

**Findings from the Understanding Coronavirus in America Tracking Study**

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**U.S. Pandemic Misery Index Tracks COVID-19 Hardships**

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**KEY FINDINGS**

- » 80% of U.S. adults faced at least one serious COVID-19-related hardship between April 2020 and March 2021, including 48% who experienced financial insecurity, 29% who faced food insecurity, and 18% who missed at least one rent or mortgage payment.
- » The prevalence of U.S. adults experiencing some kind of pandemic hardship has declined 22 percentage points, from 50% in April 2020 to 28% by the end of March 2021.
- » Almost 9 in 10 Latinos (89%) have faced at least one serious hardship during the pandemic, along with 86% of Black people, 80% of Asians, and 76% of white people.

From high stress to food insecurity to losing a job, 8 in 10 U.S. residents have experienced at least one serious economic, psychological, or health-related hardship since April 2020, according to USC Dornsife’s new Pandemic Misery Index. Developed by the Dornsife Center for Economic and Social Research, the index draws on data from the Understanding Coronavirus in America Study, the only nationally representative survey continuously fielded since the start of the pandemic. The index was designed to quantify the serious hardships people have experienced over the course of the pandemic. It reveals the unequal distribution of those experiences across the U.S. adult population. Almost half of U.S. adults (48%) in the

survey reported financial insecurity at some point since April 2020, with 29% experiencing food insecurity, and 18% missing one or more rent or mortgage payments. More than a third reported symptoms of high stress (37%), moderate to severe psychological distress (36%), and/or COVID-based discrimination (37%). One-third (33%) reported being placed in quarantine. The new index is a single measure of the different hardships each person endured.

In April 2020, as the U.S. economy stumbled and unemployment reached double digits, 50% of U.S. residents reported experiencing some kind of serious economic, psychological, or health-related hardship. Since then, the prevalence of these hardships in a given

month has declined 22 percentage points to 28% in late March 2021. Some of the biggest dips in reported hardships occurred in the share of people reporting financial insecurity, food insecurity, psychological distress, COVID-based discrimination, and being placed in isolation/quarantine.

The burden of COVID-related hardship falls unequally across the U.S. population. Almost 9 in 10 Latinos (89%) have faced at least one serious hardship during the pandemic, compared to 86% of Black people, 80% of Asians, and 76% of white people. While the percentage of people experiencing a serious hardship has declined for all races/ethnicities, the share of Latino and Black people facing hardships remains much higher.

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## Few Unscathed by Pandemic

With more than an estimated 30 million people infected and 580,000 dead as of mid May 2021, the United States has been among the nations hardest hit by the COVID-19 pandemic. To increase understanding of the many hardships U.S. residents have faced over the course of the pandemic, researchers at the USC Dornsife Center for Economic and Social Research developed the Pandemic Misery Index. The index draws on data from the Understanding Coronavirus in America Study, an ongoing nationally representative internet-based panel survey of more than 6,000 people aged 18 and older (see Data Source). The index includes nine measures of serious hardship: financial insecurity, food insecurity, moderate/severe psychological distress, high stress, job loss since March 2020, COVID-based discrimination, missed a housing payment, isolation/quarantine, and diagnosed or think infected with COVID (see Hardship Definitions).

Since April 2020, 80% of U.S. adults have experienced at least one serious COVID-related economic, psychological, or health hardship, including 48% who experienced financial insecurity, 29% who faced food insecurity, and 18% who missed a housing payment (see Figure 1).

## Pandemic Distress Declines Over Time

The prevalence of U.S. adults experiencing some kind of economic, psychological, or health-related hardship has declined 22 percentage points over the course of the pandemic, from 50% in April 2020 to 28% in March

2021. Some of the biggest declines in reported hardships occurred in financial insecurity, food insecurity, psychological distress, reports of

COVID-based discrimination, and being placed in isolation/quarantine, according to the index.

### Hardship Definitions

**Diagnosed/Think Infected with COVID:** Reports they were diagnosed with COVID or thinks they have been infected with COVID (regardless of diagnosis).

**Experienced COVID-Based Discrimination:** Since the last survey, reports receiving poorer service, being threatened or harassed, being treated with less courtesy and respect, and/or had people act afraid due to other thinking they might have COVID.

**Financial Insecurity:** Certainly or probably cannot come up with \$2,000 or cannot afford a \$400 emergency expense.

**Food Insecurity:** In last 7 days, worried about running out of food, ate less than they should, or did not eat due to lack of money or other resources.

