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# THE PRECARIAT AND THE PANDEMIC: ASSESING THE WELLBEING OF METRO ORLANDO'S HOSPITALITY WORKERS DURING THE COVID-19 PANDEMIC

by

# CAROLINE AUSTIN B.S. Kennesaw State University, 2016

A thesis submitted in partial fulfillment of the requirements for the degree of Master of Arts in the Department of Sociology in the College of Sciences at the University of Central Florida Orlando, Florida

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#### **ABSTRACT**

In 2018, the Orlando metro area was visited by 126.1 million tourists, a new record which the area has broken for its eighth year (Sanata 2019). As the number of visitors to the area continues to rise, so has the number of people employed by the hospitality industry which currently makes up the largest sector of the area's job market, employing 280,000 workers as of December 2019 (Bureau of Labor Statistics). Consistent growth in various insecure and unstable jobs of this kind have prompted the development of theory regarding the emergence of a new class known as the precariat. The precariat is largely defined by flexible labor which often leads to unstable employment and wage insecurity. Recently, business closures related to the COVID-19 pandemic have led to historic levels of unemployment nationwide, disproportionately affecting those employed in the hospitality industry and further exacerbating the instability and uncertainty that characterizes precarious work. The purpose of this study is to explore and evaluate the experiences of hospitality workers since business closures and to identify how race, gender, and income type may create stratification within the precariat. Data was collected from 254 participants using a 10-minute online survey based on the following dimensions: employment status, housing, healthcare, food security, access to and receipt of social services, and opinions regarding employer interactions and government relief. The results of this study identify the difficulties in maintaining household expenses and obtaining unemployment benefits during the pandemic as well as negative opinions regarding state and federal government response. Furthermore, analysis of race, gender, and income type within the precariat found significant differences between the overall wellbeing of women and men as well as among varying income types including salaried, tipped, and hourly workers.

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#### **CHAPTER ONE: INTRODUCTION**

On March 11, 2020, the World Health Organization, along with the Centers for Disease control declared the 2019 novel Coronavirus, officially named COVID-19, a pandemic. The first case of the virus was identified in Wuhan, China and reported to WHO on December 31, 2020. Since then its spread has been global and rapid as the number of cases worldwide reached 8,586,115 as of June 19, 2020, leading to the death of 456,458 (Statista 2020). The U.S. saw its first reported case on January 21st in Washington state. Since then, the number of cases in the U.S. has risen to 2,299,714, resulting in 121,512 total deaths (Statista 2020). The virus, which causes respiratory disease, can result in mild to severe illness, potentially leading to death and has been found to spread through person to person contact (Centers for Disease Control 2020). As a result, governments are taking precautions to limit social interaction. On March 16th, the White House launched the "15 Days to Slow the Spread" program, encouraging social distancing and urging employees to stay home if they feel sick, someone they live with feels sick, or if they are an older adult (15 Days to Slow the Spread 2020). While federal regulations have been loose, many state and local governments have adopted more strict policies to prevent the spread of COVID-19.

On March 9, Florida Governor, Ron DeSantis declared a state of emergency and government and health officials have urged people to stay home, refrain from large gatherings, and physically distance themselves from one another by at least six feet. In order to maintain the recommended social distancing protocols, many businesses, namely those which make up the hospitality sector, have been forced to shut down (Cutway 2020). March 16th and 17th saw the closure of all Florida bars and nightclubs as well as Disney World, Disney Springs, Universal

Studios, City Walk, and many restaurants and hotels, leading to rates of unemployment never seen before both state-wide and nationally. While unemployment claims have begun slowing, as of June 18, 2020, over 2 million Florida residents are still seeking unemployment assistance (Cridlin and Danielson 2020). The week ended June 13th saw 86,298 unemployment claims in Florida, and over a million nationwide, for the 13<sup>th</sup> week in a row (Hoonhout 2020).

The hospitality industry, comprised of those employed in restaurants, bars, event/convention centers, theme parks, and the like, was and continues to be the hardest hit by the effects of COVID-19, due in part to the precarious nature of hospitality work (Del Valle 2020; Rajesh 2020). Furthermore, an increase in unstable and otherwise precarious jobs such as those in the hospitality industry have led to the development of recent theory which suggests the formation of a new class structure in the U.S. and the emergence of the precariat, an emerging class characterized by its instability and chronic uncertainty. The purpose of this study is to evaluate the experiences and opinions of hospitality workers in the Orlando metro area during the COVID-19 pandemic in order to explore factors contributing to the recently emerging precariat class and to identify how race, gender, and income type may create stratification within the class itself.

#### **CHAPTER TWO: LITERATURE REVIEW**

#### The COVID-19 Pandemic and Hospitality Work

In 2018, the Orlando metro area, comprised of Orange, Osceola, and Seminole counties, was visited by 126.1 million tourists, a new record which the area has broken for its eighth consecutive year (Sanata 2019). As rates of visitors to Orlando and the metropolitan area have consistently risen, so has the rate of those employed by the industry. Hospitality workers make up the largest sector of the Orlando metro job market, employing 280,000 workers in December 2019, an increase of almost 5 percent, or 14,000 jobs, since December 2018 (ALICE Report 2019; Bureau of Labor Statistics 2020). Hospitality workers support, not only a major part of the Florida economy, but also the U.S. economy as a whole. The International Trade Administration reported that in 2017 the travel, tourism, and hospitality industry generated over \$1.6 trillion in economic output, \$251 billion of which was spent by international visitors, leading to a \$77 billion surplus, which is expected to grow annually.

As a result of the COVID-19 pandemic, employees in this already low-wage and unstable industry are experiencing "an unprecedented existential crisis" unlike anything before (Rajesh 2020). While some large companies such as Disney and Universal have announced their plans to continue paying employees throughout the entirety of the closure, this trend does not appear to be common (Figueroa 2020; Popper and Lorenzo 2020; Romeo 2020; Scigliuzzo 2020). In an industry which generally does not provide workers with paid time off or sick leave, workers are at the clemency of their employers, many of whom appear to have provided employees with little, if anything, in terms of severance in order to survive the coming weeks, or even months of unemployment (Molina 2020; Del Valle 2020; Figueroa 2020).

A recent interview by local journalist, Gaby Del Valle (2020), brings light to the experience of a seven-year employee of a Marriott hotel in Florida who explains that after being laid off by the \$24.69 billion company, due to closures related to COVID-, he was paid only one week of severance pay which was equal to his hourly pay rate, far lower than his actual weekly income, the majority of which is paid through tips (Macrotrends 2020). Unfortunately, further reports make it clear that this experience is not unique. Tilman Fertitta, the billionaire owner of Golden Nuggets casinos, the Houston Rockets, and Landry's Inc., one of the nation's largest restaurant concepts, has received continued backlash for his decision to furlough 40,000 employees with no pay. The CEO reportedly sent a companywide email to furloughed employees offering them nothing, in terms of assistance, other than a link to unemployment agencies (Figueroa 2020).

In order to temper the ongoing financial crisis, federal legislators have passed the \$2.2 trillion Coronavirus Aid Relief and Economic Security Act (CARES), the largest economic relief package in U.S. history (Snell 2020). The emergency relief package will send \$560 billion in aid to individuals, much of which will be in the form of direct cash. Those earning less than \$75,000 can expect to receive a one-time payment of \$1,200 and, for those with children, an extra \$500 per child. Additionally, the bill has increased unemployment benefits, allowing an out of work person to now receive a weekly \$600 payment for up to four months, which will come in addition to the weekly payment provided by the state in which they live, and the package has expanded eligibility requirements to include gig workers and freelancers who typically are not eligible for unemployment benefits (Snell 2020).

While this sizable relief package will certainly provide necessary relief to many unemployed and furloughed workers it's provisions are expected to arrive at the end of April,

after what will have been several weeks of unemployment for many workers who live paycheck to paycheck. In the interim, some workers have been forced to rely on the generosity of others for provision. This has been done through nonprofits who are fundraising to provide workers with relief grants as well as other sources such as GoFundMe, a popular crowdfunding website, and funds started by the wealthy, such as millionaire restaurant owner Guy Ferrari (Popper and Lorenzo 2020). Additionally, unemployment offices have not been prepared to handle such a rapid and dramatic increase in claims. Laid off workers have reported spending hours on hold, only to never speak to an agent, websites continue to crash, and people are falling through the cracks (Noguchi 2020). Furthermore, Joseph Bruselas, the chief economist at RSM Global, warns that employment rates will not quickly return to normal once the virus passes and that additional aid will be imperative considering the current relief package will only extend benefit increases until July 31st and expanded eligibility requirements will no longer remain in place past the years' end. (as cited by Hussain 2020; Parrott, Stone, Huang, Leachman, Bailey, Aron-Dine, Dean, and Pavetti 2020).

Due to the very recent development of the COVID-19 pandemic, little to no sociological research on the topic has been done. As such, the remainder of this literature review will focus on the factors influencing the well-being of low-wage, precarious workers, such as those in the hospitality industry, prior to the pandemic. The literature reviewed will define and explain the causes of precarious work, identify its potential impact on workers in the areas of healthcare, housing, and food insecurity, and explore available social services.

#### Precarious Work

Since 2000, the population of the Orlando metro area has grown by 51 percent, compared to a national average just below 18 percent (Henderson 2018). This growth in population, however, has not correlated with a growth in earned income. Over the same time period, the growth in per capita income after inflation was only 5 percent, compared to a national average of 18 percent (Walsh, White, Denslow, McCarty and Sandoval 2016). After the 2008 recession, Central Florida, along with the rest of the country, saw the loss of many mid- and high-wage jobs. However, in many cities where the tourism sector was dominant, and particularly in Central Florida, the hospitality sector stabilized and grew much faster than other sectors of the job market, making prevalence of low-wage jobs even more pervasive than before (Henderson 2018).

The Cost of Living Calculation, created by The Massachusetts Institute for Technology, purports that one adult living in Orange County must earn at least \$12.70/hour or \$26,418 annually to meet a basic standard of living. For an adult with one child this number increases to \$25.19/hour or \$52,395 annually, higher than the median annual household income for Orange County across all sectors of employment (Living Wage Calculator 2019; United States Census Bureau 2018). Hospitality jobs drag drastically far behind many others; however, with a reported median hourly income ranging from \$9.20/hour to \$12.58/hour, depending on one's position within the sector. Of the 15 job positions within the hospitality industry listed by the Bureau of Labor Statistics, only five positions have median hourly wages of \$11.00 or more (Bureau of Labor Statistics 2019).

The ALICE (Asset Limited, Income Constrained, Employed) report, conducted by
United Way, measures households "that earn more than the federal poverty level, but less than

the basic cost of living for the county." The 2019 ALICE report asserts that 39 percent of households in Seminole County, 47 percent of households in Orange County, and 57 percent of households in Osceola County earn less than the basic cost of living. Furthermore, while Florida has seen a continuous decrease in unemployment, currently a rate of only 3.3 percent, recent data suggests an underemployment rate of 8.5 percent, where workers cited cutbacks in hours or an inability to find full time work as the reason for their underemployment (ALICE Report 2019; Bureau of Labor Statistics 2019). Because the hospitality industry makes up the largest sector of the job market in the area, the vast majority of which are hourly workers, it is likely that a large percentage of those experiencing underemployment are workers within this industry.

While the hospitality industry may be particularly lucrative in the Orlando area, cities across the nation have seen a far more rapid increase in lower wage jobs than in higher paying occupations since the recession (Henderson 2018). One study noted that as of 2018, levels of employment in low-wage jobs were still higher than in 2007, at the onset of the recession (Jarosz & Mather 2018). In fact, as many as three in 10 working families in the US are considered low-income and likely do not make enough to provide for basic needs (Jarosz & Mather 2018). As Paul Flora, an economic analyst at the Federal Reserve Bank of Philadelphia, explained, "places like Las Vegas and parts of Florida have seen their growth on the back of very low-wage jobs, so in a sense, they are growing poorer as they grow" (As cited by Henderson 2018).

#### **Income Inequality and Social Mobility**

Over the past four decades, income inequality in the US has grown substantially. Not only are those in the top percentiles of wage earners making more than ever before, but workers with the lowest wages have seen the real value of their wages decrease. A 2015 study by Mishel, Gould, and Bivens reported that from 1979-2013 hourly wages for high wage workers (the 95th

percentile) increased by 41 percent, for middle wage workers (the 50th percentile) wages increased by 6 percent, and low wage workers (the 10th percentile) experienced a decrease in wages by 4 percent. Meanwhile, over the same period of time, wages for the top one percent of earners increased by 138 percent. Additionally, the racialized history of the U.S. has led to even further rates of income inequality based on race. Reisch (2018) reported that, historically, non-Hispanic whites have earned twice as much as African Americans and 1.4 times as much as Hispanics and Latinos, due in part to the overrepresentation of people of color in low wage job sectors such as the hospitality industry. As Reisch points out, however, what is even more worrisome is the enormous racial wealth gap where the average net worth of whites is over \$110,000 but for non-whites is only \$12,400.

