

BRIEFING



Gender Differences in Access to Coronavirus Government Support

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The Covid-19 pandemic has impacted women's employment and self-employment, exacerbating inequalities in the labour market.

The Government have put schemes in place to protect workers' earnings and jobs, but there have been clear differences between women and men in access, eligibility and the level of support received.

Women and Coronavirus Job Retention Scheme ('furlough')

Across the UK, women make up 52.1% of those on furlough, despite being only 47.3% of the overall UK workforce. Data from HMRC show that 2,337,900 women were furloughed at the end of February 2021, compared to 2,144,700 men.

This is explained by the type of sectors that women and men tend to work in. More women than men work in sectors that were shut-down like retail and hospitality or accommodation and food services.

However, in some parts of the country the opposite is true, and more men have been furloughed than women. This is due to the large number of jobs in these regions in sectors where men predominate, like manufacturing or construction, which also faced shut-downs, particularly at the start of the pandemic.

Local economic recovery plans must take a gendered approach to ensure they target those hardest hit by the pandemic.

Young women and CJRS

Young women aged 18-25 are the largest group furloughed by age and gender. 425,300 of young women workers who are eligible have been furloughed (24%). This compares to 345,100 young men or 20% of those eligible.

40% of eligible female workers under the age of 18 had been furloughed (30% of young men).

Self-employed women and SEISS

By March 2020, there were 1.5 million self-employed women, who made up 34.8% of all self-employed workers (those whose main source of income came from being self-employed).

By the end of January 2021 only 28.8% of all SEISS claims had been made by women. 632,000, self-employed women had made claims totalling just over £1.4 billion. This compares with 1,557,000 claims made by men (totalling nearly £4.8 billion).

This figure is lower than the proportion of self-employed women, reflecting the issues many women faced in accessing the self-employment income support scheme.

Of those eligible, fewer women than men made a SEISS claim: only 60% of eligible women claimed, compared to 68% of eligible men. Women also claimed smaller amounts, at an average of £2,200 compared with £3,100 for men.

Introduction

The Covid-19 pandemic has caused an economic downturn impacting women's employment and self-employment, exacerbating pre-existing inequalities. While the Government has put schemes in place to protect workers' jobs and salaries, there have been clear gendered differences in access, eligibility and the level of support given. Women have been furloughed at higher rates, for longer periods and have received less financial support than men. Conversely, difficulty in accessing furlough for those with caring responsibilities has led to many women reducing paid working hours or leaving employment all together. Self-employed women have been accessing the Self Employment Income Support Scheme (SEISS) at lower rates and claiming lower amounts than men.

Coronavirus Job Retention Scheme (Furlough)

Background

The Coronavirus Job Retention Scheme (CJRS) was put in place by the Government on 20 March 2020. It enabled employers to 'furlough' staff at 80% of their usual wage (up to £2,500 per month).¹ In the Spring 2021 Budget it was announced that the scheme would be extended until the end of September 2021. The scheme has provided temporary security for millions of jobs which may otherwise have disappeared. However, updates on extensions and alterations through 2020 were often delivered at the last-minute, causing employers uncertain of future support to make unnecessary or premature redundancies.

¹ Unison (2020) Furlough, Job Retention Scheme (JRS) and redundancy (<https://bit.ly/3kr2Ug5>)

² GOV.UK (March 2021) Coronavirus job retention scheme statistics: March 2021 (<https://bit.ly/3dnT8bx>)

³ Ibid.

⁴ WBG calculations using total number of people in employment (ONS labour market statistics Oct-Dec 2019) and

Number of people furloughed

The number of employees on furlough has fluctuated during the pandemic in response to changes in restrictions limiting or shutting down many sectors. The number of workers furloughed reached a peak of 8.9 million workers in early May 2020 before falling over the summer and then rising as a result of tightening restrictions in late autumn. The national lockdown in January 2021 saw a rise to 4.9 million of workers on furlough, which has dropped slightly to 4.7 million based on current provisional estimates for February 2021.²

Overall, more women than men have been furloughed in the UK, despite women making up a smaller proportion of the workforce. Provisional figures show 2,337,900 women were furloughed by the end of February 2021, compared to 2,144,700 men.³ Women were 52.1% of those on furlough on 28 February, yet are only 47.3% of the overall UK workforce, highlighting that they have been furloughed at higher levels than men.⁴

Why have women been furloughed at higher rates?

The higher number of women furloughed is not surprising as most of the shutdown and worst affected sectors have a higher number of women employees.

Women are the majority of employees in the accommodation and food sector,⁵ the industry with the highest furlough take-up rate. By the end of February 2021 an estimated 1,145,600 (over half of eligible employments in the sector) had been furloughed.⁶ Women also make up 58% of retail employees⁷ and by the end of February

number of women in employment (HoC Library briefing employment data Oct-Dec 2019)

⁵ ONS (February 2021) EMP13: Employment by industry (<https://bit.ly/3utwG8u>)

⁶ GOV.UK (March 2021) Coronavirus job retention scheme statistics: March 2021 (<https://bit.ly/3dnT8bx>)

⁷ Work Foundation (2020) No Returns: a new direction to tackle insecurity in retail following Covid-19 (<https://bit.ly/37TnwBE>)

2021, 918,500 employees in retail and wholesale had been furloughed (20% take-up of eligible employments).⁸