**High Stress:** Experiencing at least one symptom of stress fairly or very often.

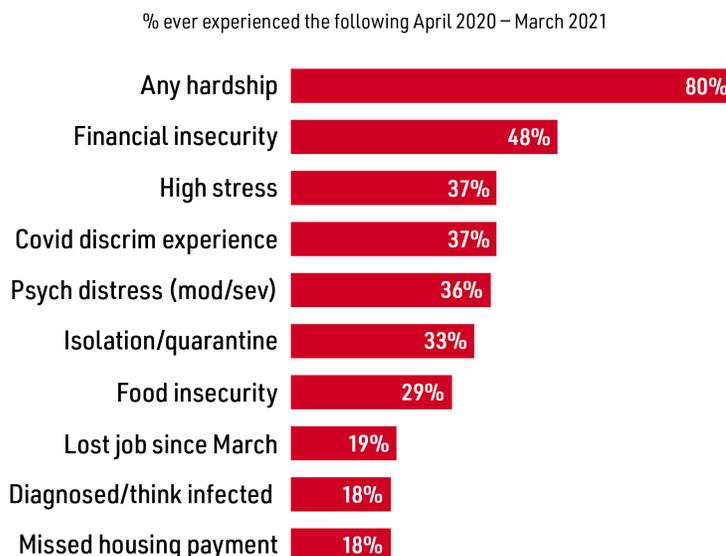
**Job Loss Since March 2020:** When a person was employed in March 2020, indicates that they are currently unemployed.

**Missed Housing Payment:** Missed/delayed a rent or mortgage payment in the past month.

**Psychological Distress (moderate/severe):** Score of 6 or higher on Patient Health Questionnaire-4 screening for anxiety/depression symptoms.

**Put in Isolation/Quarantine:** Placed in isolation or quarantine in the last 7 days.

**Figure 1: Share of Adults Experiencing One or More Serious Hardships During the Pandemic**



Source: USC Dornsife Center for Economic and Social Research – Understanding Coronavirus in America Tracking Study, April 2020 through March 2021.

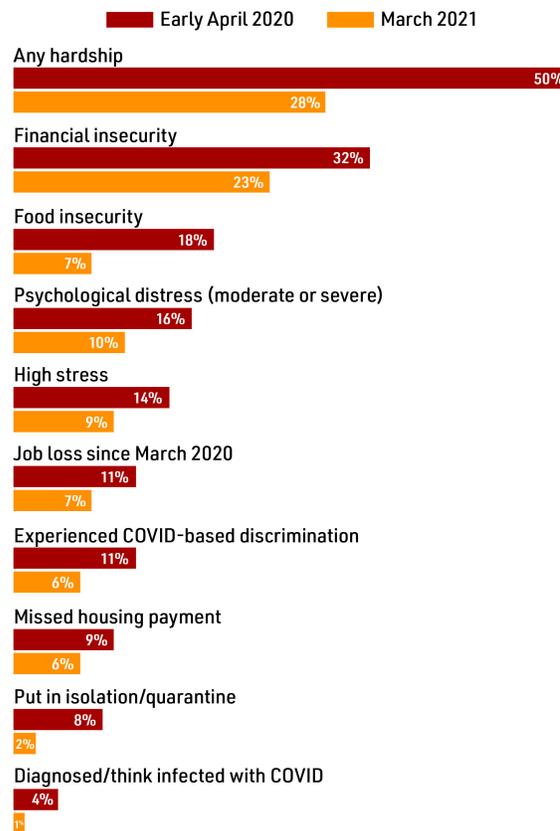
For example, the share of adults facing food insecurity dropped from 18% in April 2020 to 7% in March 2021. Similarly, the percentage of adults experiencing moderate to severe psychological distress declined from 16% in April 2020 to 10% in March 2021 (see Figure 2).

### Unequal Hardship

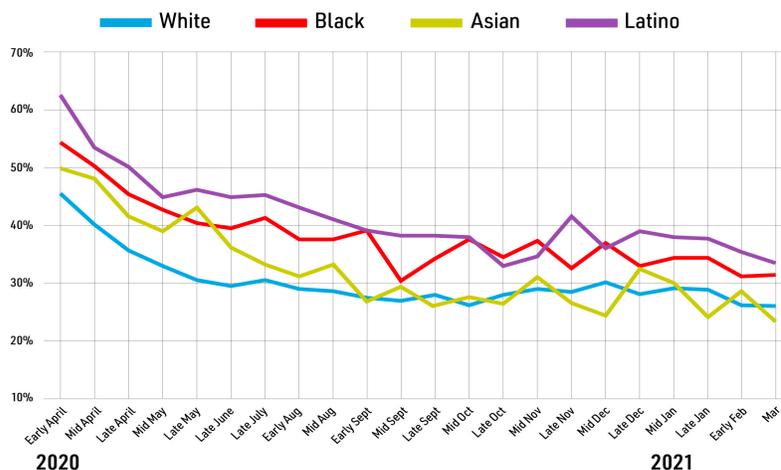
The pandemic has worsened racial and ethnic disparities in health and financial security. A year into the pandemic, these racial and ethnic disparities remain largely unchanged. While most U.S. adults have suffered in some way as a result of the pandemic, the Pandemic Misery Index reveals that Latino and Black people remain the hardest hit. Almost 9 in 10 Latinos (89%) and 86% of Black people have faced at least one serious hardship since the start of the pandemic, compared to 80% of Asians and 76% of white people.

