

# Loss Prevention Strategies to Mitigate the Effects of Covid-19 Pandemic Especially Among Small Business Owners of African American Decent

Collins Mamuyovwi OJARIKRE<sup>1\*</sup> and Ese Freeman OGHAGHARE<sup>2</sup>

Accepted 20 May 2020

<sup>1</sup>Department of Occupational Safety and Health, Murray State University, Murray, Kentucky, USA

<sup>2</sup>Department of Public Health, Southern Connecticut State University, NH, CT, USA

## ABSTRACT

The COVID-19 pandemic has had a devastating effect on small businesses, especially of African American descent. Just as states are preparing to open to business it is important to explore measures and controls that would assist in curbing losses a direct or indirect effect from COVID-19. This paper explores loss prevention strategies to mitigate the effects of COVID-19.

**Keywords:** COVID-19, SARS-CoV-2, Loss prevention

\*Corresponding author. Email: [collinssojarikre@gmail.com](mailto:collinssojarikre@gmail.com)

## INTRODUCTION

In the last decade, the world has seen an upsurge and an emergence of novel diseases such as those caused by Zika viruses and Ebola Viruses. Other viruses of concern are those that caused the Middle East Respiratory Syndrome (MERS) and the Severe Acute Respiratory Syndrome (SARS) outbreaks. The dreaded Ebola disease, a hemorrhagic disease with the less infectious but higher case-fatality rate (CFR) is yet to match the devastating effect of the fast-spreading, highly infectious COVID-19. This is because even though the CFRs for SARS and MERS are higher, the absolute crude death rates of COVID-19 are higher mainly due to the absolute higher number of reported cases.

According to several literature sources, the disease COVID-19 has similar characteristic features like earlier novel viruses in the same family (SARS & MERS). SARS and MERS are known most likely to have originated from zoonotic sources via primary (bats) and secondary hosts (palm civets and camels) in Guangdong and Saudi, respectively. All three novel viruses present with high fever, cough, and progressive lower respiratory tract disease usually more fatal to older adults with pre-

existing disease conditions. Other presenting symptoms include running nose, diarrhea, shortness of breath or difficulty breathing, chills, repeated shaking with chills, muscle pain, fatigue, headache, nausea or vomiting, sore throat, the new loss of taste or smell which may appear 2-14 days after exposure (CDC 2020). Coronavirus disease 2019 (COVID-19) is caused by severe acute respiratory syndrome (SARS-CoV-2).

However, like other novel coronaviruses, COVID-19 can be detected and confirmed using PCR (polymerase chain reaction) testing of nucleic acid samples extracted from nasopharyngeal regions usually by swabs. Clinical diagnosis can be achieved based on presenting symptoms, exposures, and chest radiographs usually reviewed by intensivists and radiologists. It spreads between people who are in close contact with one another (within about 6 feet for at least 10 minutes) and through respiratory droplets produced when an infected person coughs or sneezes (NCDHHS 2020). The frequency and amount of SARS-COV-2 exposure are correlative to the severity of the symptoms/infection (Heneghan et al. 2020). An individual that is exposed to

the virus may be symptomatic or asymptomatic and both cases can be a mode of spread of the disease. Symptomatic cases are usually after 48 hours.

## LITERATURE REVIEW

The ravaging effect of COVID-19 was the culmination of the simultaneous shutdown cities which compromised the finances of most economies in an unprecedented manner, and perhaps the first of its kind in human history. This was a response to the community spread of the disease; completely threatened and in some places overwhelmed the carrying capacity of health and public health services in most regions of the world. According to the Organization for Economic Co-operation and Development (OECD), the impact of the COVID-19 pandemic has been alarming in various sectors, economies, structures, healthcare systems and various infrastructures around the world (OECD, 2020). They have been over one million confirmed cases in the USA and thousands of deaths. Also, there is a 14.7 percent rise in unemployment with more than 23 million people unemployed in the USA (BLS, 2020). There are currently no globally approved vaccines or therapeutics for COVID-19.

Evidence from the survey by the National Bureau of Economic Research (NBER) has revealed a 40% drop in employee count with signs of financial strain on small businesses (reference). The NFIB research on the impact of COVID-19 on surveyed 300,000 employers reveals 23% of concern over sick employees, a 33% disruption of the supply chain of business, and an 80% slower rate (reference). Goldman Sachs's economic analysis of the impact of COVID-19 predicts a 3.8% decline in the USA gross domestic product for 2020 (Hatzius et al. 2020).

