

THE TATTERED SAFETY NET

HOW STATES ARE HELPING WORKING FAMILIES COPE WITH THE CHALLENGES OF THE COVID-19 PANDEMIC

A SPECIAL EDITION OF THE BEST STATES TO WORK IN AMERICA INDEX: MEDIA BRIEF



About the Best States to Work Index

In 2018, Oxfam decided it was time to survey the states across the country, and to catalog the many policies that have a dramatic effect on workers' lives. The result was the annual Best States to Work Index (BSWI), which scored the states, and ranked them from best to worst. The BSWI focuses on how states have to step into the vacancies left by inadequate federal agencies, static federal policies on wages, and the continued movement toward privatization.

In 2020, as Oxfam began the research for the annual BSWI, it became clear that COVID-19 had changed the landscape for working families in the US, and around the world. Again, we watched as the federal government dragged its feet, and states stepped up to pass protections for working families. So, again, we decided to survey the states' policies, and to offer an assessment of how well (or poorly) they are doing in helping residents cope in this time of great challenge.

What is covered in this index? What's the timeframe?

The index analyzes three policy areas when ranking each state: worker protections (45 percent of a state's overall score), health care (20 percent), and unemployment support (35 percent). All data is based on policies and laws in effect between February 15, 2020 and July 1, 2020.

Why 52?

This index covers all 50 states, plus the District of Columbia (a federal district) and Puerto Rico (a territory). There are many reasons to include these two, starting with the large populations of US citizens. The workforce in DC measures roughly 800,000–larger than the total population of four states (Wyoming, Vermont, Alaska, and North Dakota). Puerto Rico has a population larger than nearly 20 states, with roughly 3.2 million inhabitants.

Each also has a significant history of laws around working conditions and compensation, as well as policies related to the COVID-19 pandemic. For example, Puerto Rico was the first US territory to issue a stay-at-home order and to close its borders to outside travel. This approach kept the positive cases low and provided an alternative model to the policies of many other states.

INTRODUCTION

When COVID-19 delivered a shattering blow to the economy in 2020, it put millions of working families at risk of illness, homelessness, and hunger. The federal government response was slow and halting. In the face of great and urgent need, many states took action to shore up safety nets and to catch working families at risk of falling, while others have failed to respond at all.^a

Oxfam has produced an annual Best States to Work index since 2018. This version of the index assesses and ranks how states are supporting residents during the pandemic.

These responses—large and small—matter. Sometimes, they can keep a family above water: in their home, with food on the table, with healthcare. For example, a moratorium on eviction means families can rest easy in their homes even when the paycheck stops; increased food assistance provides families with vital nutrition; a face mask requirement slows the spread of the virus; mandated paid sick leave means that workers can stay home when they are ill (and further slows the spread of the virus).

The index examines three dimensions, and 27 data points, that capture how states are helping working families cope—and survive:

- **Worker protections:** Are states taking proactive measures to protect workers and their communities amidst a pandemic that involves a deadly airborne virus?
- Healthcare: How are states protecting their residents' health during a pandemic, especially given the limitations of a health insurance system often linked to employment?
- **Unemployment supports:** How are states accommodating the millions who are suddenly, through no fault of their own, unemployed and without a steady income?

The table on the next page provides rankings and scores by dimension. The sections that follow explore each dimension in depth.

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^a As noted on page 1, the index covers 50 states, plus the District of Columbia (a federal district) and Puerto Rico (a territory). For simplicity, we use the word "states" in this report to cover all 52 entities.

