



**Frontline Essential Workers at Risk in Arizona:  
The Safety, Health, and Financial Impacts of COVID-19**

**Results from the Arizona Frontline Worker Survey**

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## Executive Summary

The COVID-19 pandemic has impacted communities across the globe. While some individuals have faced job loss, others have worked on the frontlines providing essential services to ensure that our communities continue to operate, and basic needs continue to be provided for. Retail workers are one such category of essential workers who have continued to work despite the ongoing pandemic. Recognizing the need to understand the experiences and concerns, as well as impacts on the lives of these workforce members, our research team collaborated with the United Food and Commercial Workers Union (UFCW) Local 99 in Arizona to conduct a survey.

This report presents findings from this survey which was completed by 3,996 UFCW members in July 2020. Our findings reveal high levels of concern with safety measures, particularly those related to customer behaviors. Furthermore, we observed high levels of stress, anxiety, and depression among survey participants that are significantly impacting overall health. These findings also highlight the financial impacts of the COVID-19 pandemic on essential sector workers, the need for improving access to health care benefits, and the need for increased compensation for the additional risks essential workers take for the benefit of society.

### Key Findings

- 62% of frontline essential workers completing the survey agreed, or strongly agreed, that they felt safe at work during the COVID-19 pandemic.
- 54% felt that their current employer was doing enough to keep them safe.
- 18% reported being trained on the proper use of any Personal Protective Equipment (PPE) provided by their employer.
- Employees' perceptions of being safe at work and that their employers are adequately protecting them from COVID-19 exposures are driven by having access to safety trainings and regulating customer behavior.
- Barriers to employee trust include the lack of both effective management of customer behavior and enforcement when customers violate store policy.
- 55% of survey participants expected that they would be verbally threatened by an angry customer in the workplace during the COVID-19 pandemic.
- A third of all respondents indicated they lacked reliable access to food.
- 26% of workers caring for children had missed a housing payment due to the COVID-19 pandemic.
- Survey respondents reported experiencing elevated anxiety, depression and stress even in comparison to other populations during the pandemic. They also reported worse general health than the national pre-pandemic averages.
- Feeling safe in the workplace was the strongest predictor of mental health.

These findings point at necessary areas of improvement in how employee risk and safety are prioritized and managed by the service and retail sector. Our findings, although based in Arizona, may be indicative of trends in the service and retail sectors across the country.

***Below, we provide key recommendations for employers, managers and organization leadership to address the challenges and concerns highlighted by our survey participants.***

## Key Recommendations

<b>Training and Education</b>	<b>Communication, Compliance and Building Trust</b>
<ul style="list-style-type: none"> <li>• Provide education and training for supervisors, managers and leadership to understanding and reducing risks of COVID-19 exposure in workplace settings.</li> <li>• Conduct and participate in trainings and education to build awareness of the stressors facing the workforce due to the long-lasting impacts of the pandemic.</li> <li>• Provide education and training for employees to build confidence in workplace protections and public health measures.</li> <li>• Link employees to healthcare and mental health resources and other community-based assistance programs (See Appendix for a list of some of these resources.).</li> </ul>	<ul style="list-style-type: none"> <li>• Reinforce the importance of safety measures throughout the workplace and among <b>both</b> employees and customers.</li> <li>• Identify strategies to encourage public or customer compliance with safety policies.</li> <li>• Review existing safety compliance policies for customers.</li> <li>• Identify alternative options to address employee concerns, including reassigning employees that do not feel safe.</li> <li>• Create discussions and engage with employees and local health departments to identify innovative approaches to incentivize compliance.</li> <li>• Develop recognition programs that applaud and reward stores for complying with public health guidelines.</li> <li>• Adopt a short and efficient survey tool to gauge employee morale and wellness.</li> </ul>
<b>Partnerships</b>	<b>Mitigate Risk</b>
<ul style="list-style-type: none"> <li>• Collaborate with health departments and local business organizations to identify resources to enhance employee health and wellbeing.</li> <li>• Partner with local health officials and COVID-19 testing locations to support employees to get tested. (The same should be considered for COVID-19 vaccination when it becomes available.)</li> <li>• Partner with health departments to link employees to healthcare and wellbeing resources.</li> </ul>	<ul style="list-style-type: none"> <li>• Increase customer access to online / curbside delivery which helps keep customers out of stores.</li> <li>• Develop customer and employee rewards programs (e.g., track compliance rate) to incentivize use of face coverings and other safety policies such as social distancing.</li> <li>• Provide regular trainings around safety policies involving management and workers.</li> </ul>

## Introduction

In Spring 2020, in response to the COVID-19 pandemic, states and municipalities across the United States temporarily suspended regular business operations in broad sectors of the economy to slow the spread of the disease. To reduce the spread of COVID-19 in Arizona, Governor Ducey issued Executive Order 2020-12 “Prohibiting the Closure of Essential Services” on March 23<sup>rd</sup>. The executive order outlined five broad categories of “essential services” deemed necessary to continue operating during the pandemic. Included in the order was the identification of “Essential Business and Operations” that would be allowed to remain open. This broad category of service and retail sector employers included stores that sold groceries and medicines along with the producers and manufacturers of various foodstuffs. Coming at the heels of several municipal orders closing down businesses but ahead of the statewide shelter in place order, Executive Order 2020-12 thrust frontline workers into the spotlight for being essential to the continued functioning of the state economy.

In Arizona, the first wave of the COVID-19 pandemic reached its most dangerous levels by mid-summer. By late June, the State of Arizona had been at the global epicenter of the highest rates of COVID-19 transmission. In July, the *New York Times* listed Arizona as having one of the highest rates of new cases per capita (>3,000 daily average)<sup>1</sup>. In what a former director of Arizona’s Department of Health Services has called “a story of missed opportunities,” the state came out of a successful stay-at-home order in mid-May but quickly entered into a freefall of new cases as the summer began.<sup>2</sup> The dramatic increase of cases, combined with the politicization of protective measures led to a heightened sense of uncertainty and despair among many residents<sup>3</sup>, as well as stockpiling of products.

While most of the country was sheltering in place due to the COVID-19 pandemic, millions of workers were deemed ‘essential’ to the continued function of the American economy and required to show up for work, regardless of their personal preference and potential risks to themselves and their families. These essential workers represent a diverse range of industries supporting critical infrastructure systems, from the transportation and energy sectors to the healthcare system and grocery retail sector.

However, while our understanding of the impacts on frontline health care workers is comparatively robust, less is understood about the physical and mental health risks faced by other members of the essential workforce. While frontline healthcare workers certainly experience immediate health risks as they care for sick patients, other essential workers such as grocery retail workers regularly interact with frustrated, polarized members of the public who are unwilling to comply with public health recommendations of social distancing or wearing

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<sup>1</sup> New York Times (2020), Arizona Covid Map and Case Count

<https://www.nytimes.com/interactive/2020/us/arizona-coronavirus-cases.html#map>

<sup>2</sup> Williamson, E. (2020). Virus Surges in Arizona, but the Rodeo Goes On. *New York Times*. New York.

<sup>3</sup> Bourque, S. (2020). Poll: Arizona Gov. Ducey Has Worse Approval Rating for COVID-19 Response Nationwide, Lower Than Trump. *KJZZ*.

face coverings. This project is the first of its kind to focus solely on the experience of retail and service sector workers at the height of the COVID-19 pandemic. Specifically, the goal of this project was to:

- a. Understand the impact of the COVID-19 pandemic on the personal experiences of workers, their work environments, and individual and family health and wellbeing.
- b. Evaluate employment conditions and workplace safety policies.
- c. Provide recommendations to support employee physical and mental health and wellbeing.

## Methodology

In order to understand the risks and concerns of frontline service sector workers, a partnership between the University of Arizona and the United Food and Commercial Workers (UFCW) Union Local 99 was formed to develop a survey to be distributed to active UFCW members. The UFCW Local 99 represents workers in nearly half of all grocery stores across the state. Local 99 also represents workers in the fields of food processing, custodial services, legal assistance, agricultural workers, and others.

Our survey explored perceptions of risk and safety among Local 99 members at the height of the COVID-19 pandemic in Arizona during the summer of 2020. The anonymous, 15-minute online survey addressed workplace experiences, perceptions of safety, health and mental health, and financial wellbeing. Validated questions currently being employed across the nation to assess the impact of COVID-19 were included where possible to ensure comparability. An open-ended question was included for participants to voice additional concerns.

Local 99 currently has 20,000 active union members working in the State of Arizona. The survey was distributed to the 18,000 members for whom valid email addresses were on record. They received three weekly email invitations to participate in the online survey beginning on the first of July and continuing throughout the month.

The below section provides a summary of key findings stemming from these data. Where possible, we compared our data to any existing state or national data in an effort to put the information in perspective.

We would like to note that making comparisons to the overall state population is useful for broad generalizations, but these comparisons are not ideal for focusing on the frontline essential workforce. Since the COVID-19 pandemic is creating significant and unprecedented economic disruption, there are no perfect comparative datasets. We do believe, however, that the data collected from the Arizona Frontline Worker Survey provide important insights into the experiences of workers at the height of the first wave of the pandemic in Arizona. As more worker surveys are released going forward, researchers should continue to compare estimates of essential workers, building our understanding of who goes to work in a crisis and how to support them better, in preparation of future waves of this and/or other pandemics.

## Findings

The survey was viewed by 5,400 potential participants, producing a contact rate of 30%. Of those potential participants, 4,006 completed, or partially completed, the survey (21.6% response rate). As a result, the values reported in this document are based on the number of individuals that answered a particular question. Survey participants were entered into a lottery for 40 \$50 gift cards to an Arizonan grocery store.

