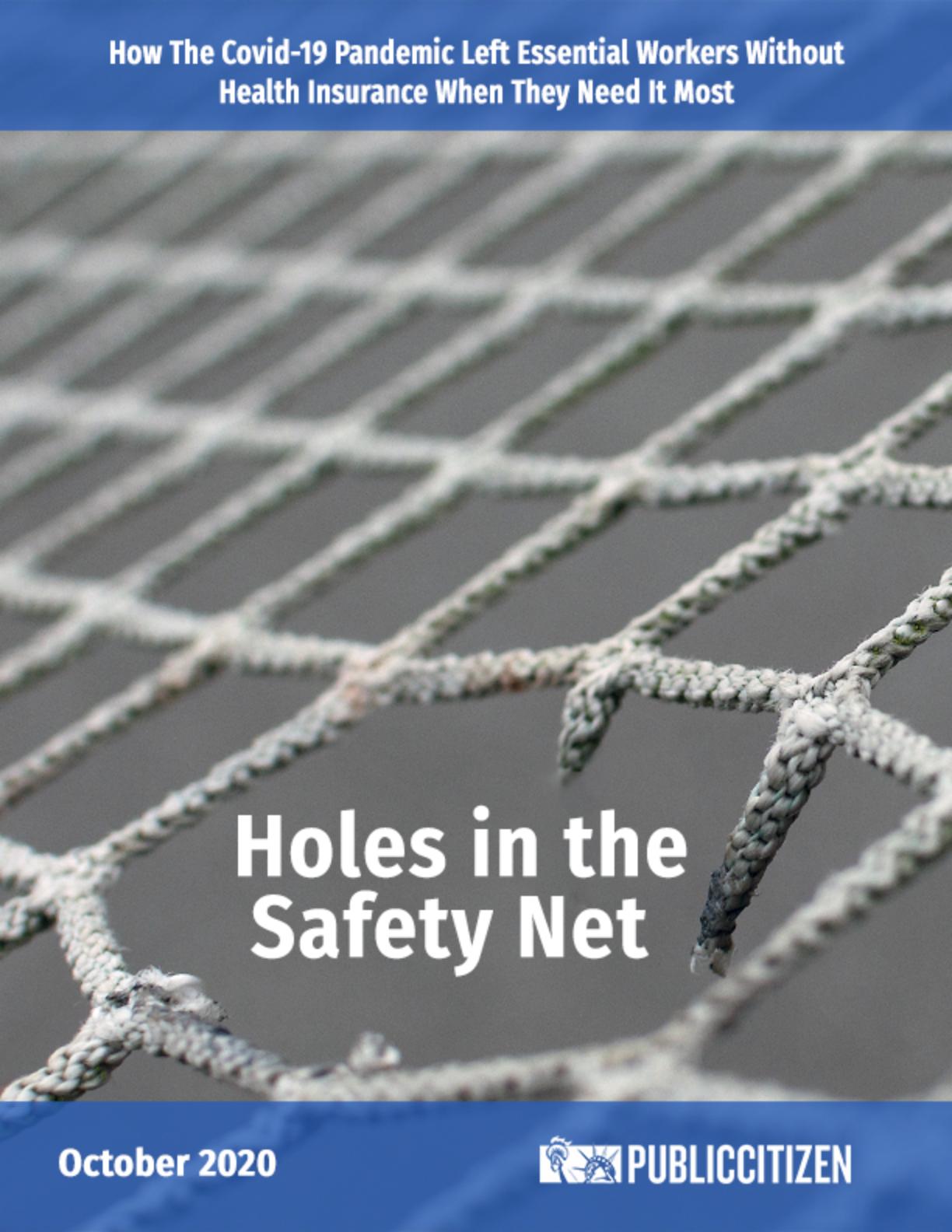


How The Covid-19 Pandemic Left Essential Workers Without
Health Insurance When They Need It Most



Holes in the Safety Net

October 2020



HOLES IN THE SAFETY NET

How the Covid-19 Pandemic Has Left Essential Workers Without Health Insurance When They Need It Most



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America's frontline workers are bearing the brunt of the COVID-19 crisis, as they have been called upon to keep the country going at this time of peril. Workers in agriculture, meat packing, construction, restaurants, grocery stores, nursing homes, and home care settings have been declared essential in various cities and states.

Even before the crisis, working conditions in many of these fields, [functioning on the backs of significant numbers of Black and Brown workers](#), included low wages, lack of adequate safety protections, and limited access to health care. The high uninsured rates in several of these industries bolster the case for Medicare for All, a health care system in which everyone would have guaranteed access to health care. Surveying this data makes matters abundantly clear: much more must be done to protect these workers.