Table 1: The Best States to Work During COVID-19						
State	Index Ranking	Overall Score	Worker Protections	Healthcare	Unemployment Supports	
Washington	1	76.41	83.3	66.3	73.3	
New Jersey	2	72.17	79.2	70.0	64.4	
California	3	72.03	91.7	70.0	47.9	
Massachusetts	4	71.66	83.3	70.0	57.6	
Connecticut	5	64.04	66.7	58.8	63.7	
New York	6	63.91	79.2	56.3	48.7	
District of Columbia	7	62.99	75.0	63.8	47.1	
Rhode Island	8	61.67	68.8	55.0	56.4	
Vermont	9	60.27	60.4	70.0	54.5	
Oregon	10	58.53	58.3	58.8	58.7	
Illinois	11	58.47	64.6	85.0	35.5	
Maryland	12	55.45	64.6	55.0	44.0	
Michigan	13	55.31	58.3	62.5	47.3	
New Mexico	14	52.60	54.2	71.3	39.9	
Delaware	15	52.43	47.9	62.5	52.5	
Maine	16	51.86	54.2	55.0	47.1	
Minnesota	17	51.03	52.1	55.0	47.4	
Colorado	18	50.77	54.2	55.0	44.0	
Pennsylvania	19	50.09	52.1	40.0	53.3	
Kentucky	20	47.53	29.2	70.0	58.3	
Puerto Rico	21	46.35	56.3	66.3	22.3	
Arizona	22	46.22	50.0	55.0	36.3	
Hawaii	23	43.33	41.7	36.3	49.5	
Virginia	24	43.29	45.8	55.0	33.3	
Ohio	25	42.82	25.0	70.0	50.2	
Louisiana	26	42.41	41.7	52.5	37.6	
Alaska	27	41.46	35.4	66.3	35.1	
Nevada	28	40.97	45.8	40.0	35.3	
New Hampshire	29	40.54	27.1	62.5	45.3	
Nebraska	30	39.86	35.4	55.0	36.9	
Arkansas	31	39.12	29.2	71.3	33.5	
Texas	32	38.14	33.3	40.0	43.3	
Kansas	33	38.05	35.4	40.0	40.3	
lowa	34	38.01	25.0	55.0	45.0	
Montana	35	37.98	27.1	48.8	45.8	
West Virginia	36	37.70	31.3	41.3	44.0	
North Dakota	37	36.82	31.3	43.8	40.0	
North Carolina	38	35.99	41.7	43.8	24.3	
Wisconsin	39	35.87	31.3	32.5	43.7	
Indiana	40	33.84	29.2	40.0	36.3	
Florida	41	32.72	45.8	26.3	19.6	
Oklahoma	42	31.71	18.8	47.5	39.3	
Idaho	43	29.84	20.8	62.5	22.7	
Tennessee	44	29.42	29.2	25.0	32.3	
Utah	45	29.36	20.8	62.5	21.4	
South Carolina	46	27.76	29.2	25.0	27.5	
South Dakota	47	25.82	16.7	33.8	33.0	
Mississippi	48	25.48	12.5	43.8	31.7	
Wyoming	49	24.14	16.7	40.0	24.7	
Georgia	50	23.08	12.5	28.8	33.4	
Missouri	51	22.08	22.9	25.0	19.3	
Alabama	52	17.76	16.7	25.0	15.0	
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HOW COVID-19 EXPOSED THE HARD TRUTH ABOUT WORKING IN AMERICA

To be clear, the pandemic has exacerbated challenges facing low-wage working families in the US—but it did not create them. Rather, it has burned off the fog that was masking the ugly reality of deep, structural problems faced by millions of working families.

Over the past few decades, as corporations and extremely wealthy individuals have exerted ever greater pressure on the federal government, worker power has declined, and their voices have been ignored. The result has been deepening inequality, and declining compensation and conditions for low-wage workers. Due to stagnant wages, increased costs of living, and privatized healthcare, millions of people live, literally, paycheck to paycheck, with little to no savings to provide a cushion in difficult times. Workers increasingly lack workplace protections and resources, while they juggle caregiving and unpredictable schedules.

In addition, the pandemic is having a disproportionate impact on women, people of color, and immigrants and refugees. Their unemployment numbers continue to soar past overall rates. And, as schools remain closed or remote, working parents (especially mothers and single mothers) are being compelled to choose between childcare and employment.¹

"Essential" workers are now more visible than ever, as our economy relies on them to keep the trains running and stores stocked with food; but neither the federal nor state government is doing enough to protect, compensate, and elevate the voices of these workers. Rather than calling them "heroes," we need to make sure they are treated with the dignity, and support, that is their due as people who do vital work, every day.

