

Worker protections are strained by the COVID-19 crisis

Necessary public health measures could overwhelm Vermont's unemployment fund. The governor's order to shutter schools, child care services, bars, and restaurants affects about 40,000 workers. Closing most retail outlets and arts and recreation venues, as some have done and experts recommend, would idle 30,000. Some employers will keep paying workers. But Vermont's unemployment insurance fund held \$500 million in January. During the Great Recession, when monthly unemployment reached 25,000,

LATEST BLS DATA - MARCH 16, 2020			
	JAN 2020	DEC 2019	JAN 2019
Labor Force	340,554	340,749	344,128
Employment	332,250	332,491	335,981
Unemployment	8,304	8,258	8,147
Unemployment Rate	2.4%	2.4%	2.4%

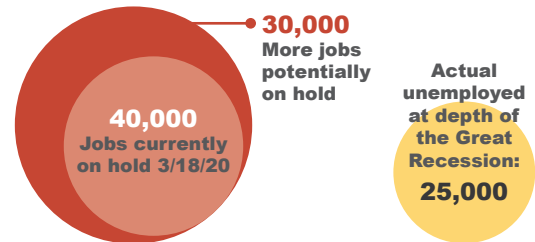
Source: U.S. Bureau of Labor Statistics

Vermont depleted its \$121 million fund in one year.

Out sick Paid sick leave can mitigate both the health and economic risks of the coronavirus, and Vermont is one of 12 states that require employers to offer it. But not all Vermont workers are covered. Mandatory paid leave does not apply to those working fewer than 18 hours a week on average, seasonal employees working fewer than 20 weeks a year, the self-employed, and other temporary workers without regular schedules or with per-diem compensation.

Underinsured Only 3 percent of Vermonters are without health insurance, a fact Vermont can be proud of. But to save lives and protect the public health during the COVID-19 crisis, everyone must be covered adequately. In addition to the 20,000 uninsured Vermonters, over 182,000 are underinsured, according to a 2018 survey by the Vermont Department of Health. That's over a third of Vermonters under age 65 who cannot afford either their deductibles or their current health care expenses and who could face large bills if they require intensive or extended medical treatment.

Layoffs could balloon Jobs on pause due to COVID-19, March 2020, vs. actual unemployment, May 2009



Data source: U.S. Bureau of Labor Statistics
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Many don't get paid sick leave Vermont workers not covered by Vermont Earned Sick Time Act

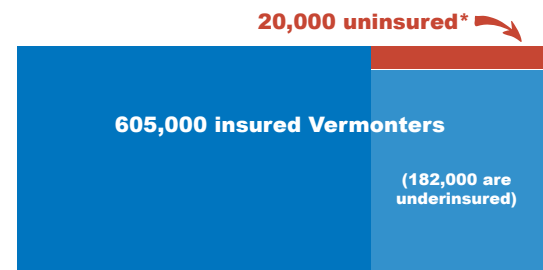
You are not covered* if you:

- Are under 18 years old;
- work fewer than 18 hours a week;
- are a seasonal employee (work fewer than 20 weeks);
- are self-employed or work per-diem;
- are a temporary worker without a regular schedule.

*As of 03/18/20. State and federal guidelines expected to change.

Data source: Vermont Department of Labor
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Health coverage is inadequate Number of Vermonters who are insured, uninsured and underinsured, 2018



*This uninsured number is from the Vermont Department of Health. The U.S. Census Bureau 2018 estimate was 4 percent uninsured for Vermont.
 Data source: Vermont Department of Health
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