible workers were able to access UI during the pandemic, and only a fraction of eligible workers accessed their benefits in a timely fashion (Desilver 2020; Iacurci 2023; Spadafora 2023). What's more, among workers who applied for benefits, those with lower earnings and lower levels of education were less likely to receive UI benefits as compared to their higher-income, more educated counterparts (Carey et al. 2021; Thomson, Chen, and Gennetian 2021).

One explanation for why such workers faced friction in attempting to access UI is that they encountered administrative burden, Herd and Moynihan's (2020:4) term for "the onerous experiences that people encounter when dealing with the government." Administrative burdens reduce take-up rates for programs like UI by increasing the financial, emotional, and temporal costs of application. Previous research shows that administrative burdens are not experienced equally: People with more social support, economic resources, and human capital typically are better able to negotiate administrative burdens (Christenson et al. 2020; Herd and Moynihan 2018). However, this research does not consider how people are shaped by social structures even *before* they seek government services. Bourdieu's (1977,

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1984) theory of the class habitus speaks to the durable effects of social structure, how our class origins shape us in profound and lasting ways. This article extends existing literature by bringing Bourdieu's theoretical framework into conversation with theories of administrative burden. Specifically, I ask: How did class background (not just class location) shape workers' experiences of administrative burdens as they sought UI during the COVID-19 pandemic?

Drawing on 46 interviews I conducted with service workers across the United States from May to October of 2020, I show how both class background and class location shaped workers' experiences of administrative burdens during the early months of the COVID-19 pandemic. Workers' class origins left them with distinct approaches to bureaucracy. These distinct approaches, in combination with class-based differences in workers' resources, led to disparate experiences of administrative burdens when workers sought UI benefits. These dynamics ultimately privileged workers from middle-class backgrounds and punished workers from working-class backgrounds, with the latter waiting longer to access UI benefits, if they were able to at all. As a result, compared to workers from middle-class backgrounds, workers from working-class backgrounds more often experienced housing difficulties, dangerous work, and challenges to their sense of integrity.

Inequality in Administrative Burden

Dealing with the government can be burdensome. For example, complicated forms stand between students and federal student aid; long afternoons waiting at the Department of Motor Vehicles stand between drivers and their licenses; and a hodgepodge of documentation proving identity and residency stands between voters and their ballots. Herd and Moynihan (2018) call such experiences administrative burden.

Administrative burdens include three kinds of "costs" (Moynihan, Herd, and Harvey 2015). People experience "learning costs" when they devote time and effort to learning about eligibility for government services and how to access those services; people experience "compliance costs" when they devote time and effort to following the rules and fulfilling the requirements for accessing government services; and people experience "psychological costs" when they feel powerless, frustrated, or exhausted because of attempts to access services or when they are stigmatized for doing so (Barnes and Riel 2022; Herd and Moynihan 2018; Keene et al. 2021; Moynihan, Herd, and Harvey 2015). These costs can cause service delays and prevent service access (Brodkin and Majmundar 2010; Christenson et al. 2020; Fox, Feng, and Reynolds 2022; Heinrich 2018; Herd 2015; Ravenelle, Kowalski, and Janko 2021).

Not everyone experiences the same administrative burdens in the same way or to the same degree (Herd and Moynihan 2018). One body of research shows how people with more social support, economic resources, and human capital typically are better able to negotiate administrative burdens (Christenson et al. 2020; Chudnovsky and Peeters 2020; Damaske 2021; Dynarski and Scott-Clayton 2006; Keene et al. 2021). A second body of research shows how government actors discriminate against people from marginalized social groups, making it more

difficult for people without racial, gender, and class privilege to access government services (Heinrich 2018; Jilke, Van Dooren, and Rys 2018; Masood and Nisar 2021; Nisar 2018; Ray, Herd, and Moynihan 2023; Schram et al. 2009). Inequality in administrative burden may be reflected in unequal receipt of UI benefits: Women, people of color, and lower-income people have long been less likely to apply for or receive UI benefits compared to men, White people, and people with higher incomes (Gould-Werth and Shaefer 2021; von Wachter 2021).

One weakness of these two important bodies of research, however, is that the solutions that follow from their arguments can only fully *eliminate* inequality if people are basically interchangeable. Although the research I have described is much more nuanced and complex, a simplified example can help illustrate this point. Suppose there are two individuals who have recently lost their jobs; the two are similar in many ways (age, gender, race, education, occupation, location, etc.), except that one grew up middle-class while the other grew up working-class. Existing research on individual-level resources and administrative burden suggests that the person from a middle-class background would have an easier time accessing UI because they would likely have more financial resources (such as their own or their family's savings), whereas the person from a working-class background would experience greater administrative burden because they would likely have fewer financial resources. Thus, giving the working-class-origin person the same resources as the middle-class-origin person (more money) would make their experiences of administrative burden similar. Research on discrimination by government actors adds a wrinkle to this analysis; it would suggest that these experiences would only become similar if government actors stopped discriminating against people who were born into the working class or people who have limited financial resources.

Equalizing resources and reducing discrimination should certainly minimize disparate administrative burden, resulting in more equitable access to government services. However, the resource-based perspective ignores how people themselves are shaped by social structures in profound and lasting ways. In this paper, I argue that dissimilar experiences of administrative burden are the result of *more* than just the disparate resources held by individuals seeking government services or unequal treatment of those individuals by government actors. I marshal the idea of the "habitus" (Bourdieu 1977, 1984) to understand how the lasting imprint of social structure shapes how people experience administrative burden; class resources matter, but so do people's class origins.