COVID-Inflicted Harms and Uninsured Rate in Essential Industries

Industry	COVID-Inflicted Harms	Uninsured Rate
Agricultural	Reported outbreaks seen in farms across the nation with over 130,000 workers contracting the virus	More than 50%
Meat Packing	Reported outbreaks across at least 500 meatpacking plants with over 40,000 cases and 200 deaths	15.5%
Construction	Reported outbreaks all across the country, including Washington, D.C. , Texas , and North Carolina	24%
Nursing And Home Care	Tens of thousands of nursing home workers contracted coronavirus to date with over 200 deaths	12% of nursing home workers and 26% of home care workers
Restaurant	Heavily increased risk of exposure due to required close interaction with coworkers and customers	27% of cooks and 22% of servers
Grocery Store	At least 11,000 workers exposed to coronavirus	12.1%

Agricultural Workers

The COVID-19 pandemic has been especially difficult for farmworkers, as most are not able to socially distance during their work or even to quarantine in the event of exposure to COVID-19. Farms have reported outbreaks [across the country](#), which is unsurprising given that many migrant farmworkers are forced to live in close quarters, including sharing bathrooms and kitchens with other workers. More than [130,000 workers](#) have contracted the virus. Even before the pandemic, agricultural workers typically worked long hours, often in difficult circumstances. Prior to the pandemic, more than [half of farmworkers in the U.S. lacked health insurance](#), and the low wages paid to farmworkers (whose [average income](#) is less than \$18,000) led to about 1-in-4 farmworkers living below the federal poverty line. Additionally, given that [more than half of all agricultural workers](#) are undocumented immigrants, many of these essential workers are [left without effective recourse](#) to demand adequate working conditions and protections. Recent events exacerbate this situation even further, as the Trump Administration recently [implemented wage cuts](#) for temporary visa workers nationwide.

Meat Packing Workers

Likewise, meatpacking plants have also been hot spots for the virus' spread, putting meatpacking workers at an increased risk of exposure to COVID-19, undoubtedly due to workers being forced to operate in relatively close quarters without any way to distance themselves from their coworkers. Coronavirus can [linger](#) in these poorly ventilated workplaces for days, so far leading to outbreaks in more than 500 meat and poultry facilities nationwide, [infecting](#) more than 40,000 workers and causing [more than](#) 200 worker deaths. [According to a Center for Economic Policy and Research 5-year study](#), about 15.5% of meatpacking workers are uninsured, a metric further compounded by the fact that almost 13% of meatpacking workers live below the poverty line and more than 40% are in low-income families.

Construction Workers

The pandemic has hit the construction industry hard, as well. It is challenging for construction workers to adequately social distance, given the close working conditions in the industry. Construction sites across the country, including [Washington, D.C.](#), [Texas](#), and [North Carolina](#), have been found to be risky locations during the COVID-19 crisis, making construction workers' lack of adequate health insurance even more horrific. Of the 20 professions whose workers are least likely to have health insurance, a staggering [11 of them are subsets the construction industry](#). A large percentage of these workers are contract workers and not full-fledged employees, meaning employers seldom provide health insurance or other benefits, creating a situation even more disastrous during the current crisis.

Nursing Home and Home Care Workers

Nursing homes have been [especially ravaged](#) by the COVID-19 crisis, as tens of thousands of [nursing home workers have contracted the virus](#) and more than 200 have died thus far. Nursing homes [frequently report shortages](#) of much needed protective equipment. The health care

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provisions for these workers were lacking even before the pandemic, with [12% of all nursing home workers](#) uninsured.

Home care workers, distinct from nursing home employees, total 2.3 million nationwide. Given the [intimate nature of home care work](#), caregivers are generally unable to effectively social distance. Home care workers often lack access to affordable health care, with [26% uninsured](#) – an alarming statistic made worse by the fact that these jobs pay low wages. As a result, around 1-in-5 home care workers also report living in poverty.

Restaurant Workers

The COVID-19 pandemic also poses [a significant threat to restaurant workers](#) across the nation, as their jobs require them to constantly be in close proximity with [numerous customers and coworkers](#). Restaurant workers often lack [health insurance](#), with 27% of cooks and 22% of servers reporting they do not have insurance. Not only are employers putting these workers at risk of contracting the coronavirus without having sufficient health insurance, the pandemic has also caused the restaurant industry to suffer one of the [most severe employment impacts](#) of the crisis. Even workers who previously had health insurance are now losing their jobs and their insurance during the crisis, providing even more evidence that our country's employer-based health care system is failing [far too many](#).

Grocery Store Workers

Grocery store workers of all types are forced to deal with the [anxieties](#) of being exposed [to the public](#) on a daily basis during a national pandemic. Because of this, grocery store workers have contracted the virus at a high rate, as data shows at least [11,000 workers have been infected by or exposed to COVID-19](#). Grocery stores have [faced pressure to stay open](#), even while the health care protections for grocery store workers during the pandemic remain porous; 12.1% of these workers reported lacking health insurance, a troubling statistic highlighting [a tragic situation](#) for grocery store workers.

Conclusion

As the COVID-19 crisis continues to affect the lives of Americans all across the nation, we cannot overlook the lack of health care protections given to our essential workers. With this harsh reality, the argument for Medicare for All has never been stronger. Throughout history, these essential workers have always kept this country afloat despite overwhelmingly inequitable circumstances. It's time to show actual gratitude by passing Medicare for All to ensure our workers are protected.