Full data and the online interactive map

Please refer to the Oxfam website for a full interactive map of the index data:

www.oxfamamerica.org/covidmap

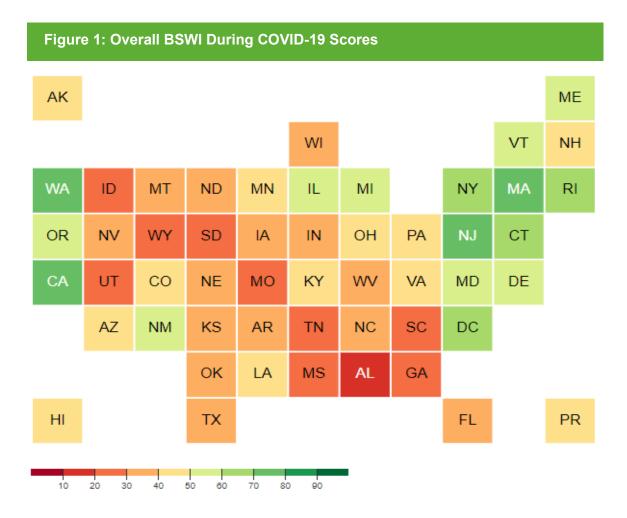
At this location, you can also find the full database with scores on each element, as well as the full report with explanations of methodology.

WHAT DOES THE INDEX TELL US?

While the index is a complex database with many data points and weighting formulas, at its core is a simple question: How is each state helping working families manage during the COVID-19 pandemic?

For those still working, are they protected and safe on the job? For those who have lost their job, are they able to collect unemployment and maintain healthcare coverage?

Oxfam believes that the state scores reflect daily reality for millions of workers; seemingly abstract ratings translate into income, protections, and rights.



TRENDS ACROSS THE COUNTRY

The index reveals several illuminating trends and patterns across the states:

 States across the US have responded in very different ways to COVID-19. Scores range from 17.76 (Alabama) to 76.41 (Washington).

These scores translate into vital policies. Alabama has not implemented a moratorium on evictions or utilities shut off; has not expanded telehealth services or Medicaid access; has not mandated paid sick or family leave; and has not established requirements for Personal Protective Equipment (PPE) on the job.

Washington has done every one of these.

- Unemployment supports vary dramatically by state. The maximum amount of weekly unemployment benefits in each state ranges from \$190 (Puerto Rico) to \$823 (Massachusetts). As millions abruptly lost their jobs due to the pandemic, these benefits became a lifeline for working families that had built their lives around steady incomes. The difference between \$760 a month (\$190xfour) and \$3,292 (\$823xfour) is huge, and translates into the ability to pay standing bills—or not.
- Scores have little correlation to COVID-19 infection rates. While some of the states at the top of the index did see early, and elevated, rates of infection (Washington, California, Massachusetts), it's unlikely that infection rates alone led them to take action. In fact, these states have consistently ranked at the top in previous BSWI's and are known for progressive leaders who seek to protect working families.

Moreover, as infection rates surged in July, the pandemic rolled in full force into states that score poorly in the index (Mississippi, Georgia, Missouri, Florida); and still these states did little to enact new protections.

Regions show distinct patterns—to a point. While states within the four Census
regions tend to score close to each other (for example, states in the Northeast score
much higher than states in the South), several bordering states stand in marked

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^b Some states offer extra benefits based on the number of dependents supported by the worker; the money amounts here are for an individual without dependents. The amounts do not include the extra \$600 per week in federal assistance provided by the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which ceased at the end of July. For the complex equation by which we score states on unemployment coverage (which factors in minimum wage and cost of living), please refer to the full report on the Oxfam website.