Habitus, Institutions, and the Welfare State

Bourdieu's (1977, 1984) notion of the habitus describes the internalization of social structure that manifests in a person's durable dispositions and practices. Family, education, and other early experiences—all of which reflect people's material circumstances—shape a person's deep sensibilities, tastes, emotions, and ways of being in and perceiving the world. Our *class habitus* is the product of our experiences growing up with a particular class position, and it both reflects and shapes our interactions with institutions in ways that can reproduce the prevailing social order (Bourdieu 1984; Bourdieu and Passeron 1990). Class habitus can thus help

us understand how people from different class backgrounds may have differential experiences of state bureaucracy.

When it comes to explaining how people make their way through social systems, habitus goes beyond the idea of human capital, a concept that researchers have used to explain differences in administrative burden among people with similar levels of economic and social resources (e.g., Christenson et al. 2020). Human capital highlights specific attributes of a person, such as skills, knowledge, health status, or cognitive ability (Becker 1964; Christenson et al. 2020). By contrast, class habitus entails not only concrete characteristics but also deeply ingrained sensibilities that shape how we navigate social systems (like the UI system). Human capital theory would suggest that those with more privilege are likelier to obtain UI benefits because they have an easier time understanding complex language on required forms (Christenson et al. 2020). Meanwhile, the idea of habitus suggests that those with more privilege are actually better suited to win the bureaucratic game *regardless* of the specific content they must navigate. As I argue in this paper, privileged workers can work a bureaucracy to their advantage (Ahmed and Jones 2008) even if they are as confused about esoteric and byzantine bureaucratic unemployment language as other workers. What's more, they can do so with the sense that their benefits are deserved and that they likely will succeed in their efforts (Lareau 2003), a sense that makes the process empowering rather than a lesson in the limits of their own agency (Auyero 2012). Human capital provides an advantage in this scenario, just not the *only* advantage.

The importance of habitus to navigating social services is borne out in research on welfare uptake, which finds that habitus can shape whether people seek out benefits to which they are entitled. Ahmed and Jones (2008) studied first-generation Bangladeshi women in London who were caring for family members. The women's habitus was shaped in Bangladesh, where women did care work with the help of a family and community system, so the women felt responsible for providing informal care to their relatives. However, in London, they were expected to seek out state assistance rather than rely on informal social support. As a result, they did not seek out the benefits to which they were entitled and felt isolated and unsupported. Similarly, Moffat and Higgs (2007) found that the habitus of older people in the United Kingdom made it less likely that they would access all the state benefits available to them. Their habitus developed in an era of welfare *citizenship*, when the state ensured the provision of care from cradle to grave, and this habitus was ill-suited to seeking benefits as an entrepreneurial welfare *consumer*. Ahmed and Jones's (2008) and Moffat and Higgs's (2007) research demonstrates that understanding the effects of habitus requires not only understanding habitus, but also the "field" within which the habitus operates. First-generation Bangladeshi women in London were not supported by the British welfare state because it privileged those who sought formal support (Ahmed and Jones 2008), and older people in the United Kingdom were disadvantaged by the welfare state because it rewarded entrepreneurial approaches to benefit acquisition (Moffat and Higgs 2007).

In this paper, I also argue that the effects of class habitus are tied to the larger social service field in which it operates. In the United States, the UI bureaucracy is structured in ways that suit a middle-class habitus, giving people with middle-class

backgrounds an advantage in navigating bureaucracy. Workers are not automatically enrolled in UI when they lose their jobs, and not all workers who lose their jobs are eligible for UI. Each state has a different UI system, but typically, to benefit from the federal-state UI program a person must have lost her job for reasons beyond her control (e.g., an employee layoff), must have been employed in a position that is eligible for UI (certain workers—like domestic workers, agricultural laborers, and student workers—are ineligible for UI), and must have met minimum income and work-time requirements for receiving UI (e.g., a worker who only earned $1,000 over the last five calendar quarters would not be eligible for UI in Wisconsin) (von Wachter 2019; Whittaker and Isaacs 2023). Workers must apply for UI and prove their eligibility to UI system workers who assess their UI claims, advantaging those whose habitus inclines them to apply quickly (and thus to be evaluated before other applicants), to advocate for themselves when their applications need attention, and to bend the rules to maximize their likelihood of receiving benefits.

Data and Methods

Data come from 46 interviews I conducted with service workers across the United States during the COVID-19 pandemic. I conducted these interviews over the phone from May to October of 2020, with most interviews occurring in June and July. I recruited research participants in a variety of ways. Although after-the-fact accounts have been useful and are often the only option in research on people's experiences of disasters (e.g., Erickson 1976), I had the unique opportunity to study a disaster as it unfolded. I did not know how long the pandemic would last, so my goal was to talk to as many workers as possible. I began by recruiting from my own personal networks as well as networks I had developed through previous research. I also contacted workers online to recruit a wider range of service workers. I posted ads for the study on my own social media pages and in Facebook groups for service workers, and friends and colleagues shared the study with people in their networks. Participants were offered $10 to participate (this was framed as an acknowledgement of their contribution, not as payment).

My recruitment procedures largely restricted my participant pool to people who had access to the internet and used social media, and—as evidenced by several refusals—I missed out on talking with some workers who were concerned about corporate retaliation. Public response dynamics—where initial likes or responses to posts in the comments decreased or increased recruitment—affected the sample, too. My publicly viewable profile picture, an image of a 30-something White woman, may have shaped whether participants felt comfortable joining the project, too (although speaking with me in person would have shaped the data for the same reason). That said, the purpose of qualitative research is to generalize situations, not populations (Stolte, Fine, and Cook 2001). These interviews are not meant to represent a larger population of service workers; rather, they are meant to explore themes relevant to the workers I talked to, themes that may be present in other workers' lives.