This gross inequality in wages is often justified by the idea of the American Dream, however, "the United States is faced with record levels of income inequality and one of the lowest rates of actual social mobility among industrial nations" (Kraus & Tan 2015:101). In fact, a recent study of trends in absolute income mobility found that upward mobility was almost half as likely for those born in 1984, compared to those born in 1940, suggesting a diminishing of the American Dream and a direct relationship between rising income inequality and declining upward mobility (Chetty, Grusky, Hell, Hendren, Manduca and Narang 2017).

## Wage Stagnation

One factor contributing to such a skewed distribution of wealth is the decline in the real value of the federal minimum wage which has dropped 17 percent since 2009 and 31 percent since 1968 (Cooper, Gould and Zipperer 2019). Low wage workers today are generally more skilled, more productive, older, and far more educated than workers in 1968, yet they earn lower wages (Mishel, Gould and Bivens 2015). In spite of the fact that productivity has more than

doubled, minimum wage workers today make \$6,800 less annually than they would have 50 years ago and 17 percent less than they would have made just 10 years ago (Cooper et al 2019). For three decades after WWII, workers' hourly compensation increased at about the same rate that productivity increased, however, from 1971-2013 productivity rose 74 percent while worker compensation increased by only 9 percent (Mishel et al 2015). Although workers are generating more profit than ever, they are not seeing any of the benefits. According to Mishel et al (2015), CEOs in 1965 made, on average, 20 times the earnings of their typical workers, however, as of 2013, they were being compensated 296 times as much even though "the higher pay to executives and financial-sector employees does not reflect a corresponding increase in their economic output or productivity; consequently, their income gains have come at the expense of those earning less" (Mishel 2015:3).

Increased minimum wages not only benefit minimum wage workers, but also benefit low wage earners making slightly above the minimum. Since July 2019, 29 states and the District of Columbia have adopted minimum wages higher than the federal minimum. Cooper et al (2019) found that in states where the minimum wage was raised above the federal minimum, wages for the 10th percentile of workers increased by 9.9 percent from 2010-2018, while states that adhere to the federal minimum saw an increase of only 5.7 percent. It is important to note that these changes were only seen in 21 of the 29 states with higher minimum wages. In eight states where the minimum wage was increased, one of which was Florida, the increase in wages was "too infrequent and small to stay ahead of the rising cost of living" (Cooper et al 2019).

#### Pro-Business Political Landscape

While the economic landscape of Central Florida has, in many ways, led to the growth of low wage jobs, the political impact of the GOP and its attacks on unions have effectively

prevented the implementation of many worker protections which could lead to higher wages as well as various other provisions for many workers in the Sunshine state (Shermer 2009). As one of the nation's first Right to Work states, Florida lawmakers have developed a business friendly environment, much of which has been at the expense of already low-wage workers (National Right to Work Committee 2020; Shermer 2009). Florida Trend (2020), the state's award-winning business publication, notes that "Florida's government and economic development leaders are continually at work to ensure that this state's business climate remains favorable to companies of all sizes and configuration," also stating that "burdensome regulations have been cut across the board (1)."

The effects of such an unregulated business environment on workers can be seen in the aforementioned reports of underemployment and below livable wages (ALICE 2019; Bureau of Labor Statistics 2019; Living Wage Calculator 2019). Additionally, a 2017 study by the Economic Policy Institute reports growing instances of wage theft nationwide but found that workers in Florida are more likely to experience minimum wage violations than workers in any other state (Cooper and Kroeger 2017). The report also notes that Florida workers lose over \$1 billion annually and that tipped workers are among those at the highest risk of experiencing wage theft (Cooper, Kroeger 2017). While the deregulation of businesses and Right to Work laws are generally supported by conservative legislators as the cause of Florida's continuous economic growth, reports show that this growth comes at the expense of the area's workers. Although the economy may be growing, it is clear that workers are not being protected and the wealth being generated is not spread evenly, leading to high rates of underemployment, as well as stark income inequality state-wide (Knight 2018).

#### Racial and Ethnic Disparities in the Workforce

Wage stagnation and other hurdles to social mobility are experienced by racial and ethnic minorities at disproportionately high rates. A 2018 report found that minorities constitute 60% of low-income working families in the U.S. despite making up only 41% of all working families nationwide (Jaroz and Mather 2018). The effects of this overrepresentation can be seen in a comparison of the median net worth of white, Black, and Hispanic families which found that from 2013-2016 the gap in median net worth between white and Black families grew from \$132,800 to \$153,500, an increase of almost \$21,000, while the difference between white and Hispanic families grew from \$132,800 to \$153,000, an increase of over \$18,000 (Jaroz and Mather 2018).

As 2015 study by Alba and Barbosa analyzed trends in occupational mobility and found that foreign and U.S. born Asians as well as U.S. born Hispanics are slowly closing the gap in the occupational hierarchy and moving into positions of higher status and higher pay. However, less upward occupational movement was found among Black Americans. Importantly, results found that as Black and Hispanic men obtained positions of higher status, income still did not equal that of white men in the same job. In particular, Black men had the largest income disparity compared to those of the same gender in the same occupation. While minority women, especially Black and Latino women, earn the least overall for equivalent jobs, the disparity compared to white women is far less than that between white and Black men. Alba and Barbosa (2015) note that these differences are the result of "stratifying processes at earlier life stages" such as disparities in education and suggest that discrimination in the labor market likely plays a significant role in this stratification as well. (Jaroz and Mather 2018).

#### Gender Disparities in the Workforce

Historically, women have been overrepresented in low wage jobs, generally consisting of positions in service work or those which require emotional labor. The feminization of these fields leads to disparities in pay because "women's work" is generally characterized as less valuable and is considered to require less education and training since many of the skills required to complete these jobs are emotive and, as such, are wrongly attributed to inherently biological differences between women and men (Grimshaw 2011). These differences are illustrated by gender pay gap where women are paid 82 cents per dollar earned by men (Graf, Brown and Patten 2018). While the gender pay gap narrowed steadily during and 80's and 90's, over the last two decades the difference has remained steady (Pew Research Center 2018). This disparity remains in spite of the fact that women now earn more college and graduate degrees than men and persists into higher paying occupations as well (Institute for Women's Policy Research 2020).

Analysis of gender pay disparities over the last 50 years by the Institute for Women's Policy Research (2020) found that if the gender pay gap continues to increase at the current rate women will not receive equal pay until 2059. However, when the rate of growth in pay for Black and Hispanic women were compared separately, results found that their wait would be drastically longer. Pay for Hispanic women would not reach the same rate as men until the year 2224 and Black women would not receive equal pay until 2130. The study notes that although gender integration into different fields has progressed it is still a major contributor to the pay gap.

Women are also far more likely to take a significant amount of time off after birth or adoption, creating an additional barrier to pay increases and occupational mobility. A 2016 survey found that the median length of time taken off work after a birth or adoption was 11

weeks for mothers and only 1 week for fathers, also noting that mothers were twice as likely to say that taking time off negatively affected their job (Graf, Brown and Patten 2018). Additional research has found that these factors have made women more likely to be laid off during times of economic downturn. As Kalev (2020) explains "women and minorities tend to fill the most marginal, low-authority positions and to have shortest tenures, and so they lose their jobs at disproportionately high rates." (p.7).

#### Consequences of Precarity

#### Access to Healthcare

A 2016 study found that that one of the major implications of such stark income inequalities are drastic differences in overall health. In fact, the distance in life expectancy between the highest earning Americans and the lowest has been widening since the 1970's and, as of 2017, those with the most wealth had an average life expectancy 10-15 years longer than those with the least (Dickman, Himmelstein and Woolhandler 2017; Truesdale and Jencks 2016). Additional studies have found that life expectancy in the U.S. operates along a social gradient where the higher a person's social status, the better their overall health (Chetty, Stephner, Abraham, Lin, Scurderi, Turner, Bergeron and Cutler 2016; Marmot 2010). Dickman et al (2016) reported that this gradient not only predicts life expectancy but that "almost every chronic condition, from stroke to heart disease and arthritis, follows a predictable pattern of rising prevalence with declining income" (p.1431).

Lack of access to care along with low control over life circumstances contribute significantly to these disparate outcomes (Chetty et al 2016; Dickman et al 2017; Jarosz and Mather 2018; Schneider and Squires 2017). The 2018 Census found that, of the 28 million

people without insurance coverage, 84.6 percent were working age adults and 61.5 percent were employed. It was reported that those who were employed and without coverage were more likely to have jobs in "arts and entertainment, recreation and accommodation and food services," than any other industry (US Census Bureau, 2018). Additionally, southern states were less likely to have expanded Medicaid and individuals in these states were far more likely to be uninsured (Kaiser Family Foundation 2018). For many, lack of health insurance means forgoing care altogether as a 2017 survey found that one in four uninsured adults had delayed care or did not receive care at all because of costs. For many low-income individuals, unexpected healthcare expenditures could mean giving up other basic needs like food, heat, or housing (Dickman et al 2017).

#### Social Factors Influencing Health

In addition to lack of access to healthcare, increased risk factors have been attributed to behavioral and social factors common among low-income populations (Whitehead, Pennington, Orton, Nayak, Petticrew, Sowden and White 2016). Time preference is used to refer to "the degree to which an individual can invest their current resources in an uncertain future" (Whitehead et al 2016:55). Because individuals with low or inconsistent income often have little security in the way of housing, employment, and the future, researchers have suggested that decisions are often made with regard to present satisfaction rather than future benefits, resulting in higher rates of risky and unhealthy behaviors.

Moreover, when an individual lacks the resources necessary to maintain control over their life, they experience chronic stress, the physical effects of which become destructive overtime (Whitehead et al 2016). The body's fight or flight response is meant to be a quick response to an immediate threat, because of this, when it is engaged consistently, the body's

various system reactions, such as increased heart rate and blood pressure, can have damaging effects leading to an increased risk of adult on-set diabetes, high blood pressure and heart disease (Marmot 2010). For this reason, in their critique of the U.S. healthcare system, Schneider and Squires (2017) attribute lower rates of health disparities in other wealthy nations, not only their provision of some degree of universal healthcare, but also to their implementation of various other social supports for citizens, which lead to better health overall.

#### A National Housing Crisis

In 2019, the National Low Income Housing Coalition ranked Florida as the fourth worst state in the nation for the number of affordable and available homes for extremely low income renters (households with income at or below the Poverty Guideline or 30 percent of the Area Median Income, whichever is higher) and noted a cumulative shortage of affordable and available homes for all households with incomes up to the area median income. A comparison of the 50 largest metropolitan areas, however, found that low income renters in Orlando faced a greater shortage of extremely low-income rentals than any other city in the nation with only 13 affordable and available homes for every 100 extremely low income renter households. While this problem may be extreme in Orlando, the housing crisis is nationwide. On average, there are only 37 affordable and available homes for every 100 extremely low-income renters, leading to a shortage of seven million homes (The Gap 2019).

This lack of affordable housing has led to an incredible number of cost-burdened households, meaning they spend more than the standard 30 percent of income for housing and utilities. A 2016 Harvard study found that 83 percent of extremely low-income households were cost burdened, including 72 percent who were severely cost burdened, spending more than 50 percent of their income on housing. For renters considered very low-income, earning between

\$15,000 and \$30,000 annually, 77 percent were cost burdened. In fact, from 2000-2016 more than half of the growth in cost burdened renters were among this income bracket (Joint Center for Housing of Harvard University 2017). Furthermore, it was found that 56 percent of renters with occupations in the service industry, including hospitality and leisure, building and grounds maintenance and healthcare support had cost burdens, a percentage which is particularly worrisome as each of these occupations are listed among the ten occupations projected to add the most jobs nationwide over the next 10 years (Joint Center for Housing Studies of Harvard University 2016; The Gap 2019). The unstable wages paid by these jobs simply cannot keep up with rising rental costs where, nationally, a person working 40 hours a week for 52 weeks of the year would need to earn \$17.90 per hour in order to afford a modest one-bedroom apartment (The Gap 2019). This issue was found to be increasingly exacerbated based on race. For instance, in 2016, 55% of Black renters and 54% of Hispanic renters, were cost burdened compared to 43% of white renters (The Gap 2019).

