

# Financial insecurity common among frontline health care workers during COVID-19, research finds

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Many frontline health care workers in the United States experienced food insecurity and other significant financial challenges during the COVID-19 pandemic, according to a recent study led by UNC Greensboro (UNCG) researcher Mathieu Despard and published in

## [Compensation & Benefits Review.](#)

Despard said he and his collaborators—Dr. Haotian Zheng and Dr. Sophia Fox-Dichter at Washington University in St. Louis—were surprised by their findings, especially their discovery that a [higher salary](#) did not necessarily shield a health care worker from struggling to make ends meet.

"You can be a frontline health care worker with a college degree and making decent money within health care, but that does not mean that you're not going to have problems like trouble paying your rent," Despard said.

Among 2,321 frontline health care workers, whose incomes ranged from less than \$25k to over \$75k, one-third experienced [food insecurity](#), one-fifth had difficulty paying their bills and medical care hardship, and one-quarter experienced housing hardship.

Despard said multi-pronged pressures contribute to health care workers' financial difficulties across salary ranges. "Income only tells part of the story," he says. "We're talking about people who may be struggling with student debt, childcare, and unaffordable housing."

The researchers also investigated an often-overlooked factor in assessments of financial well-being: workers' access to benefits.

"When we have this [conversation](#) about a [living wage](#), we tend to think in terms of pay," Despard says. "We tend not to think in terms of the number and quality of benefits, yet benefits are 31% of total compensation."

The researchers examined whether access to a variety of benefits—including health and dental insurance, paid time off, and

retirement—were related to nine different measures of financial insecurity.

Their results indicate that frontline health care workers' access to benefits is strongly related to financial insecurity, with workers with less access to benefits having higher levels of financial insecurity, even when controlling for income.

The relationship between benefits and financial insecurity was strongest among health care workers without a [college degree](#) who work in private duty settings, such as home health aides.

Despard said these findings have key applications for both employers and employees. By providing ample benefits, employers can help mitigate health care workers' financial insecurity. Health care workers on the job market can also heed these findings by closely considering not only a job's salary but also the benefits available.

"The takeaway is workers need to pay attention to benefits, not just pay," Despard said. "But employers need to do a much, much better job of making all of that information more transparent and easier to understand."

**More information:** Access to Employer Benefits and Financial Insecurity Among Frontline Healthcare Workers, *Compensation & Benefits Review* (2023). [DOI: 10.1177/08863687231189](https://doi.org/10.1177/08863687231189)

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