Of the 46 people I interviewed, 17 had both a middle-class (or above) background and class location, 17 had both a working-class (or below) background and class

location, and 12 were somewhere in between (some of them had experienced class mobility; more on my operationalization of class below). 31 workers were White and 15 were people of color; 30 identified as women, whereas 16 identified as men. Workers ranged in age from 18 to 54, but most were in their 20s and 30s. Only 5 of these workers had children; this is a strength of the study, as previous research on workers' experiences of UI has often highlighted the experiences of people with children (e.g., Damaske 2021; Thomson, Chen, and Gennetian 2021), who may experience UI differently as compared to people without children. In this paper, I focus on class differences in workers' experiences of administrative burdens rather than race, gender, or age differences. This move reflects my research question as well as the data (class patterns were readily apparent, whereas race, gender, and age patterns were less clear-cut).

The interviews I conducted were semi-structured and ranged in length from 30 minutes to 2 hours. I asked participants about their lives before and during the pandemic, how they were getting by, and how they were feeling. I transcribed these interviews verbatim in the fall of 2020, and I coded and analyzed the data over the next year. Undergraduate research assistants helped with some of this work. Throughout this process, I wrote analytic memos detailing emerging ideas and hypotheses about the data. My research question was initially broad: I wanted to understand how service workers were faring during the pandemic. To this end, I coded interviews according to specific questions I had about workers' experiences (noting "experiences with UI benefits," "other forms of assistance," "employment history," "relationships with employers," "fear of COVID-19," and "sense of trust toward authority figures"). However, as I observed repeated instances of workers struggling with unemployment or describing their "luck" in obtaining UI benefits, it became clear that service workers' accounts spoke to theories of administrative burden. I began to code the data for compliance, learning, and psychological costs as well as for resources that might help workers cope with these costs (such as "social network support," "family resources," or "savings"). Additional codes emerged inductively from the data (such as "entitlement," "ease," "distress," "disempowerment," "bureaucracy," and "integrity").

Class variation in my sample allowed me to leverage the unique circumstances of the pandemic and pandemic-related shutdowns as a pseudo natural experiment to illuminate the role of class in shaping administrative burdens. Job loss was applied to a set of workers from different class backgrounds and who were in different class locations, workers who then turned (or did not turn) to the state for assistance. I used a variety of measures to assess workers' class background and class location. Class background refers to the class of origin, or the predominant class location of workers' parents when workers were growing up. I used participants' own assessments of their class of origin (subjective class background) and their parents' occupations and education to assess class background. For example, if a worker said she grew up working-class with a high-school-educated single mother who worked as a housekeeper, I would categorize her *class background* as working-class. Class location refers to participants' current class position. I used participants' own descriptions of their class (subjective class location) as well as their income, occupation, education, and (when relevant) information about their

partners' and parents' resources to assess their current class location. If a worker had earned $70,000 per year as a bartender, had a 4-year degree, and lived rent-free in an apartment building owned by his parents, I would categorize his *class location* as middle-class. When I refer to workers as either "in the middle class" or "in the working class," I am referring to their class location at the time of the interview. Workers' subjective class background or location sometimes diverged from my assessment, a common phenomenon in a country where people of many classes identify as middle-class (Sosnaud, Brady, and Frenk 2013). In such cases, I considered workers' self-assessments, but only as one factor among many. Some workers were not privileged in both categories (e.g., they had upper-middle-class origins, but experienced downward mobility as teens and had few resources as adults). These workers offered additional insight into the interplay of habitus and resources.

My way of conceptualizing class location (for both determining participants' class of origin and present-day class position) is not the only way, but it was the best option given the study's participants and purpose. I could not use occupation only (the Marxian strategy) to determine class location because there was little variation along these lines: Workers all were employed in the service industry, and almost all of them were paid a wage by employers (they were not self-employed and did not employ others). Further, I wanted to understand how *all* of the private resources to which workers had access (including resources accessible via workers' networks) shaped administrative burden; this required a broad, holistic definition of class location.

One factor that may have shaped workers' experiences of administrative burden, but which I did not examine directly, is prior experience with accessing state or community-based resources. It is possible that workers who had previously accessed such services would have had an advantage in navigating the UI bureaucracy rooted in their experience of similar systems. Unfortunately, my data did not allow me to systematically explore this possibility. Most of the participants I spoke with did not report previous social service experiences, and previous experience with social services reflects class background. This makes it difficult to tease out the role of experience from the role of class background. However, it may be useful to note several cases in which prior experience may have come into play. Jocelyn, who was enrolled in Medicaid and had previously received food benefits through the Supplemental Nutritional Assistance Program, was the one worker from a working-class background who applied for UI the day she lost her job. Her quick application may have reflected an experienced-based understanding of government bureaucracy; however, as I describe later in the paper, speed was not enough to get her timely UI benefits. In other cases, participants' past experiences with UI worked against them. Luna, for instance, received UI benefits several years prior to the pandemic, but paperwork errors tied to her previous UI benefits held up her application in the UI system. There may also have been more subtle dynamics tied to social service experiences that shaped workers' navigation of the UI system. For instance, as sociologists like Auyero (2012) have argued, repeated experiences of waiting at the mercy of state bureaucracies may lead to a sense of disempowerment that washes out any benefits of experience.

Next, I begin the findings section by analyzing how workers' differential class resources shaped their experiences of administrative burden. Previous research has found, as I did, that workers with more resources are better able to access UI benefits and to weather periods of unemployment more broadly (Carey et al. 2021; Damaske 2021; Thomson, Chen, and Gennetian 2021). I nevertheless include an analysis of workers' resources here for several reasons. First, although previous research has analyzed how differential resources are magnified by the UI system over time (Damaske 2021), I show how differential resources can matter even before workers receive UI by shaping the emotional and compliance costs of applying for UI. Second, understanding how resources shape administrative burdens is essential for understanding how habitus shapes administrative burdens; we must compare the two to understand their unique influences. Third, my analysis reveals that resources and habitus do not just work in isolation; rather, the interplay between the two can itself shape workers' experiences of administrative burdens.