Table 1 below compares the demographics of our survey respondents to the average Arizona population. As can be seen, our survey population is predominantly female (67%), White (60%), and has completed at least a high school or some college education (60%). Given our focus on frontline workers, some of our demographics differ significantly from that of the state. For example, employment status differs in our survey population as the scope of our project is very specific, whereas the state rate encompasses the adult population in Arizona. Also, with the focus on frontline workers, our sample includes more representation from lower-earning workers than the state’s average. Other key differences include a higher proportion of women and an over-representation of non-Hispanic whites.

**Table 1: Survey Participant Demographics**

	<i>ARIZONA FRONTLINE WORKER SURVEY</i>		<i>COMPARISON TO AZ STATE AVERAGES<sup>4</sup></i>
	<i>Number of Respondents</i>	<i>% of Respondents</i>	<i>% of State</i>
<b>GENDER</b>			
<i>MALE</i>	1029	32.1%	49.7%
<i>FEMALE</i>	2180	67.9%	50.3%
<b>RACE/ETHNICITY</b>			
<i>HISPANIC</i>	884	22.1%	31.7%
<i>WHITE</i>	2,365	59.2%	82.6%
<i>AFRICAN AMERICAN</i>	129	3.2%	5.2%
<i>AMERICAN INDIAN OR ALASKAN NATIVE</i>	148	3.7%	5.3%
<i>OTHER</i>	684	17.1%	6.3%
<b>AGE</b>			
<i>18-25</i>	483	12.1%	9.5%
<i>26-34</i>	492	12.3%	13.8%
<i>35-44</i>	524	13.1%	12.4%
<i>45-54</i>	682	17.1%	11.8%

<sup>4</sup> Data for the State of Arizona are from the 2019 American Community Survey.

	<b>ARIZONA FRONTLINE WORKER SURVEY</b>		<b>COMPARISON TO AZ STATE AVERAGES<sup>4</sup></b>
55-65	873	21.8%	12.1%
65+	172	4.3%	18%
<b>MARITAL STATUS</b>			
SINGLE	962	24.1%	32.7%
MARRIED OR COHABITATING	1631	40.8%	46.5%
DIVORCED, WIDOWED, OR SEPARATED	625	15.7%	15.5%
<b>AVERAGE HOUSEHOLD SIZE</b>	3.17 members		2.69 members
<b>EDUCATION</b>			
LESS THAN HIGH SCHOOL	170	4.3%	14.5%
HIGH SCHOOL	1191	29.8%	35.5%
SOME COLLEGE	1204	30.1%	39.9%
ASSOCIATE'S DEGREE	367	9.2%	
BACHELOR'S DEGREE	238	6%	10.1%
ADVANCED DEGREE	53	1.3%	
<b>CHILDREN &lt;18 AT HOME</b>	1177	29.5%	29.4%
<b>EMPLOYMENT STATUS</b>			
PART TIME	1850	46.3%	16.6%
FULL TIME	1832	45.8%	58.7%
<b>JOB TENURE</b>			
< 1 YEAR	797	19.9%	National median = 3.3 years <sup>5</sup>
1-2 YEARS	663	16.6%	
3-5 YEARS	713	17.8%	
6+ YEARS	1525	38.2%	
<b>INCOME LEVEL</b>			
<\$15,000	476	11.9%	5.8%
\$15,000-\$24,999	731	18.3%	5.7%
\$25,000-\$29,999	447	11.2%	\$25k-\$49k =
\$30,000-\$39,999	671	16.8%	19.7%
\$40,000-\$59,999	617	15.4%	\$50k-\$74k=
\$60,000-\$74,999	312	7.8%	19.1%
\$75,000+	352	8.8%	39.7%

<sup>5</sup> According to the BLS, the median employment tenure for 2020 in the retail trades is 3.3 years.

## Safety in the Workplace During COVID-19

For frontline essential workers, every day at work and every interaction with a customer represents a potential exposure to COVID-19. With limited guidance on the best safety measures from the state, these essential workers are entirely dependent on their employers' policies and management approaches to minimizing exposure risks. Access to Personal Protective Equipment (PPE) is vital to keeping the essential workforce safe. Yet stories abound throughout the news and social media of limited access to proper PPE for workers and irregular utilization of masks and social distancing guidelines by customers.

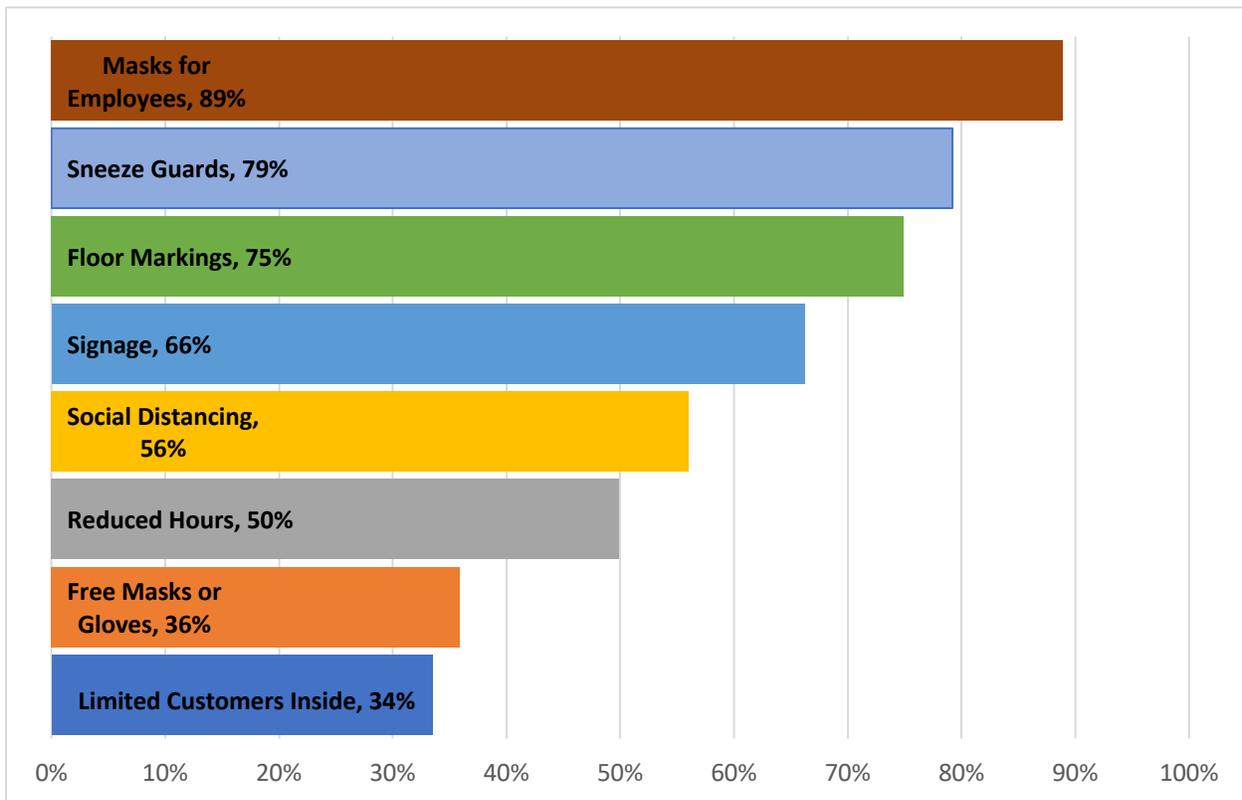
### Workplace Safety Measures

To better understand the potential risks essential frontline workers face in the service and retail sectors, we focused our survey on their perceptions of safety and being protected by their employer as related to their experiences with workplace safety measures and customer interactions.

Overall, most essential frontline workers reported feeling safe at work. In fact, 62% of participants reported that they felt either 'very safe' (12%) or 'safe' (50%) at work during the COVID-19 pandemic. However, that does leave 38% of workers feeling 'not safe' (25%) or 'very unsafe' (13%). When asked if their employer was doing enough to protect them while at work, 54% also reported that they felt protected by their employer while at work. Still, 14% of respondents strongly disagreed that their employer was keeping them protected.

Perceptions of workplace safety are strongly correlated with having access to safety measures provided by one's employer. We asked participants to identify key safety measures provided by their employer during the month of July 2020. As Figure 1 illustrates, the most frequently reported workplace safety measures included masks for employees (89%), other physical changes in response to the COVID-19 pandemic such as sneeze guards (79%), floor markings (75%) and signage (66%). Other measures applied to impact customer behaviors were less common, with requiring social distancing within a store being somewhat common (56%), followed by shortening store opening hours (50%), distributing free masks or gloves to employees (36%) and limiting the number of customers inside the stores (34%).

**Figure 1: Access to Workplace Safety Measures**



#### Availability of PPE in Workplace Settings

We also asked if Personal Protective Equipment (PPE) was provided by employers for their workforce (see Figure 2 below). Here, 87% of respondents answered that their employers provided them with masks and 77% had hand sanitizer provided to them. Surprisingly though, only 17% answered that training regarding any form of PPE was available. This disparity between the provision of PPE versus *any* training in its use is troubling. According to the Occupational Health and Safety Administration (OSHA), training workers to properly use and wear PPE is an essential administrative control for reducing the spread of COVID-19.<sup>6</sup> PPE is rarely effective if improperly utilized.

