Written by Administrator Thursday, 04 February 2021 14:46 -

Barbarotta remembers hearing about <u>the virus</u> when it was still confined to Asia and Europe. Banquet servers were among the first American workers affected; public-health officials and politicians warned about the dangers of large gatherings, and events were cancelled. Early last March, at the start of what would normally be one of her busiest seasons, Barbarotta picked up a second gig, as a bartender at the Jim Whelan Boardwalk Hall, to make up for the shortfall at the casino. Her second official event at the venue was March Madness; that was also her last. On March 16th, New Jersey's governor, Phil Murphy, ordered the

shutdown

of all casinos. In one month, unemployment in Atlantic City spiked

from around five per cent to thirty-four per cent. On a graph, this jump is shocking; on the streets, the effect was immeasurable. The city's poverty rate had already been close to forty per cent

. Now food-bank lines stretched for miles. Small businesses closed for good. Horror and hopelessness hung above the city in the spring.

For the first time in her life, Barbarotta had to rely solely on unemployment benefits. She got around seven hundred dollars a week, roughly a half to a third of what she normally made. She had some savings, too, and so she was fine for a while, though being so reliant on the government unnerved her. As the weeks stretched into months, expenses added up. Her union, *UNITE HERE!* Local 54, which represents more than ten thousand hospitality workers in New Jersey and eastern Pennsylvania, hosted a big food give-out every month. Barbarotta volunteered to distribute food both so she could help others and so she could feel like she was working for the box she took home at the end of the day. She started prioritizing rent, food, and Internet bills, but fell behind on utilities and car payments.

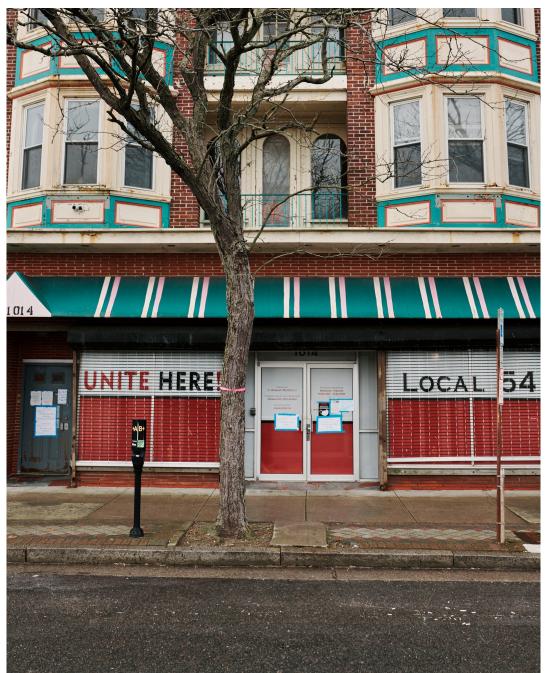
Local 54 spotted its members their health-care payments for April, May, and June. Normally, members who work a hundred and twenty hours or more in a month don't have to pay anything to maintain their insurance, a threshold Barbarotta usually had no problem meeting. But, if you worked less, you had to pay more than six dollars for each hour under the threshold. In July, the first month her payment wasn't covered, Barbarotta owed almost eight hundred dollars. She added this to the list of bills among which she would have to choose to pay.

She was hopeful, though: in late June, Governor Murphy had announced that the casinos would begin to open again. Then, three days before the first reopenings, he said that indoor dining would not be allowed; around <u>four thousand casino workers</u> who had expected to go back to work would be out of jobs indefinitely. Some restaurants were able to rehire their waitstaff, thanks to outdoor seating, and Barbarotta began calling old bosses and co-workers. "You know,

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I'll do anything," she recalled telling them. "I'll clean the rooms, I'll do whatever you need." But there weren't any positions available. She missed her health-care payment for July. She was making too much from unemployment to qualify for Medicaid. "I was really worried," she said. "I mean, not so much about me, but for Lola." She tried to get on public health insurance. "They said you had to be uninsured for three months before you can get on the state" coverage, she told me. She missed her payment for August, and September, too. All through the fall, in the middle of a pandemic, she and her daughter were without medical insurance.



Barbarotta's union, Local 54, spotted its members their health-care payments for April, May, and June, and hosted a big food give-out every month.

In the first week of September, the Golden Nugget hired Barbarotta back to work in the Player's

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Lounge, which serves the casino's high rollers. "We were doing it with masks on, weren't touching the food, everything was sanitized," she told me. She started paying her bills, including her health-care payment, though her coverage wouldn't become active again until December. Then coronavirus cases began rising again, and the state ordered tighter restrictions on seating and operating hours for restaurants and casinos. "I was the first to go because it wasn't my department," Barbarotta said. When she applied for unemployment again, she found that her benefits had decreased by nearly two hundred dollars per week: the rate had been adjusted to her most recent income. This came as a surprise-Barbarotta hadn't known how unemployment benefits were determined. None of these programs were familiar to her. She knew how to manage long shifts, look for side gigs, and take extra hours; she didn't know how to organize heaps of paperwork and sort through exactly which kinds of governmental assistance she gualified for and how she could best take advantage of it. With her benefits diminished and her savings used up, Barbarotta had to ask her older children to pay her November rent. "It's a horrible feeling, not being able to pay your bills," she told me. "And there's not a month where I can pay everything. So the rent gets paid, obviously, but I haven't made my car payment in four months."

In December, Barbarotta started receiving *SNAP* benefits. Based on her income from unemployment, she would normally receive only sixteen dollars a month. But, since March, New Jersey has provided maximum benefits to anyone who qualifies for the program. This meant around three hundred and twenty dollars for Barbarotta and her daughter. As the holidays approached, the True Spirit Coalition, a local charity group, called her on the phone. She had donated to the organization in prior years to help feed hungry families during Thanksgiving and Christmas. "Andrea," she recalled the woman on the phone, someone she knew, saying, "do you need any stuff for Lola?" At first, she was incredulous. "I was like, 'No!' But I don't even think I realized how dire my situation really was," she said. "I called back and said yes."

Barbarotta's understanding of her situation started to shift. What she'd regarded as an exercise in positive thinking—this is all temporary, things will return to normal soon—now felt like wishfulness. "And now you start to think, 'Well, is it ever going to be the same?' " she said. "And I don't, you know, have any education. This is all I've ever done." She began reconsidering her life. "My older kids are, like, 'Well, why do you have to have a three bedroom?' Well, I don't have to, but that's what I had because I could afford that. So I can't just get out of it. That's my lease. Same with my car. I don't need to have a four-hundred-and-fifty-dollar car payment, but I do." The question she'd been asking herself changed from "How can I manage all my expenses?" to "How much of my past can I afford to hold on to?"

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