Findings

Class Resources

Getting unemployment benefits requires waiting out the period between submitting an application and receiving assistance, a period that was extended when UI systems across the United States became overloaded as a result of COVID-19 pandemic closures (Iacurci 2023). Workers who were in the middle class had access to resources that helped them weather the period between losing work and obtaining UI benefits. These resources reduced the psychological and compliance costs of waiting for UI to come through.

Lucy's (restaurant chef, 25) finances were in good shape prior to the pandemic. She had taken out a few student loans to attend her expensive private college, but she was able to pay them off with 2 years of AmeriCorps work:

> I come from an upper-middle-class White family, so I've been very lucky to be set up in a way where I have a good amount of savings … Luckily, right now I don't have to be super strapped, and more than ever I'm grateful for the privilege, where I don't have to be worried about it.

Workers who were middle-class did not only have access to more personal resources, they also had access to support from their parents, who would offer help with rent, groceries, and other bills. Steph (restaurant server, 26) lost her job early in the pandemic, on March 13, 2020. She and her boyfriend, who also lost his restaurant job, decamped to Florida, where they spent 8 weeks waiting out the pandemic, poolside, at his parents' place. They maintained their apartment in Chicago while away, but they preferred the warmer Florida winter to the icy Chicago one, especially at a time when socializing had to occur outside for safety. Despite their dual job loss, Steph wasn't worried:

> No, I'm not worried about finances. We both have a pretty good savings account. And we do have backup from our parents. *Luckily* … If worse comes to worse, I know that our parents would help us out.

Steph's and her boyfriend's parents were helping them cover costs, and they were ready to provide additional support if needed. This made her short wait for unemployment less emotionally trying.

Lenny (sommelier, 41) had family support, too. After applying for UI, he waited 2 weeks for his check. He never was concerned about his finances, though, and he barely dipped into his savings: "I didn't really need to. The apartment building I live in—my dad, me, and my brother own it. So rent wasn't a big thing for me." Lenny and his family owned Lenny's home, and they got rental income from other tenants that kept him feeling secure. He spent the pandemic organizing free front-porch concerts for his neighborhood and driving for Lyft (for fun and extra spending-money, not because he needed additional income to get by).

Workers who were middle-class often had access to a "private safety net" (Williams 2021) consisting of their own savings and the significant financial resources of their families and, in some cases, friends. As a result, workers who were in the middle class experienced fewer costs than less privileged workers as they waited for benefits. Meanwhile, workers in the working class had minimal personal resources and limited access to network resources; as a result, they experienced deep compliance and psychological costs. As they waited for UI benefits, it became increasingly difficult to stay afloat, and workers became increasingly stressed.

Workers in the working class often had little in savings to live on as they waited for unemployment to come through. When the pandemic hit, Collette (server/bartender, 35) only had enough savings "to last for a month and a half or so." She worried about her future while waiting for unemployment: "So what do I do when I get evicted? What do I do when my car gets repossessed?" Collette felt her savings reflected her class location: "There's a saying: that you should have six months of living money saved up … Unless you're a wealthy person, that's not feasible. Most people live paycheck-to-paycheck."

The families of workers who were in the working class had few resources to share. Christie (counter server, 34) was already in debt and barely getting by before the pandemic. "Now," she said, "it's basically sink or swim." Christie sent two of her children to live with her father while she stayed with her husband and their infant. Her father and grandmother helped her out with whatever funds they could spare, but they did not have much. Christie was falling short, getting further behind on rent ("I'm twelve-hundred dollars behind"), car payments, and the phone bill.

For workers in the working class, a lack of network resources was compounded by the fact that many of their friends and family members worked in the service industry. When COVID-19 caused job loss in the service industry, workers whose networks were mostly made up of other service workers lost *entire networks of support*. Corey (maître d', 30) estimated "that about two thirds of my friends are unemployed." As Allen (bartender, 26) told me, before the pandemic, "if I was in a troubled situation, sometimes I'd go down to one of my friends who was a bartender and ask him, 'Hey, can I borrow a few hundred dollars so I can pay my rent?"' Now however, he "couldn't call him because he was calling everybody he knew." Similarly, when I asked Jocelyn (cafeteria/fast food worker, 30) if she had anyone she could turn to for help after she lost her job, she responded: "No, because everyone else's financial state is hard enough."

Table 1: Class Resources and Administrative Burden

	Middle-Class Location	Working-Class Location
Resources Available	Personal Savings Family Support	No savings Pre-existing debts Minimal network support
Effects on Administrative Burdens	Reduced psychological and compliance costs Respondents could wait out the benefits process without stress and without going broke.	Increased psychological and compliance costs Respondents did not have resources to wait out the benefits process and experienced high degrees of stress due to financial insecurity.

In summary (see Table 1), the compounding stress and unmet needs of people in the working class made it difficult and psychologically trying to wait for the UI system. In contrast, workers who were, at the time of the interview, in the middle class had resources (personal savings and family assistance) that reduced the compliance and psychological costs of accessing UI benefits for the period between application and receipt of benefits.

Middle-Class Bureaucratic Ease

I found that class habitus, not just class resources, shaped workers' experiences of administrative burdens. Workers' class habitus corresponded to distinct approaches to bureaucracy that advantaged privileged workers and disadvantaged less privileged workers. A middle-class habitus reduced the psychological, learning, and compliance costs of accessing UI benefits because it was well-suited to navigate the UI bureaucracy. This was especially true when that bureaucracy was overloaded, as it was during the pandemic: Due to low funding and neglect, the UI system was understaffed and had not undergone serious changes since the 1970s (Damaske 2021; Vroman and Woodbury 2013; von Wachter 2019). Consequently, UI offices across the country buckled under the high volume of applications and calls from workers who were suddenly unemployed because of COVID-19 (Iacurci 2023). As I show, this system made it especially important to apply for UI as soon as possible, to advocate for oneself, and to bend the UI rules (Damaske 2021; Keene et al. 2021). Workers from middle-class backgrounds were predisposed to engage in these behaviors; they had what Bourdieu (1990:66) would call "a feel for the game" of bureaucracy. Workers from working-class backgrounds, by contrast, were predisposed to lose that game.