Cost burdened households experience a number of challenges as a result of the disparity between income and housing costs. For instance, while the lowest-income renters pay the least for utilities, averaging \$120 per month, this comprises a significantly larger portion of their overall income compared to the highest-income renters, who on average pay \$188 per month. This means that the lowest-income renters spend, on average, 17 percent of their annual income on utilities, while high-income renters spend only 2 percent (Joint Center for Housing Studies of Harvard University 2017). Moreover, from 2001-2016 the amount of money the lowest-income renters had left over after housing costs fell by 13 percent, whereas the highest income renters saw a 7 percent increase in income leftover after covering housing expenses (Joint Center for Housing Studies of Harvard University 2017).

The combination of high rental costs and high utility costs force many very low-income renters to choose between paying rent or paying other bills such as water and electricity, adding to the instability of their housing and the possibility of forced removal from their homes (Desmond 2016). In his study of the prominence of eviction among low income renters, Desmond found that about 2.6 million evictions were filed in 2016. Losing one's home often results in additional complications which exacerbate the problem further. For instance, another study conducted by Desmond and Greshenson (2016) sought to understand the relationship between housing insecurity and job loss. While one would reasonably expect that job loss would lead to eviction, they found that the opposite is, in fact, far more common. For workers with both unstable and stable work histories forced removal from their homes was found to be responsible for job loss more often than the reverse.

## Food Insecurity

There is also a strong correlation between housing insecurity and food insecurity (King 2018). Food insecurity, "defined by uncertain ability or inability to procure food, inability to procure enough food, being unable to live a healthy life, and feeling unsatisfied" (Schroeder and Smaldone 2016:275), affected 11.1 percent of US households in 2018 (United States Department of Agriculture, 2019). Among households below the Federal Poverty Level this rate was much higher, at 35.3 percent, and it was found that single-parent households as well as Black and Hispanic households experienced food insecurity at rates substantially higher than the national average. Faced with food insecurity parents are likely to forgo their own nutrition in order to provide their children with an adequate diet. In 2018, 13.9 percent of households with children were food insecure but in about half of these households only the adults experienced food insecurity (United States Department of Agriculture 2019).

#### Homelessness

One of the most severe consequences of housing insecurity is homelessness. Richard Schweid (2016) speaks to this in his book, *Invisible Nation*, in which he studied the plight of homeless families in various cities across the U.S. Schweid posits that the image of homelessness most often portrayed is that of the chronically homeless, who tend to be thought of as mentally ill or battling addiction. However, increasingly, homelessness is affecting entire families and often working adults with low paying or minimum wage jobs. When budgets are strained to the extent that there is no room for adequate nutrition and stable housing, let alone savings of any kind, the consequences of minor illnesses, a missed bus to work, or a late fine can become dire, forcing many families into, not only shelters, but also motels, where their presence is often overlooked and many barriers stand in the way of getting out.

While Schweid's study speaks to this issue on a national level, various local news sources such as The Guardian, The Orlando Sentinel, WUSF News, and the Osceola News-Gazette have spoken with community agencies and homeless families who attest to the large number of working homeless families living in motels right in Disney's backyard (Luscombe 2017; McBride 2018; The Associated Press 2014; Santich 2015). In 2015, Mark Waltrip, the chief operating officer of Westgate Resorts suggested that Osceola County had the "largest concentration of motels operating illegally as low-income housing in the country" (As cited by Santich 2015). This national housing crisis, which is especially exacerbated in Central Florida, has a far-reaching impact on low income individuals and families. Often unable to purchase homes, low income households are being crushed under the weight of hefty rental payments due to a lack of affordable housing. When workers are so heavily burdened by housing costs, issues such as food insecurity, deteriorating health, job loss and homelessness are likely to ensue.

#### Social Services

As previously noted by Schneider and Squires (2017). the U.S. provides little in the way of a social safety net for low income households. While U.S. spending on public assistance has grown substantially since its expansion in the 1960's, the country's social safety net still pales in comparison to the provisions of other developed nations. In a ranking of social spending by the Organization for Economic Cooperation and Development, the United States was ranked behind 20 other countries based on the percentage of GDP dedicated to social spending and the country is currently on track to further decrease the already small amount of allocated funding as a 2017 report noted that about 9 percent of the federal budget was spent on public assistance programs that year, amounting to \$357 billion, down \$9 billion from the previous year (Center on Budget and Policy Priorities 2019). Although research shows that these public programs lift people out of poverty, stigmatization of the receipt of social services as well as conceptions regarding who is deserving of assistance have funneled these resources away from workers in need (Moffitt 2015).

#### Government Funded Programs

The federal government provides assistance to those who are poor or impoverished through six major programs: Earned Income Tax Credit (EITC), Medicaid, Housing Assistance, Supplemental Nutrition Assistance Program (SNAP), Supplemental Security Program and Temporary Assistance for Needy Families (TANF). Each program provides assistance through different means and all have strict eligibility requirements. The EITC provides assistance for low-income workers through a refundable tax credit. In order to be eligible a person must have been employed during the previous year and have an income less than a set amount. For a single adult in 2019, their income must have been below \$15,570 annually in order to receive this

benefit. For two adults with two children income must fall below \$52,493 (Internal Revenue Services 2019).

Medicaid is the largest source of health coverage in the US and is a joint program by the state and federal government. The program provides coverage for some low-income adults, pregnant women, children, the elderly, and people with disabilities. The passing of the 2010 Affordable Care Act allowed many states to expand Medicaid eligibility, however, 14 states including Florida, have chosen not to do so (Nuzum, Coleman, and McIntosh 2019).

Housing assistance is provided through subsidized housing, housing choice vouchers, and public housing. In order to be eligible for housing assistance a household must earn less than 80 percent of the median local income, however, some programs require an income below 50 percent of the median. Additionally, programs require that a certain number of recipients be extremely low-income households, earning less than 30 percent of the area median income, making it even more difficult for low income earners with slightly higher pay to receive assistance (USA.gov 2019). Funding for housing assistance is extremely limited and, of those going without necessary assistance, the number of households considered "worst case" rose by over 30 percent from 2007 to 2013 (Center on Budget and Policy Priorities 2017).

SNAP, commonly referred to as food stamps, is the nation's largest antihunger program, providing assistance for 13 percent of the total population. The program provides those who are eligible with benefit cards, used like a debit card, to buy food at authorized grocery stores and markets. In order to qualify, a household's gross income must fall below 130 percent of the federal poverty level. For a family of four this means gross monthly income must be \$4,050 or less (USA.gov 2019). The provision of SNAP benefits in Florida is just above the national

average with 15 percent of the total state population receiving assistance (Center on Budget and Policy Priorities 2018).

Finally, the Supplemental Security Program and TANF provide households with cash assistance, however, the former only provides assistance for the elderly or people who are blind or disabled. TANF provides cash assistance to families with children for a limited time and may also provide non-cash benefits such as child care and job training. TANF has consistently provided less and less assistance and the amount of cash given to those who are eligible has consistently decreased as well (Center on Budget and Policy Priorities 2018). This trend is also seen in the state of Florida, where only 13 out of every 100 poor families with children receive assistance through the program, compared to 22 out of every 100 in 2001 although the state has since seen substantial growth in families below 50 percent of the poverty line (Center on Budget and Policy Priorities 2017).

In his review of the U.S. welfare system, Moffitt (2015) describes the categorization of the deserving and undeserving poor by American society which he suggests is evident in the provision of public assistance. Moffitt notes that the poor are often designated as either deserving or not based on factors such as age, ability, and marital status where those who are elderly, disabled and married are more likely to see the benefits of public assistance. Additionally, while research has shown that public assistance is useful in lifting families out of poverty, programs are seeing decreases in funding and are unable to keep up with the increasing needs of low-income households. These programs also come with a number of barriers which prevent access, such as confusing and cumbersome application processes, excessive documentation, and strict eligibility requirements, which deem many low-income workers ineligible for assistance although they do not earn enough to meet the cost of living.

#### **Local Nonprofit Organizations**

For those who cannot receive public assistance, some nonprofit organizations work to fill the gap. Jindra and Jindra (2016) describe nonprofits as "the strongest link between the lives of the poor and the wider society they are often alienated from" (639). The smaller size of these organizations often allows them to provide a more localized focus and many organizations offer aid in multiple areas, which most people need. Organizations such as Family Promise of Greater Orlando, Aspire, United Against Poverty, Second Harvest Food Bank, Orange Blossom Family Health and the Salvation Army work to provide housing assistance, food assistance, access to health care and financial assistance to low income households in the Orlando area.

While these programs certainly help to fill a large gap left by public assistance, nonprofit organizations come with their own hurdles and barriers to providing assistance. The downfall of many of these organizations is that they do not provide assistance until after a crisis has already occurred. For instance, many organizations provide programs such as rapid rehousing but few, if any, help to stop problems like foreclosure or eviction before they happen. Additionally, nonprofit organizations are subject to extremely inconsistent funding and suffer from high rates of staff turnover, which can make it difficult to provide consistent, streamlined approaches to assistance (Jindra and Jindra 2016).

#### Stigma of Social Services

Even when appropriate services are available through government or nonprofit social services, the stigmatization of those receiving aid prevents many people from accessing assistance. Welfare stigma is defined as "a feeling of lack of self-respect from participation in welfare due to an inability to support oneself" (Blumkin, Margalioth and Sadka 2015:875) and Spicker (2011) notes that stigma "is a barrier to access to social services and an experience of

degradation and rejection" (6). Feelings regarding the deservingness of welfare recipients were examined in a 2016 study of the consumption choices of low income earners receiving public assistance (Olson, McFerran, Morales and Dahl 2016). The study found that participants felt that when income earners who did not receive public assistance purchased ethically sourced goods, which tend to be more expensive, they were seen as having made a morally sound decision. However, when welfare recipients purchased the same goods, participant's perceptions of them were not the same and they were not typically considered deserving of the higher priced items.

Furthermore, one study of mental representations of welfare recipients found that people tended to imagine recipients negatively and usually as African American, attributing to them negative stereotypes of African Americans and leading to bias in welfare policies. Much in the same way, Garand, Xu and Davis (2017) found that recent growth in the immigrant population, of which many Americans have negative attitudes, has played a significant role in shaping negative attitudes toward welfare. In many organizations, both government run and local nonprofits, staff tend to share the same negative opinions as well and this attitude may cause staff to look for faults in a person's character, rather than understanding their circumstances, leading to poor service (Spicker 2011).

#### CHAPTER THREE: THEORETICAL ORIENTATION

#### **An Emerging Class**

Low wage workers have often been identified by sociologists as occupying a precarious position in society due to the instability and uncertainty of their working conditions. However, over the last decade, the increased prevalence of low wage work in the U.S. an its instability have prompted the development of theory regarding the emergence of a new class, known as the precariat (Standing 2014; 2015; 2019). Precarious work is born from ideological, institutional, and social factors (Grimshaw 2011; Kalleberg 2009) and is defined by Kalleberg (2009) as "employment that is uncertain, unpredictable, and risky from the point of view of the worker" (2). In general, precarious work can be understood as the "condition of insecurity" which is produced by neoliberalism (Johnson 2016:449). While it must be noted that precarious work itself is not new, it has seen exponential growth in recent decades and has been identified as the cause of many social issues of the twenty first century, especially socioeconomic inequality (Greenstein 2019; Hanely 2011; Kalleberg 2009).

Prior to the 1930's most jobs in the U.S. were precarious. In-work benefits were an extreme rarity and wages were incredibly unstable forcing workers to be flexible to the whims of their employers (Kalleberg 2009). However, the movement towards employment security saw major advancement during President Roosevelt's passing of the New Deal and other legislation such as the National Labor Relations Act of 1935 and the Fair Labor Standards Act of 1938 which gave workers the legal right to unionize and created the right to a minimum wage and overtime pay (U.S. Department of Labor 2019). Over the course of the next four decades the creation of what Standing (2014) refers to as the "old working class," began to take form.

During this time, wages increased steadily for most, workers often had opportunity for advancement in their careers, job security was good, and employers generally provided in-work benefits (Kalleberg 2009). The Reagan Era, however, marked a dramatic economic and political restructuring which Harvey (2005) suggests was due to the increased popularity of socialist parties, who were gaining traction in much of Europe and threatened the political and economic power of the ruling elites who saw neoliberalism as "a project to achieve the restoration of class power" (16). The shift toward neoliberalism supported the free market and deregulation, and redistributed state goods away from social services and into the private sector, often in the form of subsidies for corporations. Furthermore, the adoption of neoliberal ideology played a large role in the effectiveness of these structural changes (Harvey 2005; George 1999). Such ideology was promoted by corporations, the media, and corporately funded think tanks who took advantage of traditional American values of individualism and personal responsibility to enforce the idea that neoliberalism was simply common sense practice and that competition was fair and its results were always justified (George 1999). This way of thinking effectively prevented collective action and ensured power remained in the hands of the elite by regarding the impoverishment of a few as both necessary and deserved. (Grimshaw 2011; Johnson 2016; Kalleberg 2009; Schmitt, Walker, Fremstad and Zipper 2008).