- contrast to each other. For example, Washington (No. 1) is next to Idaho (No. 43); California (No. 3) is next to Utah (No. 45).
- No state comes close to a perfect score. All the overall scores are below 80; the No. 1 state has a score of 76.41. In other words, all the states—even those with the highest scores—have room for improvement. Washington does not offer protection against retaliation, or childcare for essential workers; it does not mandate waived cost sharing for COVID-19 treatment; and it does not offer a rent grace period.
- Puerto Rico is in the top half, despite deep historic challenges. The island has faced a series of natural disasters (from Hurricane Maria in 2017 to earthquakes in 2019 to a drought in 2020), and drastic fiscal crises; it has the highest rate of poverty in the US (over 40 percent), and the third highest rate of unemployment. Despite these problems, it has still managed to pass laws that protect working families, including paid sick and family leave, and a moratorium on utilities shut off.
- Only one state—California—provides funds to unemployed workers who lack proper documentation to work in the US. Even though roughly 3 percent of the US population is undocumented, and 7.6 million of them are working (many on the frontlines of the food system), federal and state systems do not recognize them (despite the fact that they pay into these systems with each paycheck).² When undocumented workers lose their jobs, they are ineligible for unemployment benefits.^c
- While preemption is important, it is not included in this index. Many state legislatures have the prerogative to overturn local mandates; the regular BSWI includes it as a data point because some states use it to overturn local minimum wage increases.
 - It has become relevant in the face of COVID-19 because some governors are using it to overturn local mask mandates (most notably when Georgia's governor, Brian Kemp, sued Atlanta's mayor over the city's mask mandate).³
- State rankings in the COVID-19 edition skew closely to the 2019 BSWI. The top ten include Washington, California, Massachusetts, Connecticut, New York, the District of Columbia, Rhode Island, Vermont, and Oregon. The bottom ten in both include Alabama, Georgia, Mississippi, South Carolina, Tennessee, and Idaho.

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^c This index covers laws and policies in place by July 1, 2020. Since then, Washington has created a fund for undocumented workers. (https://www.governor.wa.gov/news-media/inslee-announces-relief-funds-help-immigrants-and-agricultural-workers)

THE POLICY AREAS

DIMENSION 1: WORKER PROTECTIONS

As a deadly airborne virus, COVID-19 presented an instant challenge to workers and employers. Essential workers need robust protections. That has not come from the federal agency charged with protecting workers (the Occupational Safety and Health Administration, OSHA, which sits in the Department of Labor). OSHA was already failing to keep up with worker safety violations and workplace complaints before COVID-19. In the face of this public health challenge, it has failed to create mandatory standards to guide employers and require real worker protections.⁴

These policies fall into three areas. Underlying workplace protections include policies that existed before, such as paid sick leave, paid family leave, and protection against sexual harassment. COVID-19-era policies include protection against forced return to work, protection against retaliation, and childcare for essential workers. Community-level policies include mandates on Personal Protective Equipment (PPE) and state loans or grants for small businesses.

See the appendix for a full list of policies included.

State	Worker Protections Ranking	Worker Protections Score	State	Worker Protections Ranking	Worker Protections Score
California	1	91.7	North Carolina	25	41.7
Washington	2	83.3	Alaska	28	35.4
Massachusetts	2	83.3	Nebraska	28	35.4
New Jersey	4	79.2	Kansas	28	35.4
New York	4	79.2	Texas	31	33.3
District of Columbia	6	75	West Virginia	32	31.3
Rhode Island	7	68.8	North Dakota	32	31.3
Connecticut	8	66.7	Wisconsin	32	31.3
Illinois	9	64.6	Kentucky	35	29.2
Maryland	9	64.6	Arkansas	35	29.2
Vermont	11	60.4	Indiana	35	29.2
Oregon	12	58.3	Tennessee	35	29.2
Michigan	12	58.3	South Carolina	35	29.2
Puerto Rico	14	56.3	New Hampshire	40	27.1
New Mexico	15	54.2	Montana	40	27.1
Maine	15	54.2	Ohio	42	25
Colorado	15	54.2	lowa	42	25
Minnesota	18	52.1	Missouri	44	22.9
Pennsylvania	18	52.1	Idaho	45	20.8
Arizona	20	50	Utah	45	20.8
Delaware	21	47.9	Oklahoma	47	18.8
Virginia	22	45.8	South Dakota	48	16.7
Nevada	22	45.8	Wyoming	48	16.7
Florida	22	45.8	Alabama	48	16.7
Hawaii	25	41.7	Mississippi	51	12.5
Louisiana	25	41.7	Georgia	51	12.5

DIMENSION 2: HEALTHCARE

In the US healthcare system, coverage is largely tied to employment status. As millions abruptly lost their jobs during the first half of 2020, access to health care became a paramount problem.