Workers from middle-class backgrounds experienced *bureaucratic ease*, a comfort with bureaucratic systems that helped them skillfully navigate the UI system without feeling intimidated (see Khan [2011] and Bourdieu [1996] for more on ease as it

relates to the habitus). Bureaucratic ease was reflected in workers' timing. Workers from middle-class backgrounds took proactive measures to obtain UI benefits as soon as they caught the scent of job loss in the air. Lucy, the chef described above, applied for unemployment the evening she found out that her restaurant was closing. This put her at the head of the line for benefits, and she received a check within 1 week:

> I was really on the front end, which I feel very fortunate about, because I wasn't applying with the 20,000 other people that are applying now. I hear about it, and I just feel lucky to be on the front end of receiving unemployment.

Allen had few resources due to his estrangement from his more-privileged father. However, although he did not have his dad's financial support, he did have a habitus that had developed in his privileged childhood. This was reflected in his approach to unemployment:

> I really lucked out. It was the beginning of March. And I was telling my coworkers that the casinos would probably shut down, and everybody at work told me I was overreacting . . . And then we got a notice from corporate saying the store had to cut hours for everybody. And then I volunteered. I said, "Can you cut my hours down to this many hours?" They said, "Why?" I said, "Because at least I'll be eligible for partial unemployment." I was only going to be approved for like seventy dollars a week. But I was like, you know, it's something. And then if the casino shuts down, I'm already on unemployment. I'm not going to have to argue. I'm not going to be fighting with all the other casino employees to get on unemployment.

Allen got UI benefits before anyone he knew because he had gotten to the front of the line. He was good at working bureaucracy.

Steph, the server described earlier who was receiving financial support from her and her boyfriend's parents, was from a middle-class background. She, too, was "lucky":

> I applied [for unemployment] literally the day after we got laid off, and I got mine right after that. Definitely one of the lucky ones who jumped on it right away and then beat it. So I got through right away. I think it maybe took two weeks.

Steph and her boyfriend were doing okay when they found out they had been laid off: they were not worried about closures because of their robust savings accounts and family support. They decided to apply for unemployment right away because their parents suggested they should: "Our parents were like, 'Get on that. Take advantage of it. It's there for when things like this happen."' Like the other workers from privileged backgrounds, Steph had the "luck" to have developed a sense of bureaucratic ease.

Middle-class-origin workers' sense of bureaucratic ease empowered them to play with the UI rules and pull strings. Kevin (club promoter, 30), for example, had moved to Nevada from Michigan, a fact he used to get UI benefits:

> I originally applied for Nevada's unemployment, but they never responded. I don't even think the application processed. But I applied for my home state of Michigan, when I got back to Michigan, and they approved me within like a week.

Luna (bartender, 33) felt free to pull strings, too. When her UI application hit a snag because of a paperwork error tied to a previous use of UI benefits, she made some calls: "I used to intern at the [State] Capitol back in college. So, I contacted the Capitol office, and I was like, can you guys help me?" Luna received her UI benefits shortly thereafter. Luna's approach to dealing with authorities (and that of others from middle-class backgrounds) reflected a middle-class "sense of entitlement" (Lareau 2003); workers from middle-class backgrounds felt they deserved their benefits, and they were willing to do whatever they could to access them. Luna's example also demonstrates how the bureaucratic success of workers from middle-class backgrounds could be amplified by their resources—here, the social capital she accrued as a government intern.

This is not to say that the approach of workers from middle-class backgrounds was always successful, or that these workers did not experience administrative burden. The UI systems were often overloaded, and it was psychologically trying for workers to contemplate job loss and a global pandemic simultaneously. The advantages of the resources described in the previous section came into play here, as these resources enabled workers to hold on psychologically and financially until the payments came. The importance of resources was particularly evident when workers did not have access to them. Corey was from an upper-middle-class background, but his family experienced downward mobility after the death of his mother, so he did not have access to the resources commanded by other workers from privileged backgrounds (i.e., he did not have a middle-class class location):

> I applied for unemployment the day after I stopped working. It took six weeks after that for my first check to arrive. Oh my God. I was broke. Broke. Like nothing. That was really, really rough . . . I spent all of my savings just to get by . . . I was terrified. Not being employed is a really, really scary thing.

Workers from middle-class backgrounds experienced a sense of bureaucratic ease that helped them skillfully navigate the UI system without feeling intimidated. This reduced psychological, learning, and compliance costs and enabled workers to access benefits relatively easily and quickly. For workers like Corey, who had a middle-class background but did not have access to middle-class resources, however, this was not always enough to stay afloat.

Working-Class Bureaucratic Disempowerment

Meanwhile, workers from working-class backgrounds experienced *bureaucratic disempowerment*, a sense of not having any agency in their interactions with bureaucracies. These workers had not absorbed a central tenet of middle-class life: that one can secure one's place in society by getting to the front of the line, advocating for oneself, and bending the rules.

Although workers from middle-class backgrounds applied for UI as soon as they lost their jobs (or even before), workers from working-class backgrounds often waited to apply for UI benefits until weeks into pandemic closures. Collette, for example, was unsure about applying. She did not know if she was eligible for benefits, and she did not feel comfortable applying regardless (as workers from middle-class backgrounds—who were used to advocating for themselves—might have done):

> We didn't really know what to do. Some of my friends at work and friends in my network in the industry and other places said that they applied for unemployment right away. I wasn't sure if that was honestly an option because this is not something we've ever dealt with before. So I waited to hear back from my friends at work and others in the industry to see what they did. And then a few days after that, maybe by the weekend of the first two days of shutdown, we got another e-mail from our bosses saying that we were being encouraged to file for unemployment. So, I'm like, alright. Well, that's obviously what the next step is so ... I waited for about a week and then I applied for the unemployment.