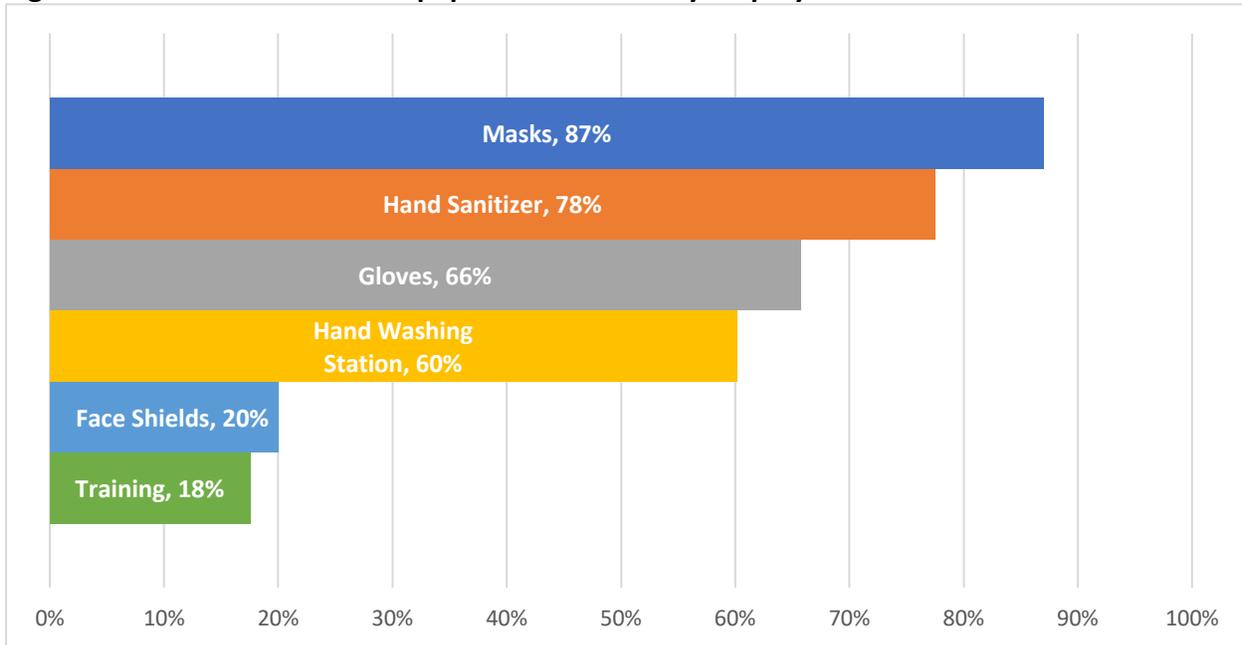
Although a surprisingly high number of essential frontline workers lacked training in the proper use of PPE, those workers who reported having access to some form of training were *twice* as likely than those who did not have access to trainings to report feeling safe at work. The importance of having access to trainings was far greater than that of any workplace PPE. Being provided access to hand sanitizer was the second most important determinant of feeling safe.<sup>7</sup>

<sup>6</sup> OSHA. 2020. *Guidance on Preparing Workplaces for COVID-19*. U.S. Department of Labor Report 3990-03.

<sup>7</sup> Respondents reporting access to hand sanitizer were twice as likely (1.98) to report feeling safe at work as those without access.

While being provided masks by an employer was significant, being required by their employer to actually wear them was not at all significant for feeling safe at work or protected.

**Figure 2: Personal Protective Equipment Provided by Employers**



#### Workplace Environments, Policy Enforcement and Perceptions of Safety

The survey also asked respondents to provide insight into their perceived risk and share their experiences via an open-ended question. Text responses reveal a pervasive problem of mistrust, even when PPE and policies seem to be available or required. It is the enforcement of these policies on a regular basis that builds trust and thus confidence among workers that their workplaces are safe. Especially where physical modifications to workplaces are limited, employees like this grocery store worker expressed serious concerns about their safety:

*I work in the deli and bakery at the store I work at. It gets extremely hot in this area. Having to wear a mask makes it very hard to breathe. I feel like I could pass out at times. We have no fans or AC or any kind of ventilation. There is no social distancing here, we are crammed into a small area working one foot away from each other. Three out of the 12 people here have already been infected. I don't feel safe working like this. I don't want to get sick, but I have to go to work. There has to be some way safer. I just don't know what to do. Management doesn't seem to care.*

Workplace requirements that mattered most for employee's perceptions of safety and protection were related to limitations on customer behaviors. The greatest predictor of an employee's perception of workplace safety is requiring social distancing. In fact, employees that reported that their workplace requires customers to maintain 6 feet of social distancing were

*more than twice* as likely as those who work somewhere not requiring social distancing to report feeling safe. Offering free masks or gloves to customers was also a significant determinant of feeling safe; employees benefiting from this practice were 1.5 times more likely to feel safe. Also, adjusting workplace hours to allow for more cleaning and COVID-19 related sanitation led to workers being 1.5 times more likely to feel safe.

Likewise, frontline workers expressing agreement that their employers were doing enough to keep them safe tended to work in environments where customers were required to practice social distancing (2.3 times more likely), where the total number of customers in the store was limited (1.9 times more likely), and where more time was allowed for cleaning and sanitation (1.6 times more likely). Workers repeatedly told us that they were frustrated with management's lack of direct intervention when customers acted out of line. This young woman working at a grocery store for several years shares her feelings of frustration:

*My work does not take a hard line when dealing with customers who are not concerned with the virus or following suggestions to try and stop the spread. This disappoints me and leaves me to fend for myself while at work.*

Our results indicate that most frontline essential workers *assume* that simple modifications in the workplace environment such as signage and markers are the most basic aspects of their employers' responsibility for protecting their employees. However, these physical modifications are insufficient in building trust and perceptions of safety. Instead, the road to building trust includes effective management of customer behavior and the enforcement of strict policies when customers violate store policy. In the absence of management making such issues a priority and taking action, there is likely to be increased distrust among employees.

#### Perceptions of Safety and Customer Behavior in the Workplace

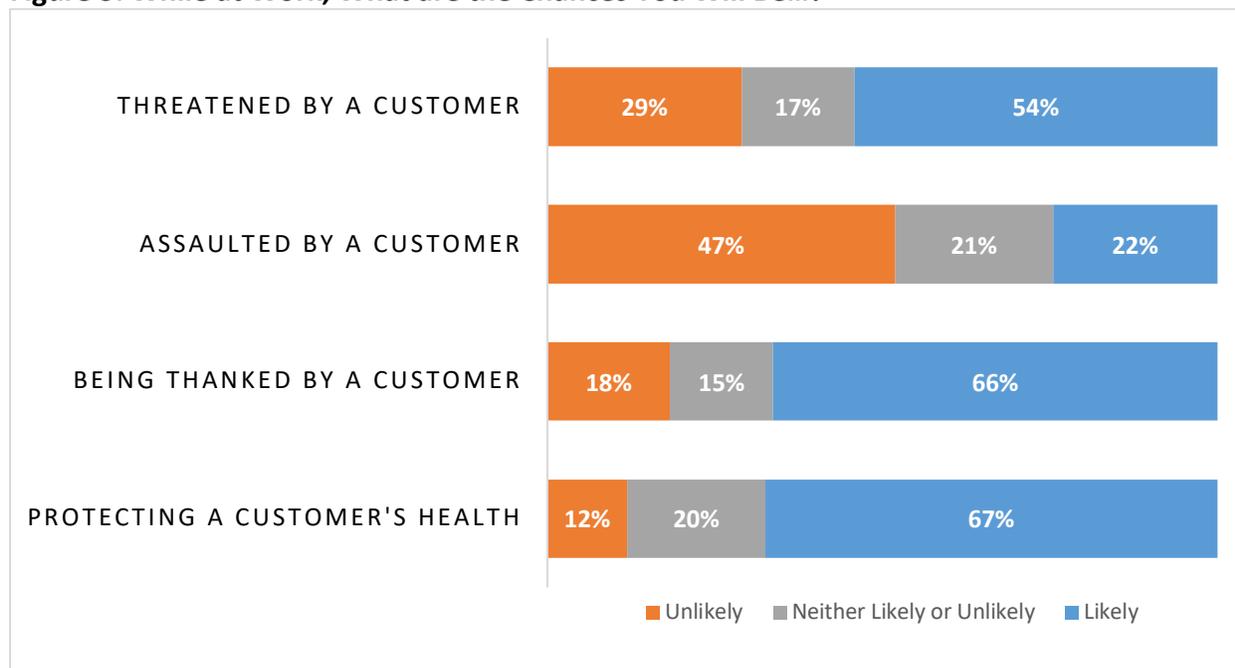
Nearly all (96.1%) of the participants in our survey reported that they had some work duties directly related to customer service. Given the importance of customer behavior to feelings of safety, we also asked respondents to estimate the likelihood of specific customer encounters occurring in their place of employment:

- a) have to ask a customer to follow store policies,
- b) be verbally threatened by a customer,
- c) be physically assaulted by a customer, and
- d) be thanked by a customer.

We also asked if they thought of their job as being protective of customers' health during the COVID-19 pandemic. Figure 3, below, presents the overall perceived chances of these events occurring ranging from being extremely unlikely on the left to extremely likely on the right.

The customer encounter seen as most likely to occur is to be actively protecting a customer’s health; 67% of respondents saw this as either likely or extremely likely to occur as part of their time at work. This was followed by the scenario, “being thanked by a customer”, which 65% respondents indicated as being either likely or extremely likely to occur. We found this intriguing given the highly visible media accounts of violent encounters occurring between service and retail sector workers and agitated customers. However, such negative scenarios also seemed to be major concerns among the UFCW members surveyed here; more than half fear being verbally threatened and a fifth worry that this encounter may turn violent. Female frontline workers were slightly more likely to fear the possibility of being verbally threatened while Hispanic workers were slightly more likely to fear physical assaults.

