

Relief for America's unemployed could be crucial for health

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Americans who lost their jobs this year due to the coronavirus pandemic

have remained healthier and more secure thanks to expanded unemployment insurance, a new study reports.

Struggling folks who received benefits reported that they were less likely to go hungry, miss a rent or mortgage payment, delay needed [medical care](#), or suffer from anxiety or depression, according to the findings.

"These programs are doing what they're meant to do. They're helping to buffer the economic disruption that's coming from the [pandemic](#)," said lead researcher Dr. Seth Berkowitz, a professor with the University of North Carolina at Chapel Hill.

A bipartisan group of U.S. Senators on Tuesday introduced a \$908 billion stimulus proposal that would provide \$300 a week in federal unemployment benefits for four months, offering additional relief to tens of millions of jobless Americans.

This study shows why extending unemployment benefits would serve as a powerful weapon in dealing with the COVID-19 pandemic, said Dr. Lynne Richardson. She's system vice chair of emergency medicine and co-director of the Institute for Health Equity Research at the Mount Sinai Health System in New York City.

"This is a policy lever that's available to our legislators to help address this pandemic going forward," Richardson said. "It's a pretty good idea, not only from the point of view of the impact the stimulus will have on the economy, but that it will actually improve the health of people who are suffering from financial strain due to the COVID pandemic," she added.

"It's not only an economic policy intervention. It's actually a health intervention," Richardson concluded.

For the study, Berkowitz and a colleague analyzed data gathered from June 11 to July 21, 2020, as part of the Household Pulse Survey, a U.S. Census poll designed to assess how the COVID-19 pandemic has affected American households.

The investigators reviewed survey responses from nearly 69,000 people who said they'd suffered from household income disruption due to pandemic-related job loss. Of those, about 29,000 said they were receiving unemployment.

The researchers compared the financial and health problems of people receiving unemployment benefits against those of people who lost income from the pandemic but weren't on unemployment.

People receiving benefits were 27% less likely to miss a housing payment and 17% less likely to go hungry, the [survey results](#) showed, and they were less apt to worry about affording food and housing in the future.

People on unemployment were less likely to lose their health insurance or skip health care because they couldn't afford it. They also had lower levels of anxiety or depression compared to folks not receiving unemployment benefits.

"It's not surprising, right? Obviously, extra money will have a beneficial impact on a household that's under financial strain," Richardson said. "Financial strains have additional health impacts on people. What this article has highlighted is that unemployment insurance can mitigate those adverse health impacts."

The findings were published online Nov. 30 in *JAMA Internal Medicine*.

These findings should prompt Congress to find a way to maintain the

extension of [unemployment insurance](#) created by the CARES Act earlier this year, said Cheryl Fish-Parcham, director of access initiatives at Families U.S., a national nonpartisan consumer health care advocacy organization.

It's not just the extra \$300 or \$600 per week, she said. The act also extended the length of [unemployment benefits](#) and broadened eligibility for minimum-wage, self-employed, contract and gig workers.

"We know people need income and they need health coverage. They need both of those things. I think there are things lawmakers can do that would help with both of those things," Fish-Parcham said.

Berkowitz believes these results make a case for permanently reforming America's [unemployment](#) programs to provide better and longer-lasting benefits to more people.

"Though the magnitude of the disruption may not be exactly the same, if you lose your job—not because of a pandemic, but just because it happens from time to time—you're still likely to suffer the same [health](#) consequences that you might suffer now," Berkowitz said.

More information: The American Institute of Stress has more about [financial stress and the COVID-19 pandemic](#).

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