Workers who waited to apply for UI benefits often encountered exponentially growing delays, and they often felt disempowered by this system. Although workers from middle-class backgrounds, like Luna, used their connections to make sure their UI claims rolled along despite mistakes or holds on their records, workers from working-class backgrounds waited at the mercy of the slow-moving system. Javier (bouncer, 35) put in his application for UI benefits in April. He described waiting for his application to go through (as of late June, it still had not processed):

> I just filed my claim, and it was "pending resolution" or whatnot. And there was a mistake on my file, but I corrected it. And I've spoken to them three times since … One time they told me they were just gonna approve it, and then it would get processed. The next thing they told me was that I had to speak to an adjudicator. And then the next time they just told me that I have to wait. Even though it says it's eight to ten weeks. When I called them I was on my tenth week. She said, "Well you still have to give it a couple weeks after that, because that's how long we have to review it."

Javier, unlike many of the workers from working-class backgrounds, called the UI office repeatedly. However, he did not argue when bureaucrats told him he would have to continue waiting; he just waited more. The experiences of workers like Javier resonate with research on the exercise of state control through waiting requirements (Cohen 2018; García, Diaz-Strong, and Rodriguez 2022; Lipsky 2010). Auyero (2012:153) argues that being forced by the state to wait for services teaches the poor to be "patients of the state," rather than citizens; they get used to being the "subject of constant kicking around." The working-class-origin workers I spoke with were certainly used to being kicked around; they did not feel entitled to UI benefits, did not feel empowered to seek them aggressively, and sometimes lacked

faith that they would get any help at all. This was a problem, as it was sometimes necessary to prod the UI system to get results.

Jocelyn was the one worker I interviewed who was from a working-class background and applied for UI benefits right away. She submitted her application the day the college cafeteria she worked in closed. This was not enough, however, to get her timely UI benefits:

> Jocelyn: I still have to get approved for unemployment.
>
> Interviewer: You still haven't been?
>
> Jocelyn: No.
>
> Interviewer: When did you apply?
>
> Jocelyn: Our last day at the college was March 15th. So I applied on March 15th.
>
> Interviewer: Have you contacted them, or have they contacted you or anything like that?
>
> Jocelyn: Yeah, they contacted me once and I tried to contact them back. I never got a response though.

Jocelyn had been waiting for 3 months (we spoke in June). She applied once for UI benefits, but she did not continue to badger the UI office for her benefits when help never arrived; this would have been the middle-class strategy for getting the system to work for you (squeeze it until it bears fruit). Later in the interview, I asked Jocelyn how she was feeling about her life going forward. Her sense of disempowerment was striking. She told me flatly, "All I can do is go with the flow."

In summary (see Table 2), workers from working-class backgrounds experienced a sense of bureaucratic disempowerment. This increased psychological, learning, and compliance costs. These workers waited a long time to access benefits (if they were ever able to access them at all). They felt stressed and hopeless as a result.

Consequences

Class resources and class habitus shaped workers' experiences of administrative burdens. More privileged workers (those with a middle-class class location and a middle-class background) were able to get UI benefits relatively quickly, whereas less privileged workers (those with a working-class class location and a working-class background) had to wait longer to access benefits or were completely unable to access them. Receiving UI benefits slowly or not at all had serious consequences for workers from working-class backgrounds and workers who were in the working class.

Compared to class-privileged workers, workers with less class privilege experienced more housing trouble. These workers did not have savings, family, or friends who could spot them money for rent, nor did they own their homes. Some of these workers faced eviction. Although Jocelyn explained to her landlord that she was out of work and would be able to pay him soon, he felt the payments were taking too long to arrive. A few days before we talked, and despite the federal eviction

Table 2: Class Habitus and Administrative Burden

	Middle-Class Background	Working-Class Background
Approach to Bureaucracy	Bureaucratic Ease	Bureaucratic Disempowerment
	Quick to apply	Slow to apply
	Working the system/pulling strings	Waiting for a response
	Sense of entitlement	Sense that authority figures are in control
Effects on Administrative Burdens	Reduced psychological, learning, and compliance costs	Increased psychological, learning, and compliance costs
	Respondents could work the system confidently and with good timing, did not have to learn about how the specific system worked, and had a sense of agency when it came to the benefits system.	Respondents faced an unclear future and experienced high degrees of stress around financial security, had to learn how the system worked, and lacked a sense of agency when it came to the benefits system.

moratorium, she had been issued a 5-day notice (a notice that gives her 5 days to make rent or work it out with the landlord before eviction proceedings begin). Christie, too, was on her last leg with her landlord, who gave her a 5-day eviction notice 2 weeks before we talked: "As soon as the [eviction] moratoriums were lifted they came after us." Christie was still in her home because she had stalled her landlord with a few hundred bucks. This put a "Band-Aid" on the situation, but the landlord could still resume eviction proceedings if he wished. Workers with a middle-class habitus and workers who were in the middle class were at a lower risk of eviction because they were likelier to have access to UI benefits or private resources to pay for housing.

Some workers had to move in with friends or family. Nannette (bartender, 37), who was from a working-class background and was in the working class, was leaving Chicago to join her cousin elsewhere:

> I'm moving to Nashville in three weeks—in with family—where I can live rent free. I'm a thirty-seven-year-old woman who now is having to retreat into the home of a family member because I can't afford to live.