**Figure 3: While at Work, What are the Chances You Will Be...?**



Frontline workers are often in no position to advocate their work arrangement and the nature of their job places them at an increased risk of COVID-19 exposure. *As such, frontline workers risk their own health to protect the health of customers while also facing retribution for seeking to enforce workplace safety rules.* A young woman working in a grocery store for several years summarizes this common catch-22 for workers trying to both protect their own health while keeping customers happy during the pandemic:

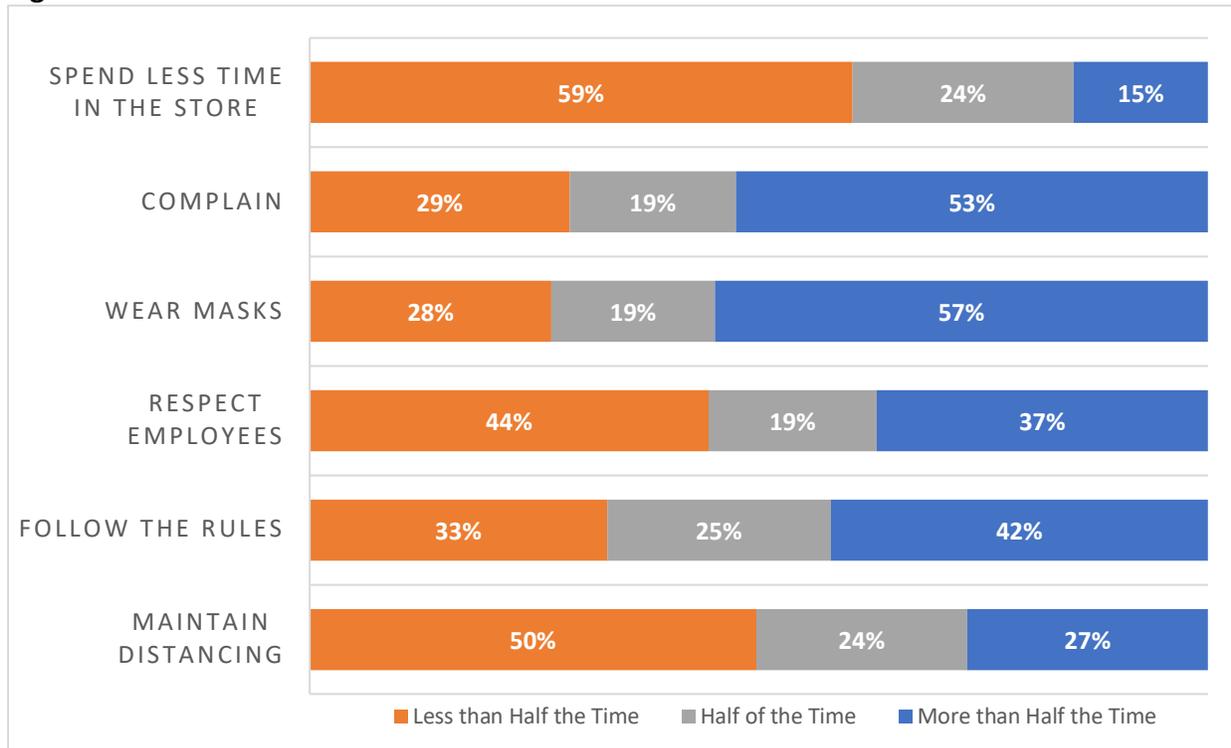
*My store has a sign outside asking people to wear a mask. There are signs posted in employee areas to not engage and to alert management to customers or vendor without masks... but my management tells me we're not the "mask police" so we don't even enforce what our city has mandated when we have the ability to. Customers have come right into my personal space and leaned in to tell me why they're not going to wear one..."political, uncomfortable, too hot, can't*

*breathe, medical condition;” but I wear mine correctly for eight hours every day...to protect THEM.*

Situations such as these also seem to indicate a double standard in retail operations and workplace atmospheres where there is a clear expectation of behavior and compliance for an employee, but no firm directive for customers.

We also asked respondents about customer behaviors. From Figure 4 below, we can see that our respondents believed that just about half of all customers regularly wore masks most or all of the time (57%) but are also likely to complain about the COVID-19 pandemic most or all of the time (53%). On the other hand, only 27% of respondents believed customers maintained social distancing most or all of the time, and only 37% reported that customers behaved in a respectful manner towards employees most or all of the time.

**Figure 4: How Often Do Customers...?**



Figures 3 and 4 both reinforce our findings that frontline essential workers’ perceptions of safety are driven largely by fears of poor customer behavior. As the COVID-19 pandemic continues to impact the State of Arizona and as every citizen’s patience grows thin with the many disruptions and limitations placed on daily lives, it is also likely that we will see an increase in disruptive behaviors in the workplace. Based on the findings of this survey, there is significant concern as well as frustration with customer behavior that leads to heightened perceptions of risk for frontline workers. The next section explores how these worries and risks impact frontline essential workers’ health.

## Health Impacts for Frontline Essential Workers

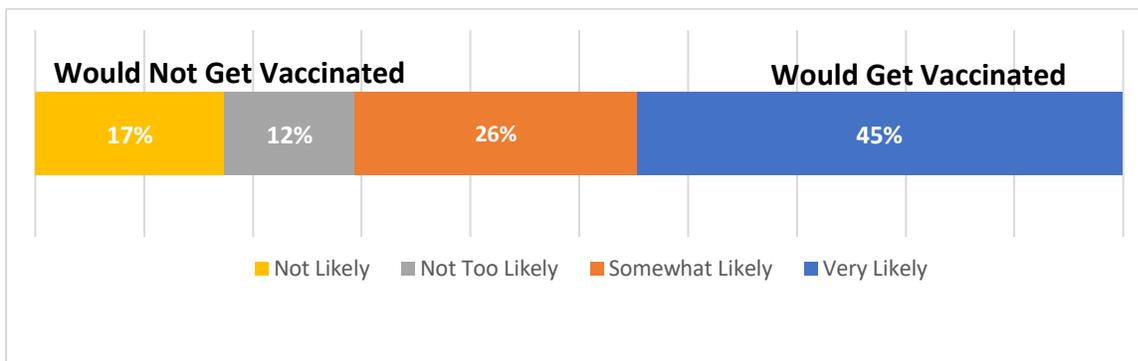
In order to assess the health impacts of the COVID-19 pandemic and their work situation, our team asked respondents several questions relating to their COVID-19 status, physical and mental health, and wellbeing.

Overall, we observed relatively low levels of COVID-19 infection at the time of the survey. In fact, only 2.2% of respondents reported that they had received a positive antigen test for COVID-19. Only 15.7% of our respondents (551 individuals) reported being tested for COVID-19 at the time. Although this number is fairly small, it indicates the low level of testing among this population in July 2020. This information must be considered cautiously as we know that an individual's COVID-19 status may change quickly; hence, the need for repeated testing.

When asked if they *believed* they already had *had* COVID-19 at some point however, 12.9% of respondents felt they had contracted the disease at some point. We also asked about household members testing positive, and 3.4% of participants (128 individuals) reported that someone living with them had tested positive for COVID-19.

Survey participants were asked to rate the likelihood they would get a COVID-19 vaccine on a scale of 'not likely' to 'very likely' (see Figure 5). Here, 71% of participants reported that they were either 'somewhat likely' or 'very likely' to get vaccinated. This is right in line with national polling data highlighting the percentage of Americans (72%) who would get the COVID-19 vaccine if it were available today.<sup>8</sup>

**Figure 5: Willingness to get a COVID-19 Vaccine**

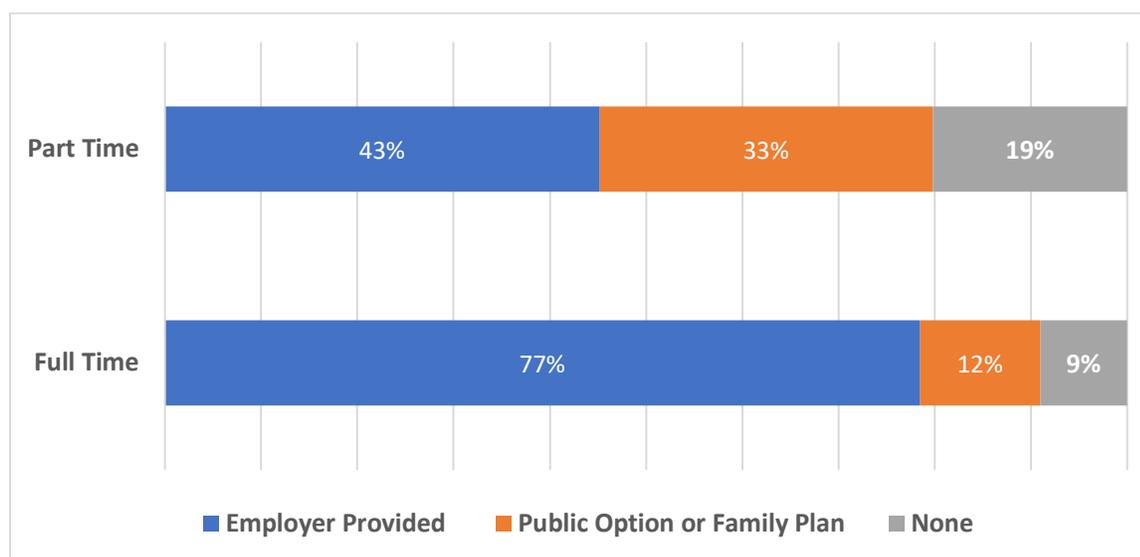


<sup>8</sup> See the Pew Research Center's reporting: <https://www.pewresearch.org/science/2020/09/17/u-s-public-now-divided-over-whether-to-get-covid-19-vaccine/>

## Frontline Worker Health

Access to health insurance is essential for workers' health and wellbeing, especially during this pandemic. Unfortunately, 11% of our respondents reported not having access to any form of health insurance. Lacking insurance was more common among part-time employees (19% uninsured), whereas 77% of full-time employees reported having access to health insurance through their employer (see Figure 6).

