

MANSION

COUNTING HOUSE | BETH DECARBO

Preventing a Staff Infection

The onus is on both homeowners and household employees to check the spread of Covid-19



Is your house-keeper going to kill you? Or could you be the killer? In a pandemic, every person who walks through the door of your house poses a health risk to the people inside—and vice versa. That is why homeowners who employ domestic staff need to implement, enforce and follow procedures to keep everyone safe.

Recognize that staffers have their own issues and, in some cases, economic hardships. Being flexible with schedules and compensating staff for the extra effort will help the household run smoothly for the duration of the pandemic.

In March, Frank Riviezzo asked his 91-year-old mother-in-law's caretaker to move in with her to reduce the risk of outside exposure. For over two months, the caretaker and mother-in-law lived 24/7 in a cottage adjacent to Mr. Riviezzo's home in Huntington, N.Y. "It was a godsend. It gave my wife peace of mind knowing that [her mom] was insulated from the virus," says Mr. Riviezzo, a Manhattan-based CPA. Eventually, his in-law's two other caretakers resumed working after passing a Covid-19 test. Now, three caregivers work a rotation of weeklong shifts to reduce comings and goings from the cottage. In their home, Mr. Riviezzo and his wife wear masks if they are around when the cleaner comes to work.

Separately, he provided a car to the person who cares for his own 86-year-old mother, who lives in Oyster Bay, N.Y., so the employee wouldn't need to get rides from other people.

All of the Riviezzo caregivers received a 20% pay increase to



compensate them for continuing to work and agreeing to change their schedules. He also continued to pay the family's longtime cleaner, even when stay-at-home orders stopped her from working.

"If you have someone good, pay them properly because you don't want to lose them. Turnover creates all kinds of problems," he says, adding that his clients generally pay domestic staffers \$250 a day. "Do you really want to be stingy with people who are dealing with your loved ones?"

A report released in May by the Economic Policy Institute, a left-leaning think tank, found that the

typical domestic worker in the U.S. is paid a median \$12.01 per hour. And just one in five domestic workers receives health-insurance coverage through his or her job.

"To attract great talent who will stay with you a long time, it's worth it to offer [health] insurance," says Teresa Leigh, owner of advisory firm Teresa Leigh Household Risk Management.

"You do not have to offer 100% of coverage," she says. "You could consider in the beginning 50% or 75% of coverage." Depending on the policy, the age of the staffer and level of coverage provided, in-

suring staff members can cost homeowners as little as \$3,000 to \$5,000 a year per person, Ms. Leigh estimates. Homeowners willing to pick up a greater percentage of the premium might pay \$12,000 a year per person.

Moreover, dental and vision benefits are really important to domestic workers, she adds. "It's really inexpensive, as little as an extra \$25 a month" per person.

As the pandemic has stretched into fall, clients are telling Ms. Leigh that adherence to basic precautions has slipped.

"Employers and homeowners don't feel like the staff is washing

BE A BETTER BOSS

The National Domestic Workers Alliance, an advocacy group, gives these tips to help make staff and home safer.

Have a conversation.

Spell out safety protocols and ensure everyone understands the risks when they're not followed.

Be flexible.

Be open to changing employees' hours or days off so they can manage personal matters like child care.

Keep a safe house.

Make sure masks, hand sanitizer and disposable gloves are available and used properly, and that the home cleaning regimen includes EPA-approved disinfectants.

Keep it legit.

Paying staff as employees and withholding taxes from their paychecks makes it easier for them to claim unemployment insurance and other benefits.

Offer health insurance.

This benefit makes it more likely that a domestic staffer will seek medical treatment when they feel ill. If the staffer already receives Medicare health benefits, ensure their pay covers the cost of supplemental health insurance.

their hands enough or wearing masks correctly," Ms. Leigh says, but the close relationships that develop between staff and employers often interferes with consistent enforcement.

Bosses need to follow their own rules as well, she adds. Some of her clients say that family members aren't using masks and other protective gear when dealing with staff.

"Many homeowners seem completely oblivious to the risk, even if they themselves have contracted Covid," she says. "It is a very odd scenario within the high net-worth world."

JON KRGAUSE

Find Your Home in The Wall Street Journal



Encore: Retirement is an indispensable guide to living the most fulfilling retirement possible, from tips on building and maintaining investments to exemplary real estate choices for retirement.

Reach prospective homebuyers and WSJ readers with relevant content on making these important real estate decisions.

Publish: November 16 • Close: October 12

For advertising opportunities, please contact:

Deborah Falcone at deborah.falcone@wsjbarrons.com • 917.225.6076

THE WALL STREET JOURNAL.