This dimension of the index highlights how states, given the limitations of the country's privatized health care system, sought to support their residents (employed or not) in the face of a highly transmissible respiratory disease.

Healthcare policies range from those that predate COVID-19 (expanded Medicaid) to those directly related to the pandemic (disaggregated data, telehealth, expanded workers' compensation). Workers' compensation is especially crucial, since certain workforces have been disproportionately exposed to the virus.

Regional differences are quite stark in this dimension. States in the Northeast and West offer workers robust healthcare supports; states in the South have largely failed to expand Medicaid access, expand telehealth services, expand workers' compensation during the pandemic, or waive cost sharing for COVID-19 treatment.

See the appendix for a full list of policies included.

State	Healthcare Ranking	Healthcare Score	State	Healthcare Ranking	Healthcare Score
Illinois	1	85	Minnesota	22	55
Arkansas	2	71.3	Nebraska	22	55
New Mexico	2	71.3	Rhode Island	22	55
California	4	70	Virginia	22	55
Kentucky	4	70	Louisiana	31	52.5
Massachusetts	4	70	Montana	32	48.8
New Jersey	4	70	Oklahoma	33	47.5
Ohio	4	70	Mississippi	34	43.8
Vermont	4	70	North Carolina	34	43.8
Alaska	10	66.3	North Dakota	34	43.8
Puerto Rico	10	66.3	West Virginia	37	41.3
Washington	10	66.3	Indiana	38	40
District of Columbia	13	63.8	Kansas	38	40
Delaware	14	62.5	Nevada	38	40
ldaho	14	62.5	Pennsylvania	38	40
Michigan	14	62.5	Texas	38	40
New Hampshire	14	62.5	Wyoming	38	40
Utah	14	62.5	Hawaii	44	36.3
Connecticut	19	58.8	South Dakota	45	33.8
Oregon	19	58.8	Wisconsin	46	32.5
New York	21	56.3	Georgia	47	28.8
Arizona	22	55	Florida	48	26.3
Colorado	22	55	Alabama	49	25
lowa	22	55	Missouri	49	25
Maine	22	55	South Carolina	49	25
Maryland	22	55	Tennessee	49	25

DIMENSION 3: UNEMPLOYMENT SUPPORTS

COVID-19 has thrown millions out of work; in recent months the US unemployment rate has reached levels unseen since the Great Depression. Each unemployed worker had built a life around the income from a job: food, housing, transportation, medical care. When the income stops, so does the ability to pay the bills; the shadow of poverty—along with homelessness and hunger—now looms over millions of families.

This dimension asks how states support unemployed workers. Policies include those related to unemployment (did the state relax eligibility criteria or expand unemployment?); to those that address the needs of people suddenly without income (moratoriums on evictions or utilities shut offs).

States in the Northeast have been among the most generous in supporting unemployed workers. Connecticut is the only state to offer all three housing protections: moratoriums on evictions and utilities shut offs, and a grace period on rent. New York, New Jersey, New Hampshire, and Washington implemented two of the three housing provisions, and worked to battle the possible surge of homelessness created by the pandemic. These same states also increased food assistance.

At the bottom of the index, Alabama, Utah, Missouri, Idaho, and Florida offer no housing assistance, and have very low unemployment payments.

See the appendix for a full list of policies included.