**Figure 6: Respondents with Health Insurance by Employment Status**



Self-rated health is the most widely used measure of health status across the various social sciences. Though only a subjective measure, self-rated health is fairly well correlated with physicians' assessment of physical health. Those individuals who rate themselves as either in excellent or very good health are consistently above the average health measures within the U.S. population. And while 'good' sounds like a moderate outcome, on average, scores in this middle category are indicative of *worse* health than the U.S. general population.<sup>9</sup>

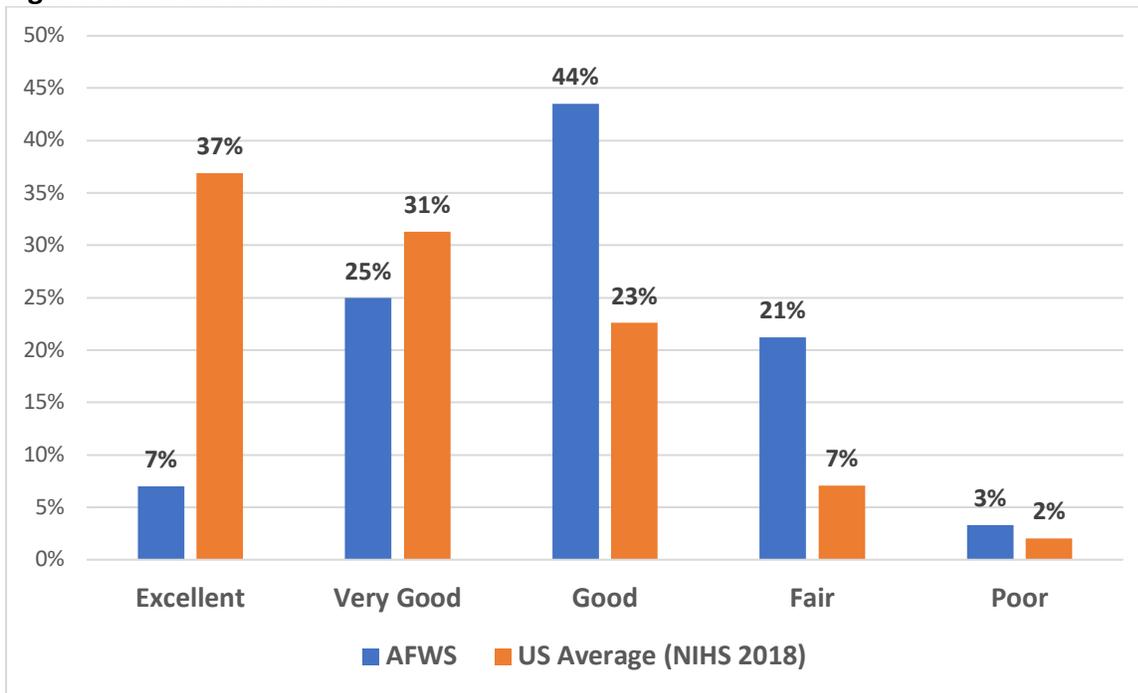
Survey participants were asked to self-rate their health on a scale of 1 ('excellent') to 5 ('poor'). As illustrated in Figure 7, 44% of survey participants rated their health as 'good'. When compared to recent national data, however, our respondents rated their health as significantly worse than the average American did last year. Far fewer of our respondents rated their health as 'excellent' (7% compared to 37% nationally pre-pandemic), and they were much more likely to rate their health as only 'good' or 'fair' (21%).<sup>10</sup>

<sup>9</sup> Hays et al. 2015. 'U.S General Health Population Estimate for 'Excellent' to 'Poor' Self-Rated Health Item.' *Journal of General Internal Medicine* 30:1511-1516.

<sup>10</sup> See [https://www.cdc.gov/nchs/nhis/nhis\\_quickstats.htm](https://www.cdc.gov/nchs/nhis/nhis_quickstats.htm)

While no comparisons are available yet for the general population during the COVID-19 pandemic, our findings suggest that our respondents' health is poor. Lacking sufficient data on the overall impact of the pandemic on the nation's self-rated health, we cannot say that *only* frontline workers' health is deteriorating – only that we observe a significant difference in pre-pandemic overall population health and the lower-rated health trends among frontline workers in Arizona.

**Figure 7: Self-Rated Health**



### Mental Health of Frontline Workers

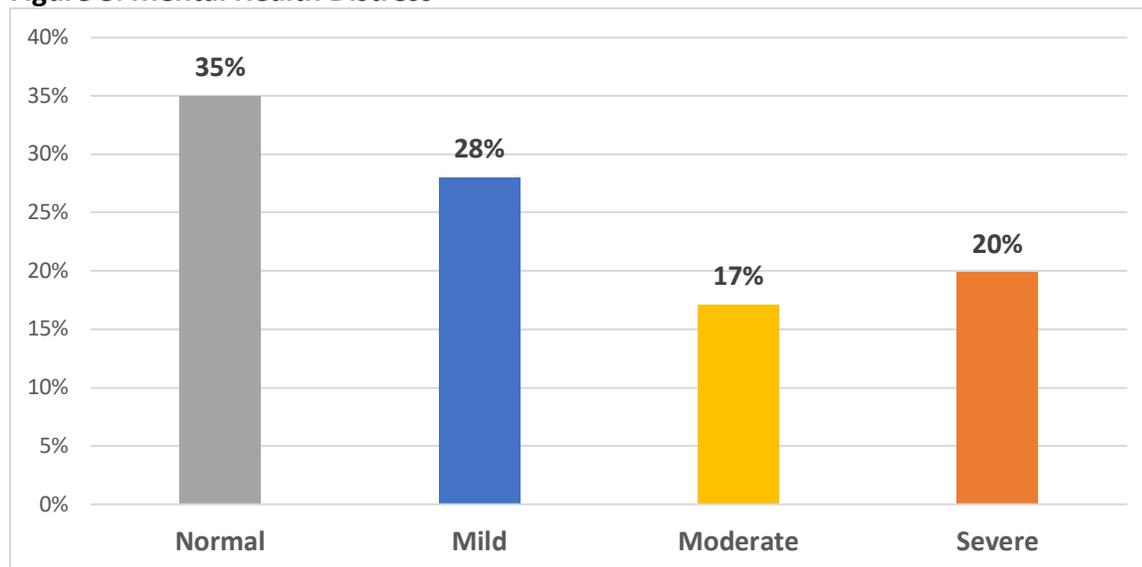
In addition to self-rated general health, we also included multiple measures of mental health status. Specifically, we asked respondents to complete multiple-item questions that are often used to test for broad patterns of behavioral health issues. It is important to note however, that our measures of anxiety, depression, and stress are not clinical assessments; respondents scoring 'positively' for these conditions are not necessarily diagnosed with these disorders, but they report on self-perceived signs *indicative* of mental health distress.

Using a common scale of self-rated mental health, we observed highly troublesome signs of mental health distress. The Patient Health Questionnaire scale asks four questions about feelings related to both anxiety and depression during the two weeks preceding the survey.<sup>11</sup> As shown in Figure 8, below, 35% of the workers surveyed reported levels of mental health distress that are considered by behavioral health professionals as normal and not indicative of

<sup>11</sup> See the Patient Health Questionnaire-4. Kroenke, K., Spitzer, R. L., Williams, J. B., & Löwe, B. (2009). An ultra-brief screening scale for anxiety and depression: the PHQ-4. *Psychosomatics*, 50(6), 613-621.

any behavioral health problems, 28% reported mild levels, 17% reported moderate levels, and 20% reported severe levels of mental health distress. This is alarming – by comparison, the National Cancer Institute estimates that, in 2019, the national average scores on this scale were much lower.<sup>12</sup> In fact, only 4% of respondents in this national survey reported severe levels and 6% reported moderate levels of mental health distress. Participants in our Arizona Frontline Worker Survey are reporting three times those levels of stress. The longer the pandemic continues, the more likely it becomes that the stress levels among not just this subset of employees but the broader population will also increase. Our knowledge of prior disasters underscores these increased levels of stress in the U.S. population, in particular among younger adults, racial/ethnic minorities, essential workers, and unpaid adult caregivers. A recent study finds, for example, increasing rates of suicide ideation, which was significantly higher for essential workers in the sample (21.7%) compared to the overall sample (10.7%).<sup>13</sup> Uncertainty, economic insecurity, physical exhaustion, or the passing of a loved one diagnosed with COVID-19 all are leading to a looming mental health crisis or a “mental health pandemic.”

**Figure 8: Mental Health Distress**



In further breaking down the mental health data into subcomponents, we observed that 43% of respondents showed signs of anxiety and 56% showed signs of depression – again, well-above national averages, even for studies conducted nationally during the pandemic.<sup>14</sup>

<sup>12</sup> National Cancer Institute. (2020). Health Information National Trends Survey – PHQ-4 Total Score. <https://hints.cancer.gov/view-questions-topics/question-details.aspx?qid=1182>