Most impacted groups

The Spring 2021 Budget acknowledges the intersecting gendered inequalities that have been made worse by the pandemic; ‘staff in the hardest hit, largely consumer-facing sectors, such as hospitality, are more likely to be young, female, from an ethnic minority, and lower paid’.⁹

Young women

Young women have been furloughed at the highest rate across gender and age groups. This is due in large part to their concentration in sectors which have been consistently shut down during the pandemic. Employees under 25 were 2.5 times more likely to work in a shutdown sector when the pandemic began: 36% young women worked in a shutdown sector, compared with 25% of young men.¹⁰ Young women aged 18 to 25 years are the largest group furloughed by age and gender. 425,300 of young women, 24% of those eligible, were furloughed at the end of February 2021, compared with 345,100 young men (20% of those eligible). 40% of eligible female workers under the age of 18 had been furloughed (compared to 30% of young men).¹¹

Black and minority ethnic women

Although data on CJRS claims is not disaggregated by ethnicity, there is substantial evidence to suggest that Black and minority ethnic women are overrepresented in

shutdown sectors.¹² A Women and Equalities Committee report into the unequal impact of Covid-19 finds that many Black, and minority ethnic workers on zero-hours contracts have been refused furlough by their employers.¹³ Such trends may be leading to increased levels of redundancy.

Black and minority ethnic women began the pandemic with the lowest employment rates, and this has continued through the crisis.¹⁴ Overall, by the end of 2020, Black and minority ethnic women’s employment was down to 62.0%, (compared to 73.5% for White women and 75.1% for total employments) and unemployment was at 10.6% (compared to 4.0% for White women and 5.1% for total employments).¹⁵ There were disparities between groups, for example Pakistani women had the lowest employment rate at 42.7%, followed by Bangladeshi women at 49.8% and Black/African/Caribbean women at 62.6%.¹⁶

The TUC finds that Black and minority ethnic women in certain industries have been particularly hit. For example, their employment in ‘arts and entertainment’ fell by 44% between autumn 2019-20. (compared with 3% White women), 17% in ‘wholesale and retail’ (compared with 1% White women) and 14% in ‘accommodation and food’ (compared with 13% White women).¹⁷

Low-paid and working-class women

In January 2021, an Institute for Employment Studies report found that during the first national lockdown, those in low-paid work were twice as likely to be on furlough, or have

⁸ GOV.UK (March 2021) Coronavirus job retention scheme statistics: March 2021 (<https://bit.ly/3dnT8bx>)

⁹ HM Treasury (2021) Budget 2021 (<https://bit.ly/30cS8kq>), p. 14

¹⁰ IFS (Apr 2020) Sector shutdowns during the coronavirus crisis: which workers are most exposed? (<https://bit.ly/2yCSruD>)

¹¹ GOV.UK (March 2021) Coronavirus job retention scheme statistics: March 2021 (<https://bit.ly/3dnT8bx>)

¹² Women and Equalities Committee (December 2020) Unequal impact? Coronavirus and BAME people (<https://bit.ly/3vQDhKO>)

¹³ Women and Equalities Committee (December 2020) Unequal impact? Coronavirus and BAME people (<https://bit.ly/3vQDhKO>)

¹⁴ Taken from ONS data on Ethnic Minority groups which includes Indian, Pakistani, Bangladeshi, Chinese and Black/African/Caribbean groups.

¹⁵ ONS (February 2021) A09: Labour Market Status by ethnic group (<https://bit.ly/3sCxd6Q>)

¹⁶ Ibid.

¹⁷ TUC (January 2021) Jobs and recovery monitor Issue #3 (<https://bit.ly/3dM7JPP>)

their hours reduced than those in higher income jobs.¹⁸ The impact on low-income workers hits women disproportionately as there are twice as many women as men in the bottom 10% of earners.¹⁹

Some of the worst impacted sectors with a concentrated number of low-paid workers disproportionately employ women, particularly young and Black and minority ethnic women. For example, 42% of workers in the accommodation and food industries and 25% of workers in elementary occupations (waiting and bar staff, labourers) are in the bottom 10% of earners.²⁰ The drop in hourly earnings for low paid workers was largely attributed to being furloughed at 80% of normal pay, with employers less likely to 'top-up' the pay of low paid workers than those on higher incomes.²¹

Women in Semi-Routine (including care workers, retail assistants, hospital porters) and Routine sectors (including cleaners, waiting/bar staff, bus drivers, sewing machinists) have been furloughed at higher rates than women in Management and Professional roles; 34% compared with 17%.²² Jobs held by many working-class people are far less likely to be transferred to home-working, meaning working class women are more likely to be in either key working roles or shutdown sectors.

Mothers

There is a clear link between a fall in mothers' employment and inadequate protections in the CJRS for those with caring responsibilities: 46% of mothers who have been made

redundant during the pandemic cite lack of adequate childcare provision as the cause.²³

By the end of February 2021, there were an estimated 1,268,700 workers on partial furlough.²⁴ Through the scheme, employers are expected to grant part-time or flexible furlough for a range of reasons, including caring responsibilities. However, the TUC reported that in practice, 70% of furlough claims made by women with caring responsibilities who requested to furlough following school closures in January 2021, had their request denied.²⁵ This has led to almost half (48%) worried about negative treatment from an employer because of childcare responsibilities.²⁶