In reality, data shows that poverty is an intentional function of a neoliberal society as it supports the needs of the wealthy by keeping the costs of production low and ensuring bargaining power remains in the hands of employers (Howell and Kalleberg 2019).

Neoliberalism has allowed employers to demand pliability of workers through unfair wage setting practices, attacks on union membership, and the dismantling of the social safety net

leading to the inevitable emergence of the precariat (Greenstein 2019; Grimshaw 2011; Howell and Kalleberg 2019; Schmitt et al 2008).

#### **Neoliberal Institutions**

#### Wage Determination

According to Grimshaw (2011), wages are affected by two institutional factors including norms of fairness and government intervention. Norms of fairness take into consideration the work being done as well as the worker themselves, because of this, women and racial/ethnic minorities are more likely to be employed in low wage work. The hospitality industry in particular is often viewed as a highly feminized sector of employment due to the emotional and service-oriented work it demands (Muller 2019). This gendered construction of the industry leads to lower wages for workers due to the devaluation of feminized work as well as the assumption that women are often second earners (Grimshaw 2011). Furthermore, immigrants and racial/ethnic minorities, who have historically been excluded from full participation in the labor market, may be more likely to accept lower pay for work, leading to decreased pay for all workers in a particular position and the overrepresentation of minorities in low wage jobs (Clark 2013).

Government intervention impacts wages through minimum wage legislation and the implementation of policies regarding in-work benefits. The limited increase in minimum wage, in spite of the sharp decline in its real value, has contributed to increased income inequality nationwide (Carnochan 2014). Higher minimum wages lead to less low wage work in general due to a ripple effect in which workers earning wages slightly above the minimum see an

increase in wages as well (Grimshaw 2011; Cooper et al 2019). In order to see this effect, however, wages must be increased enough to keep up with the rising cost of living.

Precarity in work is also increased by the reduction of in-work benefits provided to workers. Lack of benefits such as health insurance, pension plans, and more make it difficult to avoid crisis and plan for the future (Standing 2019). Whereas the "old working class" was characterized by the stability they found in work, lack of in-work benefits have forced workers to rely entirely on flexible paid wages. Because of this, workers are forced to spend more of their earnings on necessities, such as insurance, leading to increased debt and a reduction in overall quality of life. (Kalleberg 2009; Standing 2014).

#### Social Safety Net

Not only are workers now forced to subsist on meager wages with few, if any, in-work benefits, but the social safety net provided by federal and state governments has all but diminished as well (Carnochan 2014; Kalleberg 2009). The neoliberal emphasis on individual responsibility encouraged a shift of government resources away from the public and into the private sector. Such a shift also allows employers to maintain power by allowing for the desperation of employees, thereby reducing their bargaining power (Mizruchi 2019).

Current welfare policy tends to focus more on simply reducing poverty rather than producing change capable of preventing and ridding society of poverty altogether (Johnson 2016). Furthermore, many low wage workers are unable to access social services due to eligibility requirements (Grimshaw 2011). Strict requirements, such as those which limit income and hours worked or the frequency and length of time aid can be provided, make it difficult for many working people to obtain such services. Researchers have suggested that the need for welfare reform is especially high among workers in sectors of the job market, such as the

hospitality industry, which employ high rates of women and racial/ethnic minorities and offer little in the way of additional training and upward mobility as these workers are most likely to experience unemployment or decreased wages in times of economic downturn or reduced demand (Grimshaw 2011; Kalleberg 2009; Schmitt et al 2008).

#### Unionization

Low wages, lack of in-work benefits, and the weakening of the social safety net are largely the product of the prevention of collective bargaining among workers in precarious employment. A absence of unionization has been especially prominent in Southern states, including Florida, which have adopted right-to-work laws. As Hanley (2010) explains, such laws "limit union security, promote a competitive model of economic development and are signals of neoliberal orientation to growth" (252). This is exemplified by the incredibly low rate of union membership in Florida where only 5.6 percent of workers are union members, compared to the national average of 10.3 percent. For hospitality workers membership is even lower at a rate of only 2.9 percent (Bureau of Labor Statistics 2019).

Unions increase the bargaining and political power of workers through collective action, which lead to an increase in wages and overall labor standards as well as increased protections for women and racial/ethnic minorities, who are less likely to face discrimination where workers are unionized (Alhquist 2017). Union workers are more likely to have paid vacation and sick leave, parental leave, and hour standards, all of which may also be expanded to non-union workers as they have been found to restrain the wages of top earners, leading to increased wages and working conditions for all low wage workers. Unions return power to the laborers and are therefore incredibly dangerous to the plight of the neoliberal employer who would prefer to maintain their decline (Ahlquist 2017).

#### Distinctions of the Precariat

The precariat class is defined by three class-based features including relations of production, relations of distribution and relations to the state. In terms of production, precarious work is largely defined by its instability (Standing 2014). While the proletariat, otherwise known as the "old working class," experienced stable long-term employment, the precariat is expected to provide flexible labor, leading to unstable employment and wage insecurity. Another unique feature of the precariat's relations of production is that it is the first group of workers which have been required to have a higher level of education and training than is necessary for the labor they perform, leading to alienation and increased status frustration (Standing 2014; 2015; 2019).

Relations of distribution are also a distinguishing characteristic of the precariat. Standing (2014) notes that the precariat must rely almost entirely on paid wages rather than benefiting from state based or employer provided benefits. Because of this, the consequences of job loss have grown exponentially, leading to increased fear surrounding job security. These qualities have made it difficult for precarious workers to envision a future and largely impact decisions such as purchasing a home, marriage, and children (Kalleberg 2009). In addition to reduced access to state and employer provided benefits, the precariat is less likely to have social support to lean on in times of crisis, leading to increased dependence on charities and money-lenders to provide "discretionary hand-outs for survival" (Standing 2014:971).

Finally, the third distinction of the precariat class is its relations to the state. The flexibility and informalization required of the precariat have led to the reduction of rights and protections for workers. Those in precarious work are unlikely to have employment contracts, usually have few rights and protections in terms of their work, and, as a result, receive low and unstable wages which fluctuate with the market and demand (Standing 2014). This is especially

relevant in states with right to work laws where union membership is low and workers are provided fewer protections due to the increased power of employers (Ahlquist 2017; Greenstein 2019; Howell and Kalleberg 2019).

#### The Precariat in Tourism and Hospitality

While precarious jobs exist across several sectors of employment and are geographically widespread, such forms of employment are found in far higher concentration in Southern states and in industries such as retail trade, hotels, restaurants, transport, social services and some areas of manufacturing (Grimshaw 2011). In particular, Standing (2019), the first to analyze the precariat as a class, notes that jobs produced by tourism are responsible, more so than any other industry, for growth in the precariat class. Standing (2019) goes as far as to refer to this industry as a "vast edifice of exploitation and economic insecurity" (9). Not only does the industry make up a large portion of the precariat, but it also replicates, within itself, the overall class structure of Western society. Properties and land are owned by a few billionaires, below which are an elite group of managers and luxury hotel owners, under whom exists a larger group of long-term secure workers trained in sales, catering, or management and, finally, the precariat can be found, often working in positions as cooks, servers, or housekeepers (Standing 2019).

Tourist destinations, such as Orlando, are entirely commodified and shape communities based on the market domination of tourism, rather than the needs of those who work to keep the industry alive (Gibson 2009). Such domination is made possible through the structuring of institutions to regard inequalities as necessary market forces and uses ideologies of individualism and personal responsibility to place blame on the poor (Greenstein 2019; Grimshaw 2011; Howell and Kalleberg 2019; Schmitt et al 2008). Under this structure, hospitality workers, who

maintain the tourism industry, are forced into the precariat class while being made powerless over their well-being.

#### Precarity Outside of Work

The precariat class has emerged through wage determination practices, the reduction and inaccessibility of welfare and social securities, and the decline of labor unions, all of which is set in motion by a neoliberal institutional and economic structure. The consequences of precarious work are insecurity and instability due to informal, flexible, low wage work which provides workers with few protections or benefits. The nature of the precariat extends beyond working conditions, however, also influencing life outside of work. As Standing (2019) explains, the precariat, unlike other classes, is expected to labor outside of work. Additional tasks must be undertaken by the precariat as a result of the insecurity they experience at work. They are forced to navigate additional systems such as healthcare and housing which they cannot reasonably afford. They must often navigate confusing and time-consuming public transportation and are likely to travel farther in order to access fresh food. They are forced into additional mental and physical exertion, while lacking the power to control their future, all of which works together to reduce the well-being of precarious workers.

#### **CHAPTER FOUR: METHODS**

#### Research Design

The purpose of this research is to quantify the experiences of hospitality workers in metro Orlando during the COVID-19 pandemic in order to explore factors contributing to the emergence of the precariat and to identify stratification within the class itself. This was done through the implementation of a quantitative research design in which data was collected using a 10-minute online survey. This approach was selected to allow for a larger and more generalizable sample which previous research on the hospitality industry has lacked. Furthermore, this research structure permits more variation within the sample based on factors such as race, gender, and income type allowing for exploratory analysis of stratification within the target population (Queiros, Faraia, Almedia 2017).

The survey was created using Qualtrics and questions were developed based on the following dimensions: employment status, housing, healthcare, food security, mental wellbeing, access to and receipt of social services, and opinions regarding employer interactions and government response. These areas of assessment were selected using a capabilities approach to measuring wellbeing. Such an approach identifies the usefulness, or capabilities, allowed to a person based on the flexibility and freedom they are provided by the essential goods and services to which they have access (Sen 1985, Nussbaum 2006). Additionally, various demographic questions such as age, race, ethnicity, sex, gender, and education were included to allow for analysis of stratification within the target population.

#### **Target Population**

The survey was voluntary and collected no identifying information. Participants were required to be aged 18-65 and, prior to the shutdown of businesses related to the COVID-19 pandemic, must have earned the majority of their income in the hospitality industry including the convention center, theme parks, museums, bars, restaurants or other food service establishments, hotels, motels, or other forms of lodging. Additionally, participation required that employment was in Orange, Osceola, or Seminole county.

Social media and targeted snowball sampling were used to accrue participants. The researcher contacted qualified participants who then referred other qualified participants within their own network. The survey was also shared using various regionally and industry specific social media groups. These groups included 38 Facebook groups as well as two subreddits which included "r/Orlando" and "r/UCF." Responses were collected for four weeks resulting in a sample size of 254 participants. Survey data was analyzed using SPSS. Descriptive analysis was used to identify the demographic composition of the group as well as overall experiences of the sample. Finally, data was evaluated using bivariate analysis to detect consistencies and disparities among the sample based on race and ethnicity, gender, and income type.

#### **CHAPTER FIVE: FINDINGS**

# Participant Demographics

Table 1 represents the demographic descriptive statistics of participants. Due to incomplete surveys or skipped questions some variation in sample size exists among variables. The median age of the 233 participants answered this question was 32. Participants were also asked to select their current gender identification. Persons identifying as men made up 37.4% of participants, while 60.4% of participants identified as women. One participant identified as transgender, one participant chose a gender not listed, and three participants chose not to answer.

Of the 242 participants who identified their race, the majority were White (82.6%). Black participants made up only 5.4% of the sample and those who selected 'Other' comprised 5% of the sample. Of the 12 participants who selected 'Other,' four specified that they were Hispanic or Latino and three specified that they identified as more than one race. Additionally, 19.1% of participants were Hispanic or Latino.

Participants were asked to select the sector of the hospitality industry within which they were employed. The most common sector reported by participants was employment at a stand-alone restaurant/food service establishment including food trucks (37.5%). The variable for employment at a theme park includes those employed at a bar, restaurant, club, or hotel located on theme park property as well as those directly employed by the parks themselves. These participants comprised 25.8% of the sample. Over half of participants received most of their income from tips (57.5%), while 32.8% are paid hourly wages. Salaried participants made up 9.4% of the sample and one respondent chose other specifying they receive commission for sales.