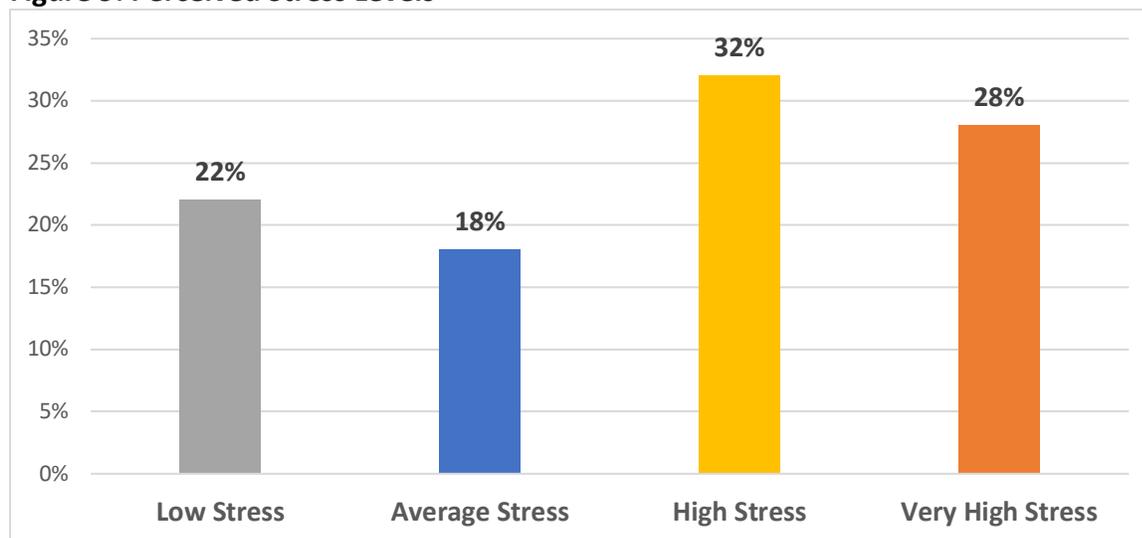
<sup>13</sup> Czeisler M, Lane R, Petrosky E, et al. Mental Health, Substance Use, and Suicidal Ideation During the COVID-19 Pandemic — United States, June 24–30, 2020. *MMWR Morb Mortal Wkly Rep* 2020;69:1049–1057. DOI: <http://dx.doi.org/10.15585/mmwr.mm6932a1>external icon

<sup>14</sup> Holingue, C., Kalb, L. G., Riehm, K. E., Bennett, D., Kapteyn, A., Veldhuis, C. B., ... & Thrul, J. (2020). Mental Distress in the United States at the Beginning of the COVID-19 Pandemic. *American Journal of Public Health, 110*(11), 1628-1634.

We also included a measure of overall stress, the Perceived Stress Scale-4 (PSS-4).<sup>15</sup> The PSS-4 measures the degree to which situations in participants' lives are appraised as stressful experiences due to being unpredictable, uncontrollable, and overwhelming. Ranging on a scale of 0 (low stress) to 4 (very high level of stress), respondents are asked to agree with statements assessing the presence of these stressful situations in their lives in the month preceding the survey.

Much like mental health distress, our respondents reported high levels of stress in their lives. This is perhaps unsurprising, given the context of the COVID-19 pandemic in Arizona during the months of June and July. As Figure 9 reveals, 28% of all respondents reported very high levels of stress – indicating that their days are full of unpredictable, uncontrollable, and overwhelming events. *That a full 60% of survey respondents report above-average levels of stress is, again, a troubling finding that needs to be addressed.*

**Figure 9: Perceived Stress Levels**



We considered a wide range of characteristics of the frontline essential workers participating in our survey to determine which workers are more at risk for suffering from these mental health challenges. We discovered that women were much more likely than men to report symptoms of anxiety, depression, and stress. However, older workers, especially those 55 and above, were much less likely to report any mental health distress than younger workers. Such finding is in line with general research on age and stress, indicating that older individuals are generally better prepared to cope with stressors than younger individuals, despite the fact that older individuals are at higher risk for serious health effects of COVID-19.

<sup>15</sup> Cohen, S, Kamarck, T, Mermelstein, R (1983) A global measure of perceived stress. *Journal of Health and Social Behavior* 24(4): 385–396.

The role of stressful events is also illustrated in the responses to the open-ended question we asked survey respondents. Although all of our respondents had remained employed during a period of rising unemployment in the state, increased responsibilities in the workplace due to a perceived labor shortage were quite common. For example, as stated by this middle-aged grocery worker, his lack of rest due to increased workloads clearly contributes to perceived stress:

*Many hours of work and overtime have been required without relief! My co-workers are feeling tired as they were mostly part time and now the rate of call outs is increasing leaving more work for others. There have been very few new hires and now work loads are increasing and showing up at odd times so things get mismanaged. Managers need to realize the increase in work and exposure to customers is more of a risk and they need to get some extra work so everyone can get some needed rest!*

Our findings from the previous section about perceptions of safety and being protected from the COVID-19 pandemic are also relevant for mental health. Feeling safe in the workplace, along with feeling that one's employer makes sufficient effort to offer pandemic-related protections, were significant predictors of better mental health outcomes. *In fact, of all the factors we considered, feeling safe in the workplace was the strongest predictor of mental health.*

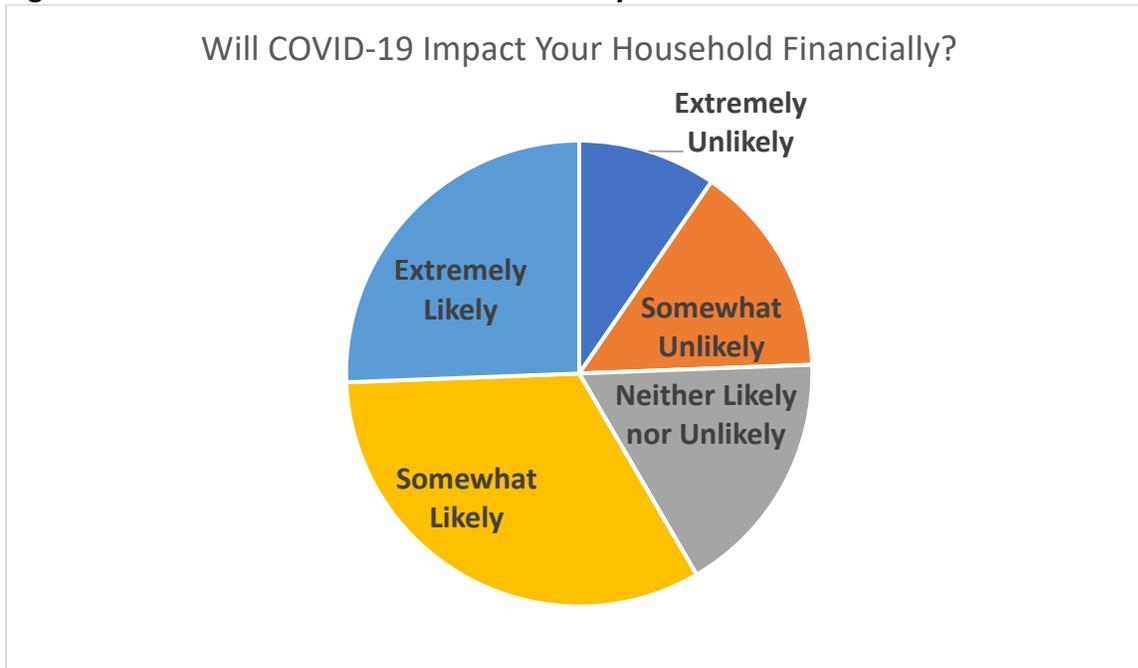
Clearly, frontline essential workers' mental health is being harmed by the conditions created by the COVID-19 pandemic. The demands made of these essential workers have added unprecedented stress to their lives – both in terms of increased demands within existing work responsibilities brought about by additional hours, shifts, and duties and the new responsibilities of enforcing COVID-19 workplace policies and practices. Compounded by the stress and worry of being personally exposed to COVID-19 and bringing that hazard home, it is unsurprising that we see these very high rates of health problems. *Addressing these stressors requires increased attention to reducing risks, increasing access to medical benefits, increasing compensation, and building trust.*

## The Financial Security of Frontline Essential Workers

Wages in the service sector tend to be lower than in other industries.<sup>16</sup> Even prior to the pandemic, workers in the service sector were more socially and economically vulnerable than others and faced challenges in providing sufficient food to their families, securing safe and healthy housing, and for putting money away for emergencies. During the pandemic, these financial vulnerabilities have become even more pronounced.

To examine the financial impacts of the COVID-19 pandemic, we asked a series of questions about overall financial security, food insecurity, and housing insecurity. First, we asked respondents how they believed that the pandemic would impact them personally. When asked if their overall household income would be negatively impacted by the pandemic, a majority (59%) agreed that their financial stability extremely or somewhat likely would be impacted (see Figure 10 below).

**Figure 10: Frontline Workers' Financial Security**



Next, we asked about food insecurity. Food insecurity is defined as the disruption of food intake or eating patterns because of a lack of money and other resources. In 2019, Feeding America estimated that about 1 in 8 people in the State of Arizona struggles with hunger.<sup>17</sup> As the COVID-19 pandemic leads to higher rates of unemployment and financial insecurity, the percentage of Arizonans with food insecurity will climb in 2020 and 2021. To assess food

<sup>16</sup> Bureau of Labor Statistics. National Occupational Employment and Wage Statistics. [https://www.bls.gov/oes/current/oes\\_nat.htm](https://www.bls.gov/oes/current/oes_nat.htm)

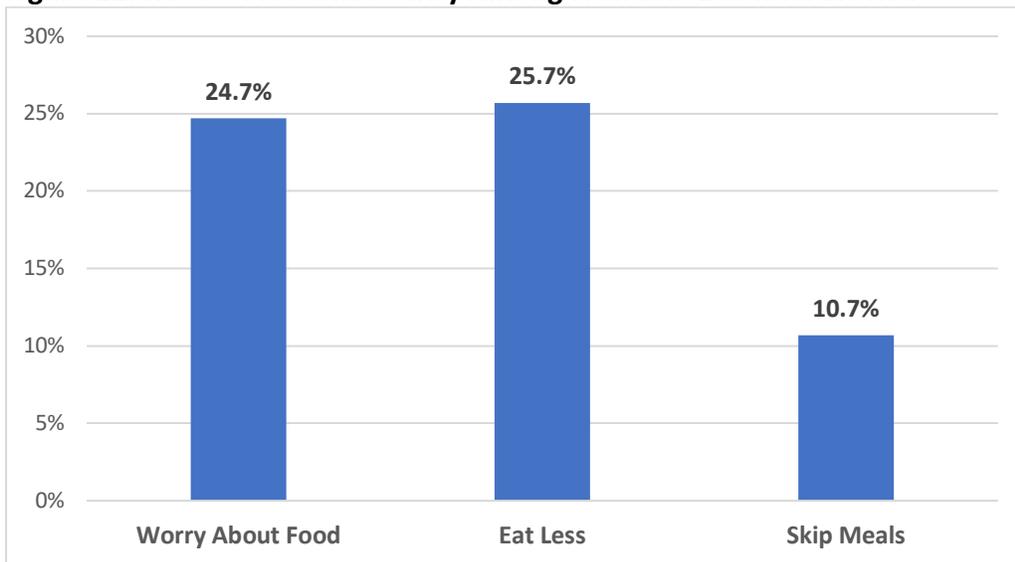
<sup>17</sup> Hunger in Arizona. Feeding America. <https://www.feedingamerica.org/hunger-in-america/arizona>

insecurity in our survey, we asked three standard questions:

- a) How worried are you about having access to sufficient food?
- b) Are you and your family eating less due to financial issues?
- c) Are you and your family skipping meals for whole days due to financial issues?