Greenlining on racial inequality and COVID-19 showed that while African Americans make up 15% of the population, 25 % of those tested positive to COVID-19 are African Americans with 39% of COVID-19 related deaths (Grace et al, 2020). The report also shows that African Americans are 2.5 to 3% times higher of dying from COVID-19 than any other group (Grace et al, 2020). CDC report on 580 hospitalized laboratory-confirmed cases showed that 33% of those cases are African Americans, 8% are Hispanic making a combined 41% of the total community sampled (CDC, 2020). The report also shows the disparity in illness and death due to COVID-19 among various racial and ethnic minority groups, with African Americans overrepresented among hospitalized cases (CDC 2020). Another report from New York COVID-19 death rates shows that African Americans' death rate is 92.3 per 100,000, Hispanic is 74.3, white 45.2, and Asians 34.5 (CDC, 2020). African Americans (AA) have been impacted the most by

COVID-19 with more than 53% of the total deaths (reference).

## COVID -19 Outbreak and Effects in the Workplace

COVID-19 pandemic has posed a huge challenge in most workplaces, affecting productivity, workplace health, and safety practices. Particularly, the African American community who own small businesses have been largely hit the most (reference). Some of these changes and effects include absence from work due to sickness, taking care of sick family members, having to stay with the kids because of school closures. Other reasons for absence from work could be attributed to fear of exposure or having an older house member who may be immunocompromised. Other effects change in increased or decreased demand for certain goods, and a disruption in the supply chain of goods.

## The Role of Health and Safety Professionals in managing COVID-19

There has been the talk of the re-opening of the State's economies after the lockdown. A resurgence of the disease and an expected second wave may hamper such efforts. With a sizable number of states slowly reopening for businesses in the USA, employees, and management following guidelines are finding ways to do this in a systematic manner that does not jeopardize the health of their workers and an eventual outbreak of the disease in the workplace. This transition is where innovative ideas and strategies from Health and safety professionals are needed to prevent outbreaks in different workplaces, especially for small business owners who may not have the resources to re-design the workplace to prevent a loss. Such design and strategies are necessary to demonstrate how to manage and control the crisis economically and efficiently that will not only save lives but prevent losses to small businesses.

## Strategies to Mitigate the Effect of COVID-19 among Small Businesses

A key strategy to mitigate the effect of COVID-19 on small businesses is to institute safety design/program for small businesses; a strategic plan to manage exposed, sick, and returning employees. Where not in existence, it is important to develop an infectious disease preparedness and response plan that can help to tailor an organized protective action against COVID-19. These plans should take into consideration the federal, state, local recommendations, and guidelines and incorporate such plans into workplace-specific plans. According to OSHA guidelines, such plans should adequately address the results from the risk assessment from the worksites especially for those who task with performing job

responsibilities on the worksite. Such consideration includes the place, person, and time of exposure to SARS-CoV-2 which could either be the public, customers, and co-workers. Other considerations are the non-occupational risk factors at home, the worker's age and the existence of pre-existing health conditions, etc. Another key strategy is to implement basic infection prevention measures such as those that border on implementing good hygiene and infection control practices (avoiding sharing the personal items of fellow staff at work, maintain regular housekeeping, and exploring the possibility for flexible work hours, etc.) OSHA recommends developing policies and procedures for the prompt identification, and isolation of sick people where necessary. Also, there is a recommendation to develop, implement, and communicate a plan for workplace flexibilities and protections.

For occupational, safety, and health professionals the use of the hierarchy of control is very important in controlling workplace hazards which is a systematic mechanism of removing the hazard from a workplace. While it may not be possible to completely remove the hazards of COVID-19 from the workplace, it is, however, plausible to use the most effective protective measures: engineering controls, safe work practices, administrative controls, and personal protective equipment. The implementation of these controls is accompanied by their advantages and disadvantages. However, it is recommended to use a combination of these measures a necessary step to protect workers from exposure to SARS-CoV-2.

## CONCLUSION

To prevent huge losses (direct and indirect) due to absenteeism and other factors that could lead to huge financial and human capital losses, implementing the aforementioned control measures is an assured route to avoid inevitable losses that could arise as result of COVID-19. Adherence to strict OSHA's guideline on preparing the workplace for COVID-19 is encouraged especially now that we are having record cases of new infections after the lockdown.