Table 4: Unemployment Supports Score					
State	Unemploy- ment Ranking	Unemploy -ment Score	State	Unemploy- ment Ranking	Unemploy- ment Score
Washington	1	73.3	Kansas	27	40.3
New Jersey	2	64.4	North Dakota	28	40
Connecticut	3	63.7	New Mexico	29	39.9
Oregon	4	58.7	Oklahoma	30	39.3
Kentucky	5	58.3	Louisiana	31	37.6
Massachusetts	6	57.6	Nebraska	32	36.9
Rhode Island	7	56.4	Arizona	33	36.3
Vermont	8	54.5	Indiana	33	36.3
Pennsylvania	9	53.3	Illinois	35	35.5
Delaware	10	52.5	Nevada	36	35.3
Ohio	11	50.2	Alaska	37	35.1
Hawaii	12	49.5	Arkansas	38	33.5
New York	13	48.7	Georgia	39	33.4
California	14	47.9	Virginia	40	33.3
Minnesota	15	47.4	South Dakota	41	33
Michigan	16	47.3	Tennessee	42	32.3
District of Columbia	17	47.1	Mississippi	43	31.7
Maine	17	47.1	South Carolina	44	27.5
Montana	19	45.8	Wyoming	45	24.7
New Hampshire	20	45.3	North Carolina	46	24.3
lowa	21	45	Idaho	47	22.7
Maryland	22	44	Puerto Rico	48	22.3
Colorado	22	44	Utah	49	21.4
West Virginia	22	44	Florida	50	19.6
Wisconsin	25	43.7	Missouri	51	19.3
Texas	26	43.3	Alabama	52	15

DIFFERENTIAL IMPACTS ON POPULATIONS

COVID-19 has deepened inequalities on many levels, pushing many populations further into the economic and social margins. Millions who were struggling to stay afloat before the pandemic now face myriad new challenges: job loss, lack of care options, inadequate healthcare, and food insecurity.

WOMEN BEAR THE BIGGEST BURDENS

The pandemic, by abruptly closing schools and day care centers, has created a perfect storm of extra labor for women across the economic spectrum. (Women of all ages have historically borne a dramatically disproportionate share of care work.)

The index focuses on longstanding policies that aim to address challenges facing primarily women. These cover conditions at work (such as pregnancy protections and protections against sexual harassment); and conditions at home, for people doing care work (such as paid sick and family leave and state-provided childcare).

The index also considers policies that specifically support women during the pandemic. These include state-provided childcare for essential workers, and increased food assistance (the closure of schools meant the loss of food sources for up to 50 percent of public school children).⁵ A recent Brookings report noted that the households most susceptible to food insecurity during COVID-19 are those headed by single working mothers.⁶

COVID-19 IS HITTING PEOPLE OF COLOR THE HARDEST

It's vitally important to gather and report solid data about how a public health crisis is affecting various populations; and to use that data to develop strategies to help people cope. COVID-19 is having dramatically different impacts on people based on their gender, race, age, occupation, overall health, and more. The index measures whether a state mandates the disaggregation of data.

The importance of disaggregating data helps further illuminate health inequities—specifically a noted lack of access to resources such as healthy food and healthcare—that have laid the foundation for the recent staggering losses within Black and Latinx communities.⁷

WHAT DOES ALL THIS MEAN?

The index illustrates some stark facts about life for working families in the US.

- The federal government has failed working families for decades, leaving millions vulnerable when hard times strike—from personal tragedy to pandemic.
- COVID-19 has delivered the most severe blow our economy has seen in decades. It
 has shuttered countless businesses, along with schools and public institutions, and
 thrown millions out of work.
- Many families have no safety nets in place. They may find themselves suddenly without income, without healthcare, without means to pay for rent or food.
- The federal government has failed to provide adequate assistance that would allow working families to weather economic turmoil.
- States have stepped in to provide the support that the federal government has not; but these responses vary dramatically.
- These trends mean that some working families are coping, in states that offer a cushion from the fall; but many other families are suddenly on hard ground—out in the street, without healthcare or adequate means to buy food for their children.

Oxfam has long held that all work has dignity, and this has never been truer. We must treat all workers with the respect and care they deserve, and provide them with the infrastructure to live and thrive before, during, and after a global health scare.

We must continue to value the labor and dignity of poultry workers, truck drivers, grocery store workers, factory workers, service workers, medical workers, cleaning staff, teachers, and caretakers, among many, many others.