About a third of all respondents reported one or more signs of being food insecure. In fact, roughly 25% of survey respondents were worried about food, 26% were reducing meal portions, and 11% were skipping meals entirely due to financial shortfalls (see Figure 11 below).

**Figure 11: Rates of Food Insecurity Among Frontline Essential Workers**



Frontline essential workers with young families were more likely to report being worried about putting food on the table. Here, 31% of workers with children less than age 18 in the household reported worrying about food compared to 22% of other households. Likewise, workers with children in their household were more likely to report reducing portion size and more likely to skip meals for a day.

Rental evictions are a looming risk as a consequence of the economic downturn associated with the pandemic. Recent studies on Arizona households suggest that some 125,000 households have missed or deferred rental or mortgage payments during the summer.<sup>18</sup> That translates to 14% of all Arizona households being on the brink of disaster due to the financial impacts of the COVID-19 pandemic.

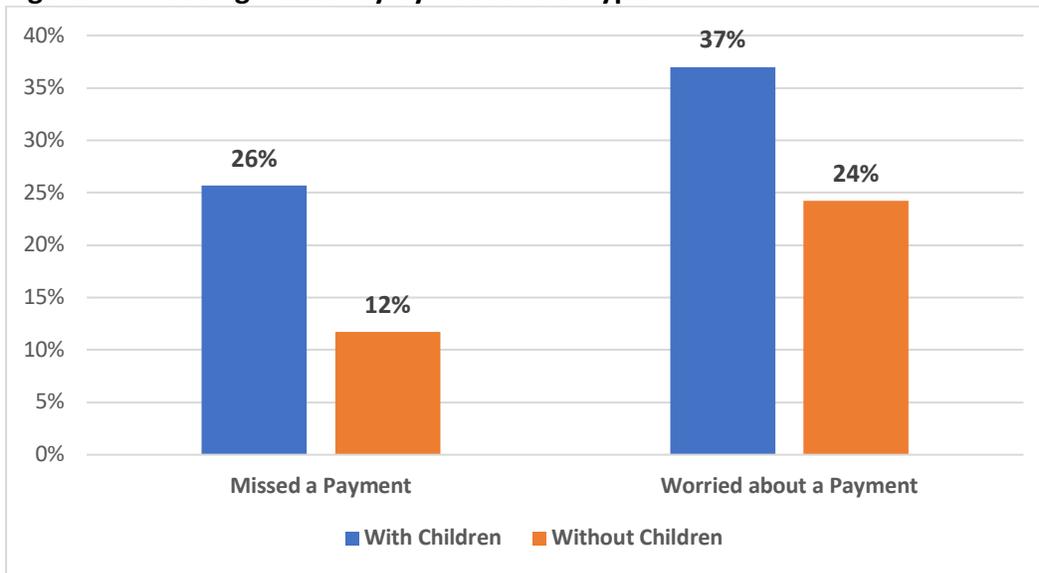
As a result, we also included two questions about housing insecurity. First, we asked if respondents *had missed* a rental or mortgage payment due to the pandemic. Here, 16.5% of

<sup>18</sup> Center on Budget and Policy Priorities. “Tracking the COVID-19 Recession’s Effects on Food, Housing, and Employment Hardships. <https://www.cbpp.org/research/poverty-and-inequality/tracking-the-covid-19-recessions-effects-on-food-housing-and>

our frontline workers reported that they, indeed, had missed a mortgage payment. We also asked participants if they were *worried* about missing a rental or mortgage payment, and 30% of respondents agreed that they were worried about paying for housing.

However, similar to the data on food insecurity, workers with children less than age 18 in their households were significantly more likely to experience housing insecurity. Workers with children in their households were more likely to have missed a housing payment and more likely to be worried about housing payments (see Figure 12 below).

**Figure 12: Housing Insecurity by Household Type**



We also included a set of questions to assess the overall financial wellbeing of frontline workers. We used a measure developed by the Consumer Financial Protection Bureau to assess how the American public is fairing financially, specifically to assess how often people have difficulty making ends meet and how they might cope with financial shortfalls.<sup>19</sup> We asked four questions from this ‘Consumer Financial Well-Being Scale’ asking respondents to agree or disagree with statements describing their financial lives.

The four questions about financial insecurity are as follows:

- a) I do not have enough money left over at the end of the month,
- b) I am just getting by financially,
- c) My money will not last, and
- d) My finances control my life.

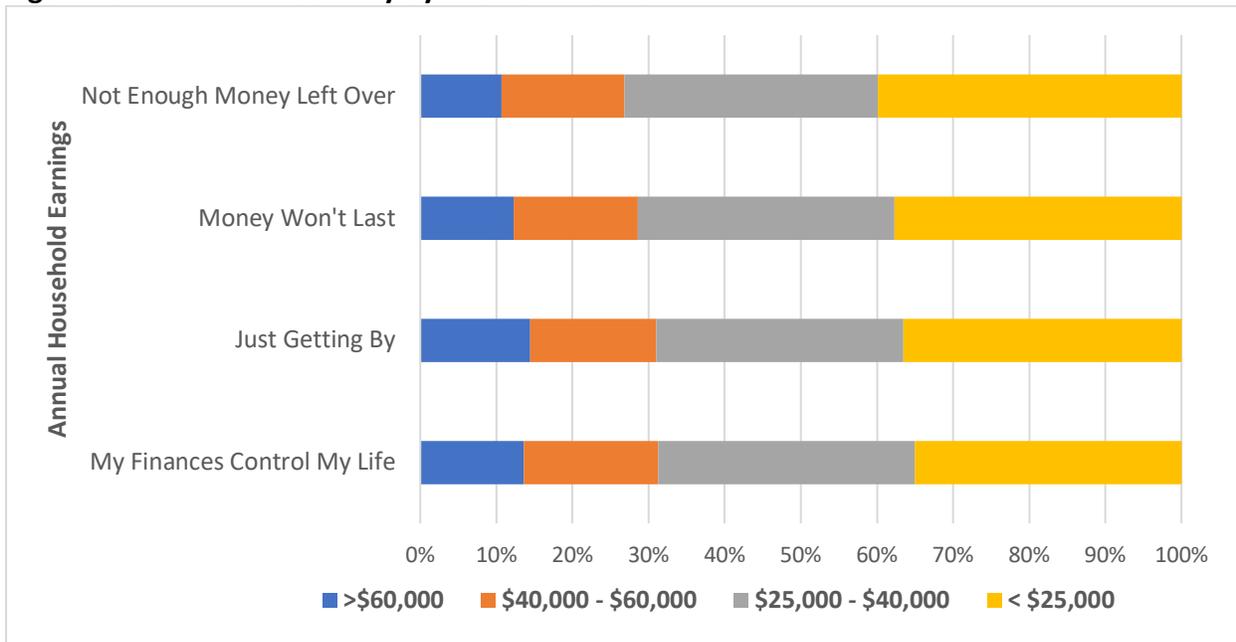
Our findings indicate that the four questions are clustered in fairly tight response patterns – meaning, if a participant strongly agreed that their “finances control their life” they were also

<sup>19</sup> Consumer Financial Protection Bureau. (2015). Measuring financial well-being: A guide to using the CFPB financial well-being scale. *Washington, DC*.

very likely to strongly agree that they were “just getting by financially.” Figure 13 shows percentages of the workers, organized by household income level, who either agreed or strongly agreed with each measure.

The most commonly agreed to statement was “my finances control my life,” where 47% of all respondents strongly agreed or agreed. A close second was the worry that one would “not have money left over at the end of the month” at 45% of all respondents. These feelings of financial insecurity were much more common among those workers earning less than \$25,000 a year. These lower earners were much more likely to be part-time workers and slightly more likely to be female.

**Figure 13: Financial Insecurity by Worker Income**



We also asked respondents to elaborate on their struggles and experiences through an open-ended question. Of the 1,352 responses we received, more than 16% mention a desire for increased pay during the pandemic. Referred to as ‘hero pay’, ‘appreciation pay’ or ‘hazard pay,’ many retail and food workers received temporary wage bumps from their employers as compensation for serving an essential role during the pandemic. For example, Kroger – operator of Fry’s Groceries, which are represented by Local 99 in Arizona – offered a ‘Hero Pay’ bonus of a \$2 increase to frontline employees’ hourly wages. Beginning on March 29<sup>th</sup>, the pay increase was provided through mid-May – ending well before the rates of COVID-19 spiked in July in Arizona. Other major grocers like Safeway followed a similar timeline of offering ‘Appreciation Pay’ at the start of the pandemic and ending it before the summer. As rates of infection increased over the summer, this mismatch between the hazard of frontline work and compensation for additional risks clearly has played on the minds of many of our survey respondents. A young woman working as a grocery store clerk sums up this sentiment:

*I don't think we should've had our increased pay taken away, especially since having to work more and longer hours. Going to work every single day that the virus is ever-present puts us all at risk. There is always at least 1 high-risk person in each employees' lives, sometimes it is the people that we live with and have no choice in seeing or being around them. Not only does working hard and extra during this pandemic negatively affect us physically and financially, but our mental health and spiritual well-being worsens each day.*

This quote is but one of many responses arguing in favor of restoring hazard pay. Frontline essential workers are performing a service above and beyond the expectations of the average service sector employee. Their exposed work environments coupled with inadequate access to mental health benefits increase the risk for stress and poor mental health outcomes.