Table 1. Participant Demographics

	n	%
Median Age	233	32
Gender		
Man	88	37.4
Woman	142	60.4
Transgender	1	.4
A gender not listed	1	.4
Prefer not to say	3	1.3
Total	235	100.0
Race		
American Indian or Alaska Native	2	.83
Asian	10	4.1
Black or African American	13	5.4
Native Hawaiian or Pacific Islander	5	2.1
White	200	82.6
Other	12	5.0
Total	242	100.0
Ethnicity		
Hispanic or Latino	45	19.1
Not Hispanic or Latino	190	80.9
Total	235	100.0
Sector of Employment		
Stand-alone Restaurant/ Food Service or Food Truck	95	37.5
Stand-alone Bar/ Club	34	13.4
Hotel/motel or other lodging	52	20.5
Theme Park	65	25.8
Convention Center	7	2.8
Total	253	100.0
Income Type		
Tips	146	57.5
Hourly Wages	83	32.8
Salary	24	9.4
Other	1	.4
Total	254	100.0

# **Descriptive Statistics**

Table 2 represents changes in employment after business closures related to COVID-19.

The least common response reported by participants was no changes in employment (10.3%).

The majority of participants reported that they had been furloughed (46.6%). While 26.9% were

still employed but had not actually been working because of business closures. Finally, 16.2% of participants had been laid off. The 26 respondents who were still working were asked if they had seen a reduction in the number of hours they worked, to which 46.2% selected 'yes' and 53.8% selected 'no.'

Participants who were unemployed, furloughed, or unable to work were asked if they had received pay from their employer (not including pay for hours already worked) and for how long. 32.2% of respondents selected that they had received pay from their employer. Of these participants, 52.8% received 1-2 weeks of pay with the number or participants consistently decreasing as the amount of time paid increases.

*Table 2. Employment Impact (N=253)* 

	n	%
Change in Employment Status		
No changes, I am still working.	26	10.3
I have been officially laid off.	41	16.2
I have been officially furloughed	118	46.6
I am still employed but unable to work due to closures.	68	26.9
Total	253	100.0
Reduction in Hours Worked		
Yes	12	46.2
No	14	53.8
Total	26	100.0
Paid by Employer- Since Lay-Off, Furlough, or Closure		
Yes	73	32.2
No	154	67.8
Total	227	100.0
Number of Weeks Paid by Employer		
1-2 weeks	38	52.8
3-4 weeks	21	29.2
5-6 weeks	7	9.7
7-8 weeks	4	5.6
More than 8 weeks	2	2.8
Total	72	100.0

Table 3 displays responses related to access to healthcare. Before business closures 29.9% of respondents report not having had health insurance. Of those who did have insurance 18.8% reported having lost their health insurance as the result of a business closure. Furthermore, 39.1% of participants reported forgoing a doctor's appointment during this time due to cost.

Table 3. Health Insurance

	n	%	
Health Insurance			
Coverage Before			
Shutdowns			
Yes	169	70.1	
No	72	29.9	
Total	241	100.0	
Lost Health			
Insurance			
Yes	16	18.8	
No	69	81.2	
Total	85	100.0	
Forgone a Doctor's			
Appointment due to			
Cost			
Yes	93	39.1	
No	145	60.9	
Total	238	100.0	

Table 4 includes data collected regarding unemployment benefits. 84.5% of participants selected that they had applied for unemployment benefits, however, 50.3% of those who applied reported they had not received any payments. Participants who indicated that they had applied for unemployment benefits were asked if they had experienced difficulties during the application process. Table 5 represents difficulties reported by the 201 survey participants who had applied for unemployment. 3.5% of participants reported having no difficulties. Of those who reported experiencing difficulties, the most common problem indicated was that the website crashed

(92.5%). The second most common difficulty reported was phone lines that were busy for an hour or more when they tried contacting an unemployment office while 42.3% of participants had difficulty gathering the information needed to apply and 44.8% of participants had difficulty understanding the application process.

*Table 4. Unemployment Benefits (N=239)* 

	n	%
Applied for Unemployment		
Yes	202	84.5
No	37	15.5
Total	239	100.0
Received Unemployment		
Yes	100	49.8
No, but I have been approved.	17	8.5
No, I have not been approved.	84	41.8
Total	201	100.0

*Table 5. Complications Applying for Unemployment (N=201)* 

	n	%
Website Crashed		
Yes	186	92.5
No	15	5.9
Total	201	100.0
<b>Busy Phone Lines</b>		
Yes	142	70.6
No	59	29.4
Total	201	100.0
Difficult to Gather Info Needed to Apply		
Yes	85	42.3
No	116	57.7
Total	201	100.0
Difficult to Understand How to Apply		
Yes	90	44.8
No	111	55.2
Total	201	100.0
No Difficulties		
Yes	7	3.5
No	194	96.5
Total	201	100.0

Table 6 shows data regarding participants' ability to pay their rent or mortgage and whether they were aware of additional time given to make payments. 28.6% of respondents had skipped a rent or mortgage payment. Additionally, participants were asked if, to their knowledge, they had been allowed extra time to pay their rent or mortgage to which 63.5% of those who answered selected that they were not of aware of any additional time given to pay rent.

*Table 6. Rent/Mortgage Payments (N=254)* 

	n	%	
Missed a Rent/Mortgage Payment			
Yes	69	28.6	
No	172	71.4	
Total	241	100.0	
Given Additional Time to Pay Rent/Mortgage			
Yes	72	36.5	
No, not that I am aware of.	125	63.5	
Total	197	100.0	

Variables listed in Table 7 pertain to food security. When asked how often they were able to afford healthy balanced meals, 43.1% of participants reported being able to afford healthy meals about half the time or less. Further, participants were asked how often they had to skip a meal or cut the size of meal because there was not enough money, to which 44.9% of respondents reported having done at least sometimes.

*Table 7. Food Security (N=239)* 

	n	%
Afford Healthy Meals		
Always	60	25.1
Most of the Time	76	31.8
About Half the Time	59	24.7
Sometimes	38	15.9
Never	6	2.5
Total	239	100.0
Skip or Cut the Size of Meals due to Cost		
Always	7	2.9
Most of the Time	18	7.6
About Half the Time	30	12.6
Sometimes	52	21.8
Never	131	55.0
Total	238	100.0

The data presented in Table 8 includes participant responses from a matrix table in which they were asked select their level of agreement with the statements listed, all of which pertain to the ability to pay basic household expenses. The median was 5 for statements regarding ability to pay utilities, fear that expenses will have to be paid through credit, and the ability to borrow money from friends or family if needed, indicating a small level agreement while the statement regarding ability to pay backlogged rent had a median of 4 indicating participants neither agreed nor disagreed.

Table 9 represents changes in mental wellbeing during the COVID-19 pandemic. These questions were answered by 239 of the 254 total participants. Increases in anxiety (73.2%) and fear about the future (72%) were the most commonly reported changes, however, increased feelings of depression (59.4%) and loneliness (54.4) were also reported by more than half of participants.

Table 8. Ability to Pay Household Expenses

Measure	Median	Mean	Std. dev.
I am sure I will be able to pay my utilities including gas, water, and electric next month.	5.00	4.47	2.037
I worry that I will have to pay household expenses through means such as credit cards or loans from family or friends.	5.00	4.30	2.165
If needed, I could borrow money from family or friends to cover household expenses.	5.00	4.08	2.064
I fear I will be unable to pay backlogged rent, utility or other essential payments after businesses resume.	4.00	4.08	2.000

Note: I=Strongly Disagree, 2=Disagree, 3=Somewhat disagree, 4=Neither agree nor disagree, 5=Somewhat agree, 6=Agree, 7=Strongly agree

Table 9. Effects on Mental Wellbeing (N=239)

	n	%
Increased Anxiety		
Yes	186	73.2
No	53	22.2
Total	239	100.0
Increased Depression		
Yes	142	59.4
No	97	38.2
Total	239	100.0
Fear about the Future		
Yes	183	72.0
No	56	22.0
Total	239	100.0
Feelings of Loneliness		
Yes	109	54.4
No	130	45.6
Total	239	100.0
Increased Arguments with Family or Friends		
Yes	106	41.7
No	133	52.4
Total	239	100.0

Table 10 includes responses collected using a matrix table where participants were asked to select the degree to which they agreed or disagreed with each of the statements. The statement

with which participants selected the highest level of disagreement was 'I believe the federal government has taken appropriate measures to assist hospitality workers during this time' where the median response was 1 and the mean was 2.25, indicating a strong level of disagreement,.

Alternatively, the statement with which participants expressed the highest level of agreement was 'I believe my employer has adequately communicated with employees about what to expect moving forward." The mean response for this statement was 5.00 and the mean is 4.15 indicating that participants somewhat agree with the statement.

Table 10 Employee Opinions of Employer, Local and Federal Government Response

Measure	Median	Mean	Std. dev.
I believe that my employer has provided for employees to	4.00	4.03	2.144
the best of their ability.			
I fear that my employer will no longer be in business when	2.00	3.01	1.873
regular operations resume.	2.00	2.01	1.075
I believe that my employer has adequately communicated	5.00	4.15	2.201
with employees about what to expect moving forward.			
I believe that the local government has taken appropriate	2.00	2.33	1.732
measures to assist hospitality workers during this time.			
I believe the federal government has taken appropriate	1.00	2.25	1.712
measures to assist hospitality workers during this time.			

Note: 1=Strongly disagree, 2=Disagree, 3=Somewhat disagree, 4=Neither agree nor disagree, 5=Somewhat agree, 6=Agree, 7=Strongly Agree

# Race and Ethnicity

Due to the lack of racial and ethnic diversity among the sample, race and ethnicity variables were combined and recoded to create a dichotomous variable including white non-Hispanic or Latino (0) and non-white/Hispanic or Latino (1). Bivariate analysis was used to compare income before and after business closures, ability to pay household expenses, and

changes in mental wellbeing by race and ethnicity. Significant results found that white non-Hispanic or Latino participants felt as though they could more easily borrow money from family or friends if needed and the non-white, Hispanic or Latino participants were more worried they would have to pay household expenses using credit cards or loans from family or friends. A larger more representative sample size is needed to make further conclusions regarding race and ethnicity.

Table 11. T-test Ability to Borrow Money by Race/Ethnicity

	White Non-Hispanic or Latino	Non-white or Hispanic/ Latino	t	df
I worry that I will have to pay household expenses though means such as credit cards or loans from family or friends.	4.14 (2.16)	4.92 (2.062)	-1.995*	222
If needed, I could borrow money from family or friends to cover household expenses.	4.28 (2.023)	3.22 (2.057)	2.903**	224

Note: \*p<.05, \*\*p<.01, \*\*\*p<.001. Standard Deviations appear in parenthesis below the mean. 1= Strongly Disagree, 2=Disagree, 3=Somewhat Disagree, 4=Neither Agree nor Disagree, 5=Somewhat Agree, 6=Agree, 7=Strongly Agree

#### Gender

Due to the small number of participants who identified as transgender or did not identify their gender, analysis of gender differences includes only women and men. Table 12 represents income type by gender groups. The majority of women (56.3%) and men (55.2%) receive the majority of their income through tips. While the fewest number of participants in both groups are paid a salaried income, men receiving a salaried income constitute 5% more of their group than do women.

*Table 12. Income Type within Gender (N=229)* 

	n	%
Women		
Hourly Wages	51	35.9%
Tips	80	56.3%
Salary	11	7.7%
Total	142	100.0%
Men		
Hourly wages	28	32.2%
Tips	48	55.2%
Salary	11	12.6%
Total	87	100.0%

Table 13 represents differences in women and men's incomes before and after business closures. The mean income for women is lower both before (4.93) and after (1.90) closures. The difference between incomes prior to business closures is 0.6 but increases to 0.79 after closures indicating an increase in the pay gap based on gender.

Table 13. T-test Women and Men's Monthly Income

	Women	Men	t	df
Income Before Business	4.93	5.53	-2.241*	228
Closures	(1.919)	(2.095)		
<b>Income During Business</b>	1.90	2.69	-3.054**	225
Closures	(1.565)	(2.329)		

Note: \*p<0.05, \*\*p<0.01, \*\*\*p<0.001. Standard Deviations appear in parentheses below the mean. 1=less than \$500, 2=\$500-\$1000, 3=\$1001-\$1500, 4=\$1501-\$2000, 5=\$2001-\$2500, 6=\$2,501-\$3,000, 7=\$3,001-\$3500, 8=Over \$3500.

Table 14 represents differences in women and men's ability to pay household expenses. The only significant difference found between women and men was the degree to which they are fearful they will not be able to pay backlogged bills, finding that men (3.71) were more confident in their ability to pay than women (4.30). While the findings were not significant for other areas

regarding ability to pay, the mean answer among women for each statement consistently suggests more difficulty paying expenses than men.