## REFERENCE

- Arentz M, Yim E, Klaff L (2020). Characteristics and Outcomes of 21 Critically Ill Patients With COVID-19 in Washington State. *JAMA*. Published online. doi:10.1001/jama.2020.4326 (Assessed March 19, 2020).
- Bartik AW, Bertrand M, Cullen ZB, Glaeser EL, Luca M, Stanton CT (2020). How Are Small Businesses Adjusting to COVID-19? Early Evidence from a Survey. NBER Working Paper No. 26989 Issued in April 2020. <https://www.nber.org/papers/w26989> (Assessed April 30, 2020).
- Bureau of Labor Statistics, U.S. Department of Labor, 2020. The Economics Daily, Unemployment rate rises to record high 14.7 percent in April 2020. <https://www.bls.gov/opub/ted/2020/unemployment-rate-rises-to-record-high-14-point-7-percent-in-april-2020.htm> (Assessed April 30, 2020).
- CDC (2020). Symptoms of Coronavirus. May 13, 2020. <https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html> (Assessed May 3, 2020).
- CDC (2020). Interim Guidance for Businesses and Employers Responding to Coronavirus Disease 2019 (COVID-19). May 7, 2020. <https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html> (Assessed May 7, 2020).
- CDC (2020). Prepare your Small Business and Employees for the Effects of COVID-19. April 4, 2020. <https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-small-business.html> (Assessed April 4, 2020).
- CDC (2020). Implementing Safety Practices for Critical Infrastructure Workers Who May Have Had Exposure to a Person with Suspected or Confirmed COVID-19. <https://www.cdc.gov/coronavirus/2019-ncov/community/critical-workers/implementing-safety-practices.html> (Assessed April 20, 2020).
- CDC (2020). COVID-19 in Racial and Ethnic Minority Groups. <https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/racial-ethnic-minorities.html> (Assessed May 23, 2020).
- CDC (2020). Coronavirus Disease 2019. Reopening Guidance for Cleaning and Disinfecting Public Spaces, Workplaces, Businesses, Schools, and Homes. <https://www.cdc.gov/coronavirus/2019-ncov/community/reopen-guidance.html> Assessed May 7, 2020.
- CDC (2020). Cleaning and Disinfecting Your Facility. <https://www.cdc.gov/coronavirus/2019-ncov/community/disinfecting-building-facility.html> (Assessed April 28, 2020).
- CDC (2020). Discontinuation of Isolation for Persons with COVID -19 Not in Healthcare Settings. <https://www.cdc.gov/coronavirus/2019-ncov/hcp/disposition-in-home-patients.html> Assessed May 29, 2020.
- CDC (2020). COVID-19 General Business Frequently Asked Questions. <https://www.cdc.gov/coronavirus/2019-ncov/community/general-business-faq.html> (Assessed May 3, 2020).
- CEBM (2020). SARS-COV-2 Viral Load and the Severity of COVID-19. <https://www.cebm.net/covid-19/sars-cov-2-viral-load-and-the-severity-of-covid-19/> Assessed March 26, 2020.
- Chicago booth review (2020). The Impact of COVID-19. <https://review.chicagobooth.edu/content/impact-covid-19> (Assessed April 3, 2020).
- Congressional Research Services (2020). Global Economic Effects of COVID-19. <https://fas.org/sgp/crs/row/R46270.pdf> (Assessed May 19, 2020).
- Grace D, Johnson C and Reid TG (2020). Racial Inequality and COVID-19. [https://greenlining.org/press/opinion-columns/2020/racial-inequality-and-covid-19/?gclid=Cj0KCQjwz4z3BRCgARIsAES\\_OVc4maaJWajFtEYOTo\\_T8icDNa7Tg4FhQRQikEWxVOueDIFrdeBEjsaApfnEALw\\_wcB](https://greenlining.org/press/opinion-columns/2020/racial-inequality-and-covid-19/?gclid=Cj0KCQjwz4z3BRCgARIsAES_OVc4maaJWajFtEYOTo_T8icDNa7Tg4FhQRQikEWxVOueDIFrdeBEjsaApfnEALw_wcB) (Assessed May 4, 2020).
- Katella K (2020). Yale Medicine. Should You Really Have a Pulse Oximeter at Home? <https://www.yalemedicine.org/stories/covid-pulse-oximeter/> Assessed May 8, 2020.
- Main Street America (2020). The Impact of COVID-19 on Small Businesses. <https://www.mainstreet.org/blogs/national-main-street-center/2020/04/09/new-report-the-impact-of-covid-19-on-small-business> (Assessed April 9, 2020).
- NCDHHS COVID-19 Response. NC.GOV/COVID-19. Symptoms. FAQ. How can I limit Exposure to COVID-19? <https://covid19.ncdhhs.gov/about-covid-19/symptoms#how-can-i-limit-exposure-to-covid-19> (Assessed April 12, 2020).
- NFIB Study (2020). COVID-19 Impact on Small Business: Part 3. <https://www.nfib.com/content/press-release/economy/covid-19-impact-on-small-business-part-3/> (Assessed April 2, 2020).
- OECD (2020). Global Economy Faces a Tightrope Walk to Recovery. <https://www.oecd.org/coronavirus/en/> (Assessed May 19, 2020).
- Osha.gov/covid-19. Guidance on Preparing Workplaces for COVID-19.

<https://www.osha.gov/Publications/OSHA3990.pdf> (Assessed March 10, 2020).

Wu Z, McGoogan JM ( 2020). Characteristics of and Important Lessons from the Coronavirus Disease 2019(COVID-19) Outbreak in China: Summary of a Report of 72 314 Cases from the Chinese Center for Disease Control and Prevention. JAMA. doi:10.1001/jama.2020.2648