## Summary & Recommendations

At the height of the pandemic in Arizona, hundreds of thousands of frontline essential workers were called to action to keep the economy running while facing significantly higher risks than the average resident. Many were provided with some limited form of financial compensation that eased the strain of their newfound responsibilities for keeping grocery shelves stocked and serving impatient and frightened customers. However, despite the availability of masks and hand sanitizing stations, there are those that still feel unsafe.

The most significant predictor of workers' unease seems to be customers' behavior and a lack of trust in management to effectively enforce policies requiring customers to behave in a safe and responsible manner. Increased efforts on the part of companies to support their workforce during these challenging times is necessary to reduce the health strains caused by these worries about being exposed to COVID-19. In addition, the financial strain caused by the pandemic is also placing these frontline workers in the service sector and their families at risk of losing their homes, going hungry, and becoming chronically ill. With the additional risks and responsibilities of frontline essential work should come additional compensation, access to medical benefits and financial security. Below are select recommendations that we believe should be considered by employers and businesses in the broader retail sector.

### Safety in the Workplace

That 6 out of 10 respondents reported feeling safe in their workplace sounds positive, though insufficient in ensuring that all frontline workers are being protected and rewarded for their brave work. Frontline essential workers are clearly being told to wear masks by their employers, and in most cases those masks are provided in the workplace. Other safety measures are also being put into place – from sneeze guards and signage to hand sanitizing and hand washing stations. Thus, the majority of survey participants reported having general access to the basics of reducing the risk of exposure to COVID-19.

However, it is problematic that 40% of our respondents reported feeling unsafe. Here, our frontline workers are most troubled by the lack of sufficient training and lack of management intervention regarding customer misbehavior. These findings indicate that despite the use of face coverings and the workplace physical modifications, frontline workers still perceive that they are at a high risk of being exposed to COVID-19. Our survey indicates that this feeling is fueled by customer and co-worker behaviors, which are a clear source of frustration and stress for our survey participants. Reports of receiving ‘mixed messages’ from management about actually enforcing policies are quite common, with many frontline essential workers being convinced that their employers are not invested in their wellbeing due to a lack of visible and regular enforcement of safety measures.

Furthermore, the prevailing culture of “customer is always right” inherently pitches the employee against the customer, taking any sense of empowerment away from an employee. When an employee knows that their supervisor will side with the customer, there is little trust or lack of confidence that their safety will be considered. In a pandemic, this situation is clearly a no-win for both the employee and the employer.

#### Health Impacts on Frontline Essential Workers

There has been a clear negative impact on the wellbeing of our frontline essential workers. Overall, survey respondents were much more likely to rate their health as ‘fair’ or ‘good’ than past national averages. Female workers and parents were more likely to be experiencing signs of anxiety and depression, which for the overall survey population was much higher than national averages pre-pandemic.

Levels of stress were also elevated by comparison to national data, with clear indicators of increased responsibilities and shifting roles in the workplace contributing to the rather high levels of stress that we observed. Survey participants regularly reported the fear of being exposed to COVID-19, combined with increased work stress, to be a major detractor to their overall mental health.

As the pandemic continues to unfold as we move into cold and flu season, we do not anticipate these levels of stress, anxiety, and depression to improve. This stress is anticipated to only increase due to holiday season shopping as well as the second wave of the pandemic. This complex situation can induce further feelings of uncertainty, fear for own and loved ones’ safety; exhaustion in balancing work, school or even taking care of children or a relative. Each employee may exhibit different, unique stressors, and employers need to become more knowledgeable and aware of these factors.

#### The Financial Security of Frontline Workers

The majority of survey respondents indicated anticipating some financial impact on their households due to the pandemic. Although everyone participating in the survey was employed, we still observed significant financial insecurity.

1. Arizona is in the midst of a housing crisis that has been looming for many years but has been significantly exacerbated by the COVID-19 pandemic. That a quarter of all survey participants reported missing at least one housing payment is worrisome. The State of Arizona has implemented various measures to address this issue: In Arizona, the official postponement on evictions was extended until October 31.<sup>20</sup> In March, Governor Ducey pledged \$5 million as part of a Rental Eviction Prevention Assistance Program launched by the Arizona Department of Housing. However, despite these programs, more than a third of our survey respondents continue to be worried about paying for housing.
2. Food insecurity is also a major problem. One out of four participants reported reducing meal sizes for their households due to financial problems. Furthermore, 10% reported going as far as to skip meals. Emergency food providers like food banks have seen a massive increase in demand nationally.<sup>21</sup>
3. Many survey respondents described their working conditions as much more stressful and riskier than before the pandemic. Although most benefited from additional compensation through some form of temporary hazard pay, that recognition from their employers evaporated quickly and before the pandemic became widespread in Arizona.

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<sup>20</sup> <https://azgovernor.gov/governor/news/2020/07/governor-ducey-extends-covid-19-eviction-protections-expands-rental-assistance>

<sup>21</sup> <https://www.rand.org/blog/2020/03/food-access-challenges-and-solutions-brought-on-by.html>

## Recommendations

Based on these findings, we encourage the adoption of the recommendations highlighted in the executive summary of this report. These recommendations apply to managers, corporate leadership and worker advocates.

<b>Training and Education</b>	<b>Communication, Compliance and Building Trust</b>
<ul style="list-style-type: none"> <li>• Provide education and training for supervisors, managers and leadership to understanding and reducing risks of COVID-19 exposure in workplace settings.</li> <li>• Conduct and participate in trainings and education to build awareness of the stressors facing the workforce due to the long-lasting impacts of the pandemic.</li> <li>• Provide education and training for employees to build confidence in workplace protections and public health measures.</li> <li>• Link employees to healthcare and mental health resources and other community-based assistance programs (See Appendix for a list of some of these resources.).</li> </ul>	<ul style="list-style-type: none"> <li>• Reinforce the importance of safety measures throughout the workplace and among <i>both</i> employees and customers.</li> <li>• Identify strategies to encourage public or customer compliance with safety policies.</li> <li>• Review existing safety compliance policies for customers.</li> <li>• Identify alternative options to address employee concerns, including reassigning employees that do not feel safe.</li> <li>• Create discussions and engage with employees and local health departments to identify innovative approaches to incentivize compliance.</li> <li>• Develop recognition programs that applaud and reward stores for complying with public health guidelines.</li> <li>• Adopt a short and efficient survey tool to gauge employee morale and wellness.</li> </ul>
<b>Partnerships</b>	<b>Mitigate Risk</b>
<ul style="list-style-type: none"> <li>• Collaborate with health departments and local business organizations to identify resources to enhance employee health and wellbeing.</li> <li>• Partner with local health officials and COVID-19 testing locations to support employees to get tested. (The same should be considered for COVID-19 vaccination when it becomes available.)</li> <li>• Partner with health departments to link employees to healthcare and wellbeing resources.</li> </ul>	<ul style="list-style-type: none"> <li>• Increase customer access to online / curbside delivery which helps keep customers out of stores.</li> <li>• Develop customer and employee rewards programs (e.g., track compliance rate) to incentivize use of face coverings and other safety policies such as social distancing.</li> <li>• Provide regular trainings around safety policies involving management and workers.</li> </ul>

## Conclusion

Our findings point to the need to provide additional measures and policies to improve the physical and mental health and wellbeing of workers and their families. Providing frontline essential workers with additional compensation for as long as the COVID-19 pandemic continues would immediately address the elevated stressors, financial insecurities, and loss of trust affecting the workforce. These essential workers are taking on many risks that the average person seeks to avoid today and for doing so, deserve to be compensated for their efforts.

Corporate leadership can promote understanding and make accommodations for their employees. As physical and mental health are interconnected, adopting the recommendations outlined in the executive summary can also reduce stress and anxiety among employees. As such, the retail sector needs to create a culture of health and inclusion that is aimed at serving not just employees, but also the communities in which they are situated.

## Appendix A: Resources for Frontline Workers

### General Pandemic-Related Resources

Arizona COVID-19 (CORONAVIRUS PANDEMIC) INFORMATION AND REFERRALS

<https://211arizona.org/covid-19/>

Arizona Together

<https://arizonatogether.org/>

United Way of Tucson

[https://www.unitedwaytucson.org/public\\_health](https://www.unitedwaytucson.org/public_health)

Valley of the Sun United Way

<https://vsuw.org/get-help>

Northern Arizona Council of Governments

<https://www.nacog.org/menus/covid-19-information.html>

### Workplace Safety and Business Resources

<https://www.time-to-change.org.uk/get-involved/get-involved-workplace/support-employers/mental-wellbeing-toolkit-retail-sector>

Arizona Commerce Authority

<https://www.azcommerce.com/covid-19>

### Pandemic Information and Health Resources

Arizona Dept. of Health Services

<https://www.azdhs.gov/>

### Food Assistance

Arizona Food Bank Network

<https://azfoodbanks.org/>

## Mental Health Resources

National Alliance on Mental Illness COVID-19 Resource and Information Guide

<https://www.nami.org/Support-Education/NAMI-HelpLine/COVID-19-Information-and-Resources/COVID-19-Resource-and-Information-Guide>