Table 14. T-test Women and Men's Ability to Pay Household Expenses

	Women	Men	t	df
I am sure I will be able to pay my utilities next month.	4.34 (2.038)	4.72 (2.367)	-1.393	225
I worry that I will have to pay household expenses through means such as credit cards or loans from family or friends.	4.35 (2.056)	4.06 (2.367)	.955	222
If I needed to, I could borrow money from family or friends to cover household expenses.	4.00 (2.071)	4.34 (2.027)	-1.198	224
I fear that I will be unable to pay backlogged rent, utilities, or other essential payments after businesses resume.	4.30 (1.922)	3.71 (2.109)	2.166*	223

Note: \*p<.05, \*\*p<.01, \*\*\*p<.001. Standard Deviations appear in parenthesis below the mean. 1= Strongly Disagree, 2=Disagree, 3=Somewhat Disagree, 4=Neither Agree nor Disagree, 5=Somewhat Agree, 6=Agree, 7=Strongly Agree

Table 15 compares changes in mental wellbeing for women and men. Women were more likely to have experienced increases in all areas reported and the difference was significant for anxiety, fear about the future, feelings of loneliness, and arguments with family and friends. The biggest difference reported between women and men was increased anxiety where the mean for women is 0.21 higher.

Table 15. T-test Changes in Mental Wellbeing among Men and Women

	Women	Men	t	df
Increased Anxiety	.86	.65	3.855***	228
	(.349)	(.480)		
Increased Depression	.63	.52	1.559	228
	(.485)	(.502)		
Increased Fear about the Future	.81	.68	2.227*	228
	(.394)	(.468)		
Increased Feelings of Loneliness	.51	.36	2.241*	228
	(.502)	(.484)		
Increase in Arguments with Family and	.51	.34	2.487*	228
Friends	(.502)	(.477)		

Note: \*p<.05, \*\*p<.01, \*\*\*p<.001. Standard Deviations appear in parenthesis below the mean. 0=No 1=Yes

Variability among women and men's opinions regarding the federal and state government's response to the pandemic found no significant differences. However, as seen in Table 16, the difference in opinions regarding employer response was significant, where men indicated a higher level of disagreement with their employer's response to business closures.

Table 16. T-test opinions of Employer Response

	Women	Men	t	df
I believe my employer has provided for	4.22	3.64	1.974*	227
their employees to the best of their ability.	(2.114)	(2.178)		

Note: \*p<.05, \*\*p<.01, \*\*\*p<.001. Standard Deviations appear in parenthesis below the mean. 1= Strongly Disagree, 2=Disagree, 3=Somewhat Disagree, 4=Neither Agree nor Disagree, 5=Somewhat Agree, 6=Agree, 7=Strongly Agree

# **Income Type**

ANOVA and Tukey Post Hoc tests were run to measure the variability among three income types including hourly wages, tips, and salary. Dependent variables included monthly income before and after business closures, ability to pay household expenses, and opinions regarding employer, state, and federal response to the pandemic.

Table 17 represents differences in monthly income after taxes among income types finding significant differences between groups both before and after business closures. More

specifically, as seen in Tables 18 and 19, the greatest difference in income both before and after closures is between salaried and hourly workers where the mean income difference is 3.003. However, this gap did become slightly smaller after business closures. The greatest change in mean income differences after business closures was between tipped and hourly workers.

Both before and after closures the greatest difference in mean income is between salaried and hourly workers but this gap did become slightly smaller after business closures. The greatest change in mean income differences before and after business closures was between tipped and hourly workers where the mean income difference between the groups decreased by 1.562 indicating that tipped workers experienced the greatest decrease in income.

Table 17. Analysis of Variance Among Income Types

Source	SS	df	MS	F	p
<b>Income Before Busines</b>					
Closures					
Between Groups	261.324	2	130.662	43.707	.000
Within Groups	747.372	250	2.999		
Total	1008.696	252			
<b>Income After Business</b>					
Closures					
Between Groups	123.071	2	61.535	19.189	.000
Within Groups	779.254	243	3.207		
Total	902.325	245			

Table 18. Tukey Post Hoc Results Income Before Business Closures

	Mean Differences	
Group	Tips	Salary
Income Before Business		
Closures		
Hourly Wages	-1.904***	-3.003***
Tips		1.099**

*Note:* \*p<.05 \*\*p<.01, \*\*\*p<.001

Table 19. Tukey Post Hoc Results Income After Business Closures

	Mean Differences	
Group	Tips	Salary
Income After Business		
Closures		
Hourly Wages	342	-2.538***
Tips		2.197***

*Notes:* \*p<.05, \*\*p<.01, \*\*\*p<.001

Other significant findings based on income type were differences in opinions regarding employer and local government response to business closures. As seen in Tables 20 and 21, tipped workers reported a significantly more negative opinion of their employer than salaried employees with a mean difference of -1.245. Tipped workers also indicated a significantly more negative open of local government response compared to hourly employees where the difference between means was .884, although the mean response for hourly employees was still low at 2.90.

Table 23 has been included to display mean responses regarding opinions of employer and government action during business closures by income type. While the findings were not significant, trends emerged finding that tipped workers overall had the most negative opinion of employer and government response while salaried workers had the most positive opinions.

Table 20. Analysis of Variance- Opinions of Employers and Government by Income Type

Source	SS	df	MS	F	p
I believe that my employer has provided for					
their employees to the best of their ability.					
Between Groups	31.557	2	15.779	3.496	.032
Within Groups	1047.234	232	4.514		
Total	10178.791	234			
I believe that the local government has taken					
appropriate measures to assist hospitality					
workers during business closures.					
Between Groups	38.960	2	19.480	6.799	.001
Within Groups	667.595	233	2.865		
Total	706.555	235			

*Note:* \*p<.05, \*\*p<.01, \*\*\*p<.001

Table 21. Tukey Post Hoc Results Opinions of Employer Response

	Mean Differences	
Group	Tips	Salary
Employer provided to the best of their ability.		
Hourly Wages	.330	915
Tips		-1.245*

*Notes:* \*p<.05, \*\*p<.01, \*\*\*p<.001.

Table 22. Tukey Post Hoc Results Opinions of Local Government Response

	Mean Differences	
Group	Tips	Salary
The local government has taken appropriate measures to assist hospitality workers.		
Hourly Wages	.884**	.638
Tips		246

Notes: \*p<.05, \*\*p<.01, \*\*\*p<.001.

Table 23. Mean Responses- Opinions of Employer and Government

	Hourly	Tipped	Salary
I believe that my employer has provided for	4.13	3.80	5.04
their employees to the best of their ability.			
I believe that my employer has adequately	4.08	4.11	4.74
communicated with myself and other			
employees about what to expect regarding			
layoffs, furloughs, pay/benefits, etc.			
I believe the local government has taken	2.90	2.01	2.26
appropriate measures to assist hospitality			
workers during business closures.			
I believe the federal government has taken	2.62	2.06	2.22
appropriate measures to assist hospitality			
workers during business closures.			

Note: 1= Strongly Disagree, 2=Disagree, 3=Somewhat Disagree, 4=Neither Agree nor Disagree, 5=Somewhat Agree, 6=Agree, 7=Strongly Agree

Additional mean responses have been included in Tables 24 and 25. Again, while these differences between income groups were not significant the same trend emerged where tipped workers consistently reported the most negative outcomes. As Table 24 shows, tipped workers reported experiencing anxiety, depression, and fear about the future more than hourly or salaried

workers. While hourly workers reported experiencing feelings of loneliness and increased arguments with family and friends more often than tipped or salaried workers. Salaried workers had the best outcomes among the three group for all questions.

Table 24. Changes in Mental Wellbeing by Income Type

	Mean Responses		
	Hourly	Tipped	Salary
Increased Anxiety	.77	.79	.74
Increased Depression	.56	.63	.48
Increased Fear about the Future	.71	.79	.78
Increased Feelings of Loneliness	.52	.44	.30
Increase in Arguments with Family or Friends	.49	.42	.39

*Note:* 0=*No*, 1=*Yes*.

Table 25 represents ability to pay household expense by income type. Again, while the differences were not significant tipped workers reported the most negative outcomes from three of the four statements including ability to pay utilities next month, inability to borrow money from family or friends if needed and fear that household expenses will have to be paid using credit cards or loans from family or friends.

Table 25. Ability to Pay Household Expenses by Income Type

	Mean Responses		
	Hourly	Tipped	Salary
Ability to Pay Household Expenses	<u>-</u>		
I am sure I will be able to pay my utilities next	4.49	4.34	5.13
month			
I worry that I will have to pay household	4.18	4.41	3.96
expenses through means such as credit cards or			
loans from family or friends			
If I needed to I could borrow money from	4.67	3.83	3.43
family or friends			
I fear that I will be unable to pay backlogged	3.85	4.34	3.57
rent or other household expenses after			
businesses resume			

Note: 1= Strongly Disagree, 2=Disagree, 3=Somewhat Disagree, 4=Neither Agree nor Disagree, 5=Somewhat Agree, 6=Agree, 7=Strongly Agree

#### CHAPTER SIX: DISCUSSION AND CONCLUSION

The purpose of this study has been to explore and evaluate the experiences of hospitality workers since business closures related to the COVID-19 pandemic and to identify how race, gender, and income type may create stratification within the precariat. The findings of this research exemplify the precarity experienced by workers in this industry. In a time of economic downturn, workers in metro Orlando's largest sector of employment have been met with astronomical rates of unemployment and participant responses show that little has been done to mitigate the effects of this crisis. By analyzing the capabilities, experiences, and opinions of hospitality workers in various areas of wellbeing including, income, housing stability, food security, access to healthcare, and mental wellbeing the consequences of precarity emerge.

# Capabilities of Hospitality Workers

Findings regarding experiences of all participants illustrated the disproportionate effect business closures have had on hospitality workers as only 10.3% of respondents were still working. Of those who were not working 67.8% received no pay at all from their employer after business closures and the majority of those who did receive pay were paid for only 1-2 weeks. Findings also shed light on the hazards of a diminished social safety net and the enormous failure of Florida's unemployment system. Of those who applied for unemployment, 97.7% had difficulties with the application process. The most commonly cited problems were a crashed website (92.5%) and phone lines which were busy for more than one hour (70.6%). Additionally, 41.8% of those who applied were deemed ineligible in spite of the expanded eligibility requirements implemented by the CARES act. Others (8.5%) were approved but had yet to receive any payments.

The consequences of lay-offs and furloughs combined with a failed unemployment system left some participants at a possible risk of eviction as 28.6% of participants had skipped a rent or mortgage payment. While a rent moratorium has been in place thus far, it is set to expire July 1<sup>st</sup> and it is unclear what, if any, protections will be put in place for those who are unable to pay. Further, many participants reported experiencing food insecurity where 45% had skipped meals due to cost and 42.8% were able to afford healthy meals only about half the time or less.

Results regarding access to healthcare found that 30% had no health insurance coverage, a rate which is twice as high as the state average. Additional results found that 18.8% of participants reported losing health insurance coverage as a result of business closures leaving meant 37% of respondents with no coverage during a global pandemic. Findings regarding changes to mental wellbeing were consistent with Standing's (2018) theory regarding the precaritarized mind, in which chronic instability leads to negative mental health outcomes. The majority of participants reported increases in anxiety, depression, fear about the future, and feelings of loneliness.

#### Stratification within the Precariat

In addition to analyzing the experiences of hospitality workers as a group themselves, this study has also sought to understand and identify stratification within the group based on the features of race, gender, and income type. Significant findings indicated varying differences among all groups.

#### Race

Due to lack of diversity within the sample, few conclusions could be made regarding race. However, significant differences were found among the ability to borrow money, finding

that non-white, Hispanic or Latino participants were significantly less likely than non-Hispanic or Latino white participants to feel as though they could borrow money from family or friends if needed. At the same time, this group was also significantly more likely to feel as though they would need to pay bills or household expenses through credit cards or loans from family or friends.

The implications of these disparities can be understood by the position the precariat occupy in society as supplicants due to the loss of social, economic, and political rights which requires that the precariat ask for favors and charity and offer servitude to those in positions of authority. With this in mind, the potential magnitude of this racial and ethnic disparity can be understood more clearly. Further research is necessary to make any additional conclusions regarding racial and ethnic stratification within the precariat, however, previous research submits that further racial and ethnic stratification would likely emerge.

#### Gender

Findings regarding differences by gender propose gender-based stratification within the precariat and are consistent with previous literature indicating that, even in a precarious industry dominated by women, men come out on top. Several significant findings emerged regarding monthly income, mental wellbeing, and ability to pay household expenses. Prior to the pandemic women's mean monthly income (4.93) was significantly lower than men's (5.53) and this gap only worsened after business closures where women's mean income (1.90) saw a more dramatic decrease than men's (2.69). Findings regarding differences in changes to mental wellbeing were also especially significant. Women reported significantly more increases in fear for the future, feelings of loneliness, arguments with family and friends, and anxiety. Differences in increased

feelings of depression were not significant, but the mean response for women did suggest that women may have experienced increases in feelings of depression more than men.