Other workers found themselves stuck in bad housing situations. Arturo (bartender/dance instructor, 35), who was from a working-class background and in the working class, had to stay with an abusive roommate who screamed and threw objects at him. He had been close to signing a lease on a new place before the pandemic. After losing his job and finding himself without UI money, he was stuck. Meanwhile, Corey, who lived in Miami with two roommates, feared exposure to COVID-19 as a result of his living situation:

> I live in a house with two other friends. All of us are unemployed right now due to COVID. But one of my housemates is moving in with his boyfriend to save money … Now my landlord wants—needs—the other room in our house to be filled. My roommate and I were not willing to bring in a stranger. It's literally not safe. Someone might make a great first impression, but I'm not willing to risk my health for someone who might be going to beaches and parties and hang out with people … So now my housing is in jeopardy, and I'm not employed.

Corey's sense of entitlement (rooted in his middle-class habitus) was reflected in his indignation at his landlord's demands. Without middle-class resources, however, he was at a loss for what to do next:

> I don't know what I'm going to do … I have friends who have studios. It might be really cramped, but they would totally let me crash for a few months. But I can't afford to pack up my furniture and store my furniture somewhere in an off-site. I can't do that. I can't lose everything … I don't have savings. I spent my savings on the two months where I was unemployed and not getting unemployment.

Compared to workers from middle-class backgrounds who were in the middle class, the workers I talked with who had working-class backgrounds and who were in the working class more often faced eviction, unwanted moves, and unsafe living conditions. In addition, these workers more often returned to unsafe work during the pandemic. This pattern accords with previous research on workers' responses to unemployment before and during the pandemic (Damaske 2021; Ravenelle, Kowalski, and Janke 2021). Returning to work exposed the workers I interviewed to COVID-19. These workers also frequently described how returning to work challenged their sense of integrity: They felt it was right to stay home but felt unable to do so. As Shana (bartender, 33), who was from a working-class background and who was in the working class, put it: "We've still got rent to pay, so I can't spare the rest of the world possibly spreading something [COVID-19] in exchange for me being homeless." Nanette struggled with her work in the service industry, too: "I think people should not go to bars. And I think that it's awful that bars have no choice but to reopen. And I—I also need people to come to bars so that I can make money."

Workers with less class privilege felt forced into unsafe situations that could harm others as well as themselves. Jamie (23, barista/grocery store worker) was from a working-class background, and despite graduating from college, she had few resources. After she lost her barista job in Milwaukee, she moved back with her mom and younger sisters in Minneapolis and found a job at a grocery store instead of waiting for UI benefits. In the week leading up to the interview, she had been feeling sick:

> It's been a little over a week that I've had a sore throat. And the last couple of days I've been coughing a bit, too. So that concerns me … I feel guilty about it, because I'm still going to work—I need to go to work … I know it's not true, but it's easier to deal with if I just think,

> like, "If I get it, I'm going to be fine." I am much more concerned about giving it to other people.

Jamie was especially worried that she would transmit the virus to her mother, who had been on disability insurance after a series of car accidents left her with severe chronic pain and who was about to undergo surgery.

By contrast, class-privileged workers were able to stay at home during the pandemic. Luna, the bartender from a middle-class background, used her savings to wait out the 9 weeks until her UI payment came. This allowed her to do what she saw as the right and safe thing:

> I was going to consider maybe getting an essential worker job, like at the grocery store or at the hospital as a janitor … [But] ultimately, I decided that I wanted to do more flattening-the-curve-type thing and just stay home and not be out and exposed to more people.

Workers with less class privilege were pushed into work they felt was unsafe. Some also found themselves unable to respond as they wished to other issues of moral concern. I interviewed most workers in the wake of the 2020 death of George Floyd; the murder and ensuing protests often came up in the interviews. Jamie cared about racial justice, she told me, but she felt unable to participate in protests, especially considering her mother's upcoming surgery: "Unfortunately, like when [the protests] all started, I pretty much worked straight through … I want to go … But I also don't want to get even more exposed." More privileged workers, by comparison, were able to back up their values in-person or financially. For example, Kevin accessed benefits quickly and was heading back to his hometown in Michigan to join his friends for a march: "We're going to try to lead a march from one end of the city to another—across the whole city." Lucy, meanwhile, could contribute financially to causes she cared about. Her UI benefits came quickly, before she had to turn to her savings, and, with the additional $600 per week that came through the FPUC program, she had more than she needed:

> Financially, I'm okay. I'm good. Therefore, I've been trying to spend a lot of the unemployment extra money [FPUC funds] at restaurants or local businesses. I'm donating a lot to different organizations that are helping rebuild Minneapolis or supporting the Minnesota Freedom Fund [a bail fund] and a lot of that stuff, because I have been really fortunate.

In summary, compared to class-privileged workers, workers with less class privilege—especially those from working-class backgrounds—more often faced housing difficulties and felt pressed to return to work. These conditions put workers in danger and challenged their sense of integrity.

Conclusion

The workers I interviewed did not just have different resources available to them; they also had different class habitus, and these different habitus shaped how they

interacted with the UI system. Workers from middle-class backgrounds had a sense of bureaucratic ease that minimized the costs of dealing with the UI system, while workers from working-class backgrounds had a sense of bureaucratic disempowerment that maximized those costs. The interaction between workers' approaches to bureaucracy and the bureaucratic system that rewarded bureaucratic ease thus reproduced inequality between workers by shaping the administrative burdens workers encountered. As a result, compared to workers from middle-class backgrounds who were in the middle class, workers with less class privilege—especially those from working-class backgrounds—waited longer to receive benefits, if they ever received them, and they more often described experiencing housing difficulties, dangerous work, and challenges to their sense of integrity.

One implication of these findings is that scholars of social stratification should take seriously the protective power of class background. Researchers have explored how people's class origins can impose limits on their occupational and educational outcomes; for instance, people from working-class backgrounds may face a "class ceiling" on their earnings within professions (Laurison and Friedman 2016). Researchers have also explored how class resources can serve as a private safety net, protecting people from unexpected financial hits that might otherwise lead to downward mobility (Damaske 2021; Williams 2021). Researchers have not, however, explored how class origins—not just class resources—can insulate people from financial risk. I show how class origins left people with distinct class habitus, such that those from middle-class backgrounds more easily benefitted from an institutional safety net that protected their resources, whereas those from working-class backgrounds had insecure access to such a net. In other words, class origin does not just impose a class ceiling for those from working-class backgrounds, it also supplies a class safety net for those from middle-class backgrounds.