Furthermore, despite a decline in the prevalence of hardship across racial and ethnic groups, Latino and Black people continue to face hardship at a higher rate than white and Asian people (see Figure 3). For example, 63% of Latino people reported one or more hardships compared to 46% of white people in April 2020, a 27% gap. By March 2021, the gap between Latino people and whites persisted at 24%, with 34% of Latinos and 26% of whites reporting one or more hardships. Interestingly, the disparity

**Figure 2: Change in Share of Adults, by Race and Ethnicity, Experiencing One or More Hardships**



**Figure 3: Change in Share of Adults, by Race and Ethnicity, Experiencing One or More Hardships**



Source: USC Dornsife Center for Economic and Social Research – Understanding Coronavirus in America Tracking Study, April 2020 through March 2021.

between Asians and whites has largely disappeared over the course of the pandemic due to a marked decline in the prevalence of hardship among Asians. While 50% of Asians reported one or more hardships in April 2020, 23% reported a hardship in March 2021.

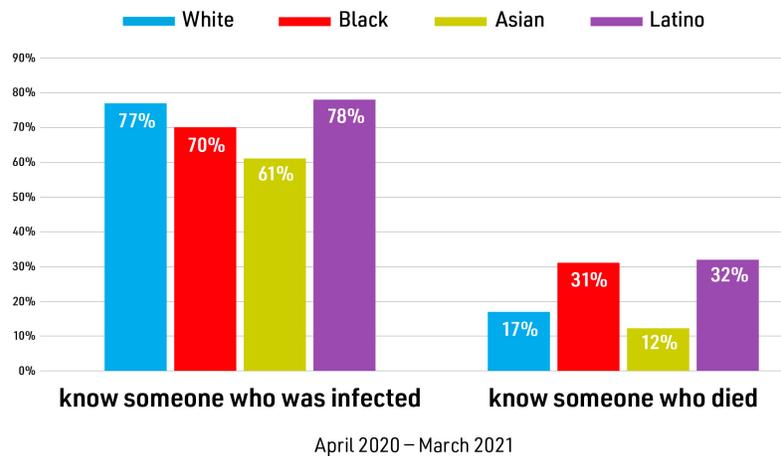
Asians were much less likely than people of other races and ethnicities to report a COVID infection themselves or in their social circle. Since April 2020, 61% of Asians reported knowing at least one person infected with COVID-19, compared to 78% of Latinos, 77% of whites, and 70% of Blacks (see Figure 4). Nonetheless, Asians have experienced COVID-based discrimination, or mistreatment due to others thinking they might be infected with COVID, at a higher rate than other racial or ethnic groups.

The survey also identified large racial and ethnic disparities in the share of U.S. adults who have suffered the loss of someone to COVID-19. Blacks and Latinos are nearly twice as likely as whites and nearly three times as likely as Asians to report a friend or family member dying due to COVID-19 since April 2020.

## Implications

While the share of U.S. adults experiencing serious hardships has declined markedly—from 5 in 10 during the early days of the pandemic to slightly less than 3 in 10 in late March 2021—many continue to face serious economic, psychological, and health-related distress. Despite unprecedented economic stimulus

**Figure 4: Share of Adults, by Race and Ethnicity, Who Know Someone Who Was Infected with COVID or Died From It**



Source: USC Dornsife Center for Economic and Social Research – Understanding Coronavirus in America Tracking Study, April 2020 through March 2021.

and direct financial support to individuals and families, as recently as late March 2021, more than 2 in 10 U.S. adults (23%) reported experiencing financial insecurity, 7% reported food insecurity, and 6% reported missing a housing payment.

In many cases, the burden of pandemic misery is falling

disproportionately on communities of color. While the hardship gap has narrowed between whites and Asians, Latino and Black people continue to face economic, psychological, and health-related distress at higher rates and will likely face a more difficult path to recovery from the pandemic.

### DATA SOURCE

This Data Brief is based on responses to the Understanding Coronavirus in America Tracking Survey. Respondents are members of the Understanding America Study (UAS), an internet panel conducted by the Dornsife Center for Economic and Social Research (CESR) at the University of Southern California. The UAS is a probability-based online panel that is nationally representative of U.S. adults aged 18 and older. More than 6000 members of the UAS answer tracking survey questions every two weeks. Graphs from the tracking survey are updated daily online at [covid19pulse.usc.edu](https://covid19pulse.usc.edu).

Findings are based on 8,425 tracking survey participants who answered questions between April 1, 2020, and March 30, 2021. The overall margin of sampling error for the entire sample of U.S. adults is +/-1 percentage point. Margins of sampling error may be higher for the reported race/ethnicity subgroups; these are provided in the study's topline and crosstab reports.

For more information on how the survey was conducted, as well as questionnaires, data files, and topline and crosstab reports, visit CESR's COVID-19 tracking survey pages at [uasdata.usc.edu](https://uasdata.usc.edu) and [covid19pulse.usc.edu](https://covid19pulse.usc.edu)