The four survey questions concerning ability to pay household expenses resulted in only one significant difference between men and women's responses where women reported significantly more fear that they would be unable to pay backlogged expenses after businesses resume. Although the results were not significant for the other three questions, which included ability to pay bills next month, having to use credit cards or borrow money to pay household expenses, and ability to borrow money from family or friends if needed, it is worth noting that women's mean response for each question did consistently represent more negative outcomes across these variables.

#### Income Type

Analysis based on income type resulted in significant findings regarding differences in mean monthly income both before and after business closures. Salaried workers had the highest mean income before (6.75) and after (4.33) business closures. However, hourly workers experienced the smallest change in monthly income, likely because they initially made significantly less than both groups. Tipped workers (5.65) made significantly more than hourly workers (3.75) before business closures but tipped workers saw the greatest loss in mean monthly income.

The significant differences in incomes prior to business closures are representative of a hierarchy within the hospitality industry where salaried workers occupy the highest position and hourly workers occupy the lowest. Although positions in the hierarchy based on income remain after business closures, the gap between tipped and hourly workers shrinks to such an extent that differences are no longer significant, while the distance between salaried workers compared to

tipped and hourly workers remains significant. Further, although tipped workers consistently had a higher income than hourly workers, the consistently negative outcomes reported by tipped workers illustrate the consequences of on-going instability.

Findings regarding ability to pay household expenses and mental health were not significant, however, mean responses by tipped workers to questions regarding ability to pay utilities next month, worry that household expenses will have to be paid using credit cards or loans from family or friends, and fear over inability to pay backlogged expenses suggest a possible trend in which tipped workers have had consistently more difficulty maintaining household expenses.

No significant differences were found between income groups in changes to mental wellbeing, although, salaried employees consistently had the lowest mean response indicating fewer increases in negative mental health outcomes. Tipped workers had the highest mean response for increased anxiety (.79), depression (.63), and fear about the future (.79), while hourly workers had the highest mean response for increased feelings of loneliness (.52) and increase in arguments with family and friends (.49). The dependent variable with the most variation between groups was increased depression while the least variation found among groups was increased anxiety.

The enormous loss in monthly income experienced by tipped workers along with the trends in mean responses regarding an inability to pay household expenses and poor mental wellbeing illustrate the state of insecurity which defines the precariat. The instability in wages paid to tipped employees, as well as the flexible labor expected of them, was expressed by one participant who commented "as more employees [are] returning to my job and still being at 50% capacity now means less shifts and [as] customers return to more normal habits and restaurants

continue to open the tips will become less." Seven other participants left comments noting similar fears and anxiety over returning to work and the complications that will arise.

# Opinions of Employer and Government Response

The final aim of this study is to identify workers' opinions regarding employer, local and federal government response during business shutdowns. Analysis of all participant responses found that participants had a neutral opinion regarding how well their employer has provided for employees. Opinions of the local and federal government, however, were much more negative. Participants were asked the degree to which they agreed with the following statements: 'I believe that the local government has taken appropriate measures to assist hospitality workers during this time' and 'I believe the federal government has taken appropriate measures to assist hospitality workers during this time.' All groups had a mean and median response indicating at least some level of disagreement; however, the level of disagreement was greater with regard to the federal government.

No significant differences in opinions were found based on race, however, this may be due to lack of diversity within the sample. Differences were found regarding women and men's opinions of their employer's response identifying a significantly more negative opinion by men. These findings are an interesting result due to additional findings which indicated men have overall fared better than women during business shutdowns. Tipped workers had a mean response indicating a more negative opinion of employers, local, and federal government compared to hourly and salaried workers. The difference in opinion between tipped and salaried workers was significant regarding employer response, an unsurprising finding considering salaried workers were more likely to remain employed and to still receive pay. Finally, tipped

workers had a significantly more negative opinion of the local government than hourly workers. It is worth noting, again, that all mean and median responses regarding opinions of the local government were less than 3, indicating that both groups disagreed with local government response, however, tipped workers disagreed significantly more.

Fourteen participants added comments regarding their frustrations with government response. Five of these participants noted additional issues regarding unemployment including means testing, which has been identified as one of many "precarity traps," preventing upward mobility (Standing 2018). One participant explained her anxiety over returning to work stating

"I don't think the world, or the government truly realize if hospitality workers are forced to return to work at 25% capacity, we will literally be working for free. We will be working 10 hours like normal and making nothing in tips. Working for \$5 an hour, unable to provide for ourselves and more important[ly] unable to collect unemployment.[...], if I don't receive these federal checks, and I go back to my restaurant at 25% capacity or even 50% capacity, I will not make enough money and I will lose everything. I'm certain of it."

The other nine comments regarding government response reflected a general disdain for government leadership and its lack of response and is possibly a reason for the high rates at which participants reported fear for the future. This fear is exemplified by one participant who stated "the appalling lack of response now shows just how ill equipped we are to handle a larger crisis (like the likely economic collapse that's coming) in a way that doesn't leave people hungry or homeless."

#### Conclusion

In the nation's top tourist destination, a "class in the making" has begun to emerge. Intensified by an ongoing pandemic, the precarity of the lives of hospitality workers and the failure of the current system to provide stability has become evident. The precariat is forced to live life on the edge of crisis but, when crisis ensues, there are no worker protections and no safety net to fall back on. It is important to note, while the COVID-19 pandemic has been the catalyst for the difficulties which have been identified by this study, these experiences are exemplary of the potentially catastrophic results which can ensue in the individual lives of the precariat at any given time as the result of an unexpected illness, accident, or, among many hospitality workers, just a few too many slow days at work. As such, these findings should not be understood as the result of a pandemic, which has simply made visible an existing social and structural problem. Rather, they should be understood as the result of a neoliberal economic and political structure which has implemented unfair wage setting practices, prevented collective bargaining, and shifted funding away from a much-needed social safety net. As these results show, such structures have led to the precaritization of many individuals, resulting low access to healthcare, increased likelihood of housing instability, food insecurity, and poor mental health

#### Limitations and Future Research

One limitation to this study is the small sample size. Many trends emerged among groups but a larger overall sample size and especially more racial and ethnic diversity within the sample are necessary to make further significant conclusions. Additionally, the method of survey dispersion likely limited access to potential participants and may be a reason for the lack of diversity within the sample as well. Individuals without an internet connection at home would

have had difficulty accessing an online survey as a result of dining room closures across many businesses which typically offer public access to Wi-Fi. Further, the regionally specific Facebook groups on which the survey was shared generally represented mostly white, middle to high income areas. Due to these limitations it is possible that actual outcomes were more negative than shown in the data including further stratification based on race, ethnicity, and gender.

Future research is certainly necessary and should consider these limitations in order to gain a more representative and robust sample. Also, because this crisis is ongoing, future research should be conducted to continue exploring how workers have fared once provisions from the CARES act have expired. Finally, because of the unique circumstances experienced by workers in Florida, including a second shutdown of bars statewide, one of the smallest weekly amounts paid by unemployment nationwide, and the exceptionally short period of time which workers can receive unemployment payments, future research would benefit from analysis of the experiences of workers in Florida compared to workers in other states in which the hospitality industry is prominent.

# APPENDIX A COVID-19 HOSPITALITY SURVEY

#### **Survey Flow**

Block: Employment (19 Questions) Standard: Household (8 Questions) Standard: Health (9 Questions)

**Standard: Social Services and Financial Relief (9 Questions)** 

**Standard: Demographics (11 Questions)** 

Page Break

**Start of Block: Employment** 

Q1 Do you consent to participate in the survey?

Yes (1)

No (3)

Skip To: End of Survey If Do you consent to participate in the survey? = No

Q2 Are you 18 years of age or older?

Yes (5)

No (6)

Skip To: End of Survey If Are you 18 years of age or older? = No

Page Break

Q3 This survey is for individuals who earn or earned the majority or all of their income in the hospitality industry in Central Florida prior to business shutdowns caused by the COVID-19 pandemic. This industry consists of employment at **theme parks**, **museums**, **convention centers**, **restaurants**, **bars**, **clubs**, **hotels**, **motels**, **fast food restaurants**, and **food trucks**.

Prior to business shut downs did you earn the majority or all of your income through tipped or hourly work in this industry?

Yes (1)

No (2)

Skip To: End of Survey If This survey is for individuals who earn or earned the majority or all of their income in the hosp... = No

Q4 In which county is this place of employment located?

Orange County (1)

Osceola County (3)

Seminole County (4)

Another county (5)

#### Skip To: End of Survey If In which county is this place of employment located? = Another county

Q3 Within which sector of the hospitality industry do you earn the majority or all of your income? If your job has been affected by COVID-19 business shutdowns, within which sector did you earn the majority of your income prior to the shutdowns?

Restaurant/Food service- Stand alone business or food truck (1)

Restaraunt/Food Service- Theme Park (2)

Restaurant/Food Service- Hotel/Motel (3)

Bar/Club- Stand alone business (4)

Bar/Club- Theme park (5)

Bar/Club- Hotel/Motel (6)

Theme Park (7)

Hotel/Motel or other lodging (8)

Convention Center (9)

Museum (10)

#### Display This Question:

If Within which sector of the hospitality industry do you earn the majority or all of your income? I... = Restaurant/Food service- Stand alone business or food truck

Or Within which sector of the hospitality industry do you earn the majority or all of your income? I... = Restaraunt/Food Service- Theme Park

Or Within which sector of the hospitality industry do you earn the majority or all of your income? I... = Restaurant/Food Service- Hotel/Motel

Q4 Which of the following best describes your main job position? If you have been laid off or furloughed due to COVID-19 business shutdowns, please select the position in which you were previously working.

Server (1)
Bartender (2)
Kitchen Staff (3)
Server Assistant/Barback (4)
Food Runner (5)
Host/Hostess (6)
Cashier (7)
Other (8)

Display This Question:

If Within which sector of the hospitality industry do you earn the majority or all of your income? I... = Bar/Club- Stand alone business

Or Within which sector of the hospitality industry do you earn the majority or all of your income? I... = Bar/Club- Theme park

Or Within which sector of the hospitality industry do you earn the majority or all of your income? I... = Bar/Club- Hotel/Motel

Q5 Which of the following best describes your main job position? If you have been laid off or furloughed due to COVID-19 business shutdowns please select the position in which you were previously employed.

Bartender (1)

Security (2)

Entertainer (3)

Barback (4)

Promoter (5)

Other (6) \_\_\_\_\_

Display This Question:

If Within which sector of the hospitality industry do you earn the majority or all of your income? I... = Theme Park

Q6 Which of the following best describes your main job position? If you have been laid off or furloughed due to COVID-19 business shutdowns please select the position in which you were previously employed.

Ride attendant (1)

Guest Services Representative (2)

Parking Attendant (3)

Cashier/Kiosk Attendant (4)

Retail Sales Associate (5)

Kitchen/Food Prep Staff (6)

Other (7) \_\_\_\_\_

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If Within which sector of the hospitality industry do you earn the majority or all of your income? I... = Hotel/Motel or other lodging

Q/ Which of the following best describes your main job position? If you have been laid off or
furloughed due to COVID-19 business shutdowns please select the position in which you were
previously employed.
Housekeeper (1)

Service Desk (2)

Concierge (3)

Maintenance Engineer (4)

Other (5) \_\_\_\_\_

### Display This Question:

If Within which sector of the hospitality industry do you earn the majority or all of your income? I... = Convention Center

Q8 Which of the following best describes your job position? If you have been laid off or furloughed due to COVID-19 business shutdowns please select the position in which you were previously employed.

Parking Attendant (1)

Set-up Worker (2)

Bus Driver (3)

Housekeeper (4)

Service Desk (5)

Security (6)

Convention Assistant (7)

Other (8) \_\_\_\_\_

O9 Before COVID-19 related business shutdowns, how was the majority of your income earned?

Tips (1)

Hourly Wages (2)

Salary (3)

Other (4)

Q13 Before COVID 19 related business shutdowns,	what wa	as your	personal	average	monthly
income (after taxes)?					

Less than \$500 (1)

\$500-\$1000 (2)

\$1001-\$1500 (3)

\$1501-\$2000 (4)

\$2001-\$2500 (5)

\$2501-\$3000 (6)

\$3001-\$3500 (7)

Over \$3500 (8)

Q117 Has your employment status at the job which provides all or most of your income changed since COVID-19 business shutdowns?