A second implication of these findings is that scholars of class reproduction should attend to the relationship between class habitus and class resources in short-term situations, not only over the long term. Researchers who use Bourdieu to make sense of the ways in which culture and structure interact to lead to class reproduction often take a long-term perspective on this process. Sociologists of class and education like Lareau (2003), for example, show how classed parenting styles shape children's habitus, imparting to children divergent approaches to social institutions. As a result, students gradually accumulate advantage and disadvantage over their educational careers, likely ending up in the same class location as their parents. My paper shows how class habitus can interact with social institutions in consequential ways over a shorter period. In less than 7 months (this is a high estimate—job losses began in March of 2020, and I had conducted most interviews by July of 2020), people with similar occupations but dissimilar class origins saw their fortunes diverge. Those who approached the UI bureaucracy with a sense of ease were able to access benefits relatively quickly, whereas those who approached the same bureaucracy with a sense of disempowerment experienced administrative burdens that made it difficult to access benefits. There were immediate consequences: lacking financial resources, workers in the latter group experienced housing problems and returned to dangerous work. These findings suggest that social reproduction scholars in the Bourdieusian tradition should investigate short-term moments and situations in

which class background shapes class resources via the habitus, as these may serve as critical junctures that have outsized effects on class reproduction over the long term.

My findings suggest that two people with similar resources who are from different class backgrounds would not fare equally in their efforts to access UI benefits. A worker from a middle-class background who feels a sense of bureaucratic ease would likely apply for UI benefits right away, getting to the front of the line of people seeking benefits. If this worker felt her application was processing too slowly, she might call the office repeatedly or even strategize to access her benefits in a different way. She would feel that she had a right to these benefits, and she would likely be successful in her efforts. Meanwhile, a worker from a working-class background who felt a sense of bureaucratic disempowerment would be likelier to apply for UI benefits a few weeks into job loss, putting her at the back of the line of people seeking benefits. If this worker felt her application was processing slowly, she might call the office once or twice to check up on her application's progress, but she would not feel empowered to argue with bureaucrats' instructions to wait things out, nor would she strategize new ways to game the system. She would likely find reinforced her belief that she was unlikely to get help in the first place.

As the vignette above is meant to illustrate, although equalizing access to resources and reducing discrimination would reduce inequality in the UI benefits system, these changes would not be enough to eliminate unequal experiences of administrative burdens. Policymakers could, however, further reduce inequality in the UI system if they consider my findings. People approach the UI application process in distinct ways owing to *durable sensibilities*, a class habitus constructed and reinforced across the life course. This durability suggests that, if we wish to reduce unequal experiences of administrative burdens, we should focus on changing the UI system rather than changing how people approach the system.

A centralized and automated UI system could equalize access to benefits by reducing the role of class habitus in shaping administrative burdens. In such a system, employers would have to register all eligible employees with the UI system and share wage and hours information. Employers would also be required to immediately indicate when workers lost their jobs, so that the UI system could initiate the process of administering UI benefits automatically as soon as workers lost their jobs, regardless of workers' behavior. If workers lost their job for a reason not covered by UI, employers would be responsible for informing system administrators, who would flag the file until the case was adjudicated. Putting the onus for administering UI benefits on employers and the UI system rather than on workers would go a long way toward equalizing access to the benefits to which workers are entitled. This is similar to how Social Security operates. The Social Security Administration keeps track of peoples' earnings and "automatically determines eligibility and benefit levels"; as a result, "almost all of those eligible" for Social Security receive benefits with little difficulty" (Herd and Moynihan 2018:215).

There are hurdles to implementing such a system. First, employers would likely resist the administrative work of sharing employee information. However, employers are already required to document employees' wages, hours, and dates of employment. They would not need to collect new information, only to report it

in a standardized way. Second, the UI program is a joint federal-state program, mandated and partially funded at the federal level but administered and primarily funded by states, which are free to set up their systems in whatever way they choose, within certain bounds (von Wachter 2019; Whittaker and Isaacs 2023). The decentralization of a state-run program poses a challenge to creating a digital employee records system. However, the federal government or a private contractor could set up a digital system and allow states to tailor the system to their specific needs (e.g., they could set different requirements for benefits to kick in based on different eligibility standards). Third, some policymakers likely *support* administrative burdens as an indirect method of discouraging welfare programs (Baekgaard, Moynihan, and Thomsen 2020; Hacker 2004; Herd and Moynihan 2018; Lipsky 1984; Moynihan, Herd, and Rigby 2016). Such policymakers may oppose these reforms because they make it likelier that all those who are entitled to UI benefits actually receive them. This is the greatest barrier to implementing a more equitable system; however, if policy makers are forced to argue that those who are entitled to UI benefits should not receive them, their motivations would at the very least be clearly laid out for voters.

This centralized and automatic system is only one example of a policy change that could equalize access to UI benefits in light of the role of habitus in shaping access. There are no doubt other potential changes to the UI system that could do the same thing. Alternatively, as researchers like Ravenelle, Kowalski, and Janko (2021) and von Wachter (2019) have recently suggested, broader policies like Universal Basic Income could ensure that all have access to a minimum standard of living irrespective of UI benefits. Such policies could "uncouple employment from well-being" and minimize the negative effects of a turbulent economy in which "employment instability is probably here to stay" (Williams 2021:197-198; also see Wright 2010). Regardless, the importance of class habitus to people's experience of administrative burden suggests that, if they wish policies to be equitable in both design and experience, policy analysts and policymakers would be wise to consider how social structures shape people in deep and lasting ways.

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