RECOMMENDATIONS

As noted, all states have significant room to enact policies that protect working families—both in reaction to COVID-19, and in general.

Below is a short list of some of the most vital policies that have the potential to improve the lives of workers and their families.

- **Improve worker protections:** Pass paid sick time and paid family and medical leave programs that cover all workers. Fund childcare for all workers
- Expand Medicaid.
- Increase unemployment payments.

Finally, it needs to be said, the federal government should be stepping up now, and in general. But it has not done so for years, leaving working families at great risk of poverty, hunger, and homelessness.

State budget shortfalls (due to the pandemic) require federal investment to allow states to take some of the recommended steps.

The federal government *must* quickly pass more relief packages that tackle the current emergency and provide support to and the unemployed.

Among the actions: Evictions must be stopped. Masks should be required at a national level. The \$600 federal unemployment supplement should continue (until unemployment rates fall below a reasonable threshold). The maximum monthly SNAP benefit should be increased by 15 percent, and the minimum should go from \$16 to \$30. OSHA must issue an emergency standard, and Congress must provide the resources and oversight to enforce it. Paid leave protections must be expanded to cover all workers, and Congress should fund pandemic premium pay for frontline workers. Federal legislation should clarify and protect workers' rights against retaliation for speaking up.

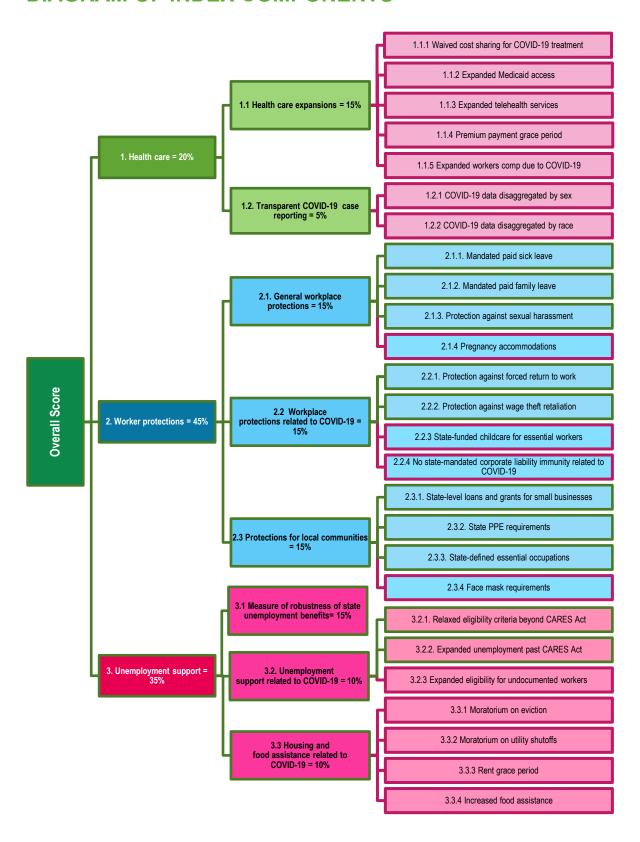
Only in building a new social contract for the 21st century will we be able to overcome the challenges of working in America that brought us to this moment. Only by heeding the call for solutions that meet the scale of our need will we transcend the great suffering that this pandemic has not only worsened—but made clearer than ever.

SOURCES

METHODOLOGY, BIBLIOGRAPHY, DATA SOURCES

Please refer to the full research report on the Oxfam website for complete information on the methodology used; on the bibliography; and on data sources.

DIAGRAM OF INDEX COMPONENTS



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NOTES

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COVER: Dozens of people wait in line at a food bank in Queens, New York in early 2020. The COVID-19 pandemic threw millions out of work, instantly ending their link to a steady income and means to pay bills. Food banks saw an alarming jump in demand as food insecurity soared. By August, 2020, 20 percent of Americans with children at home couldn't afford enough food; 12 percent of adults lived in households that didn't have enough to eat at some point in the previous week. (Wall Street Journal, August 16, 2020) Photo: Massimo Giachetti



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