No changes, I am still working. (1)

I have been officially laid off. (2)

I have been officially furloughed, (3)

I am still employed but have been unable to work due to business closures. (4)

#### Display This Question:

If Has your employment status at the job which provides all or most of your income changed since COV... = No changes, I am still working.

Q15 Have your hours been reduced since COVID-19 related business shutdowns?

Yes (1)

No (2)

#### Display This Question:

If Has your employment status at the job which provides all or most of your income changed since COV... = I have been officially laid off.

Or Has your employment status at the job which provides all or most of your income changed since COV... = I have been officially furloughed,

Or Has your employment status at the job which provides all or most of your income changed since COV... = I am still employed but have been unable to work due to business closures.

Q16 Have you received pay from your employer since being laid off, furloughed, or unable to work (not including pay for hours worked prior to closures)?

Yes (1)

No (2)

# Display This Question:

If Have you received pay from your employer since being laid off, furloughed, or unable to work (not... = Yes

Q17 For how long have you received pay since being laid off or furloughed?  1-2 weeks (1)  3-4 weeks (2)  5-6 weeks (3)  7-8 weeks (4)  More than 8 weeks (5)
Q121 Have you begun new employment in any industry since COVID-19 business shutdowns?  Yes (1)  No (3)
Q18 Currently, what is your personal expected monthly income (after taxes)? Only include income paid by an employer.  Less than \$500 (1) \$500-\$1000 (2) \$1001-\$1500 (3) \$1501-\$2000 (4) \$2001-\$2500 (5) \$2501-\$3000 (6) \$3001-\$3500 (7) More than \$3500 (8)  End of Block: Employment
Start of Block: Household
Q19 What is your housing status?  Own a house (1)  Own a condo (2)  Rent a house (name on the lease) (3)  Rent an apartment, condo, or room (name is on the lease) (4)  Stay with friends or family (10)  Staying in a Hotel/Motel (7)  Currently homeless (5)  Other (12)

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*If What is your housing status? = Currently homeless* 

Q20 Have you become homeless because of problems related to COVID-19?

Yes (1)

No (2)

## Display This Question:

If What is your housing status? != Currently homeless

And What is your housing status? != Stay with friends or family

Q24 Do you live with roommates who contribute to household expenses?

Yes (1)

No (2)

## Display This Question:

If Do you live with roommates who contribute to household expenses? = Yes

Q26 What percentage of your household expenses are you responsible for?

Less than 25% (1)

25%-50% (2)

51%-75% (3)

76%-100% (4)

## Display This Question:

If Do you live with roommates who contribute to household expenses? = Yes

Q27 Are a portion of the household expenses, which you are personally responsible for, paid by a parent or other guardian?

Yes (1)

No (2)

Q31 Have you had to forgo the payment of your rent or mortgage since COVID-19 shutdowns?

Yes (1)

No (2)

Q32 SINCE COVID-19 business shutdowns, have you been given extended time, that you are aware of, to make rent or mortgage payments or have you been provided a discounted rate?

Yes (1)

No (2)

N/A (3)

Q34 For each statement, select the level of agreement which best describes your current financial situation.

	Strongly disagree (9)	Disagree (10)	Somewhat disagree (11)	Neither agree nor disagree (12)	Somewhat agree (13)	Agree (14)	Strongly agree (15)
I am sure I will be able to pay my utilities including gas, water, and electric next month. (2)							
I worry that I will have to pay household expenses through means such as credit cards or loans from family or friends. (3)							
If I needed to, I could borrow money from family or friends to cover household expenses. (4)							
I fear that I will be unable to pay backlogged rent, utility or other essential payments after businesses resume. (5)							

End of Block: Household
Start of Block: Health
Q36 Do you currently have health insurance coverage? Or did you have health insurance coverage prior to COVID-19 business shutdowns?  Yes (1) No (2)
Display This Question:
If Do you currently have health insurance coverage? Or did you have health insurance coverage prior = Yes
Q37 Through which of the following do you receive health insurance coverage?  Medicare (1)  Medicaid (2)  Employer in the hospitality industry (3)  Employer outside of the hospitality industry (4)  Individual plan (6)  Spouse or parent's plan (5)  Other (7)
Display This Question:
If Through which of the following do you receive health insurance coverage? = Employer the hospitality industry
Q40 Has your health insurance been discontinued due to layoffs of furlough caused by COVID 19 business shut downs?  Yes (1) No (2)
Q39 Do you have any chronic health conditions that have gone untreated for reasons related to COVID-19 business shutdowns?  Yes (1)  No (2)  N/A (3)

expenses? Select all that apply.
Acquiring medications (1)
A treatment such as a surgery or another procedure (2)
A medical device or medical equipment (3)
A diagnostic test (4)
An appointment with a doctor (5)
Other (6)
Q48 How often have you been able to afford healthy balanced meals since COVID-19 business
shutdowns?
Always (1)
Most of the time (2)
About half the time (3)
Sometimes (4)
Never (5)
Q112 Since COVID-19 business shutdowns how often have you had to skip meals or cut the size
of your meals because there was not enough money for food?
Always (1)
Most of the time (2)
About half the time (3)
Sometimes (4)
Never (5)
Display This Question:
If Have you begun new employment in any industry since COVID-19 business shutdowns? = Yes
Or Has your employment status at the job which provides all or most of your income changed since $COV = No$ changes, $I$ am still working.
Q118 Has working during the COVID-19 pandemic made you fearful for your health or the
health of other members of your household?
Always (9)
Most of the time (10)
About half the time (11)
Sometimes (12) Never (13)
INCVCI (IJ)

Q46 Since COVID-19 business shutdowns, have you experienced any of the following more than usual? (Check all that apply)

Anxiety (1)

Depression (2)

Fear about the future (3)

Feelings of lonliness (4)

Arguments with family members or close friends (5)

**End of Block: Health** 

Start of Block: Social Services and Financial Relief

Q54 Since COVID-19 business shutdowns, have you applied for state unemployment assistance?

Yes (1)

No (2)

## Display This Question:

If Since COVID-19 business shutdowns, have you applied for state unemployment assistance? = No

Q55 Why haven't you applied for unemployment assistance? Select all that apply.

I am still employed (1)

I do not feel that I need it (2)

I feel like others are in need more than myself (3)

I do not understand the process or do not have the information needed to apply (4)

I do not want to receive a "handout" (5)

Haven't gotten around to it yet but plan to soon (6)

The unemployment website was crashed or frozen (7)

Phone lines at the unemployment office were busy for an hour or more (8)

Other (Please specify) (9) \_\_\_

### Display This Question:

If Since COVID-19 business shutdowns, have you applied for state unemployment assistance? = Yes

Q117 Did any of the following make it difficult to apply for unemployment? Select all that apply.

Website was crashed or frozen (1)

Phone lines at the unemployment office were busy for an hour or more (2)

It was difficult to gather the information needed (3)

It was difficult to figure out how to apply (4)

I had no difficulties (5)

Display This Question: If Since COVID-19 business shutdowns, have you applied for state unemployment assistance? = YesQ56 Have you begun receiving state unemployment benefits? Yes (1) No, but I have been approved (2) No, I have not yet been approved (3) Other (Please specify) (4) Q114 Have you received a federal stimulus check? Yes (1) No (3) Q58 Have you been approved to receive any of the following types of government assistance since COVID-19 business shutdowns? Select all that apply. State or federal housing assistance (1) Medicaid (2) SNAP (Food Stamps) (3) TANF- Temporary assistance for needy families (4) WIC- Supplemental nutrition program for women, infants, or children (5) Other (Please specify) (6) I do not receive any of these forms of assistance (7) Q123 Since COVID-19 business shutdowns have you had to rely on money given or loaned from family or friends in order to pay for necessities? Yes (1) No (3) Q60 Since COVID-19 business shutdowns, have you received funds or been approved to receive funds from any of the following? (Select all that apply) Hospitlaity industry specific organizations such as The Bartenders Guild, Restaurant Workers Community Foundation, etc. (1) Local community organizations such as the United Way, United Against Poverty, etc. (2) National non-profit organizations such as the One Fair Wage Campaign, The Salvation Army, the Coronavirus Relief fund, etc. (3) A religious organization (4) None of these (5)

Q61 Please select the best option for each of the following statements.

	Strongly disagree (8)	Disagree (9)	Somewhat disagree (10)	Neither agree nor disagree (11)	Somewhat agree (12)	Agree (13)	Strongly agree (14)
I believe that my employer(s) has provided for their employees to the best of their ability (1)							
I believe that the local government has taken appropriate measures to assist hospitality workers during business shutdowns. (2)							
I believe that the federal government has taken appropriate measures to assist hospitality workers during business shutdowns. (3)							
I fear that my employer will no longer be in business when regular operations are allowed to resume. (4)							
I believe that my employer has adequately communicated with myself and other employees about what to expect regarding layoffs, furloughs, pay/benefits, etc. (5)							

**Start of Block: Demographics** 

Q62 Just a few demographic questions, and the survey will be complete.

Q63 What is your age?

\_\_\_\_\_\_

Q64 What sex were you assigned at birth (For example, on your birth certificate)?

Male (1)

Female (2)

Intersex (3)

Prefer not to answer (4)

Q119 What is your current gender?

Woman (1)

Man (2)

Transgender (3)

A gender not listed here (4)

Prefer not to answer (5)

Q114 Are you a U.S. citizen?

Yes, born in the United States (1)

Yes, born in Puerto Rico, Guam, the U.S. Virgin Islands, or Northern Marianas (2)

Yes, born abroad of U.S. citizen parent or parents (3)

Yes, U.S. citizen by naturalization (4)

No, not a U.S. citizen (5)

Prefer not to answer (6)

Q65 What is your marital status?

Single (never married) (1)

Married (2)

Cohabitating (3)

Widowed (4)

Divorced (5)

Separated (6)

Q66 Are you of Hispanic, Latino, or Spanish origin?
Yes (1)
No (2)
Q67 How would you describe yourself? Select all that apply.
American Indian or Alaska Native (1)
Asian (2)
Black or African American (3)
Native Hawaiian or other Pacific Islander (4)
White (5)
Other (6)
Q69 What is the highest degree or level of school you have completed?
Less than a high school diploma (1)
High school degree or equivalent (2)
Some college, no degree (3)
Associates degree (4)
Bachelor's degree (5) Master's degree (6)
Doctorate (7)
Trade school or other certification (8)
Trade school of other certification (6)
Q70 If there is anything else you think that is important for us to know about the impact of the COVID 19 pandemic on hospitality workers, please write it here:
Q121
And if you know of others the work/worked in the hospitality industry in Central Florida, please share this survey link. Thank you!
http://ucf.qualtrics.com/jfe/form/SV_el01AZS5ELpv6zr
End of Block: Demographics

# APPENDIX B IRB APPROVAL



UNIVERSITY OF CENTRAL FLORIDA

Institutional Review Board

FWA00000351 IRB00001138, IRB00012110 Office of Research 12201 Research Parkway Orlando, FL 32826-3246

## EXEMPTION DETERMINATION

May 4, 2020

Dear Caroline Austin:

On 5/4/2020, the IRB determined the following submission to be human subjects research that is exempt from regulation:

Type of Review:	Initial Study
Title:	The Impact of COVID-19 on Hospitality Workers
Investigator:	Caroline Austin
IRB ID:	STUDY00001712
Funding:	None
Grant ID:	None
Documents Reviewed:	<ul> <li>HRP-251 - FORM - Faculty Advisor Review.docx.</li> </ul>
	Category: Faculty Research Approval;
	<ul> <li>COVID-19_Hospitality_Survey_3.docx, Category:</li> </ul>
	Survey / Questionnaire;
	<ul> <li>Upadate IRB Austin 1712 HRP-255 - FORM -</li> </ul>
	Request for Exemption .docx, Category: IRB Protocol;
	Update IRB Austin 1712 HRP-254-FORM
	Explanation of Research.pdf, Category: Consent Form;
	Update Recruitment Email.docx, Category:
	Recruitment Materials;

This determination applies only to the activities described in the IRB submission and does not apply should any changes be made. If changes are made, and there are questions about whether these changes affect the exempt status of the human research, please submit a modification request to the IRB. Guidance on submitting Modifications and Administrative Check-in are detailed in the Investigator Manual (HRP-103), which can be found by navigating to the IRB Library within the IRB system. When you have completed your research, please submit a Study Closure request so that IRB records will be accurate.

If you have any questions, please contact the UCF IRB at 407-823-2901 or irb@ucf.edu. Please include your project title and IRB number in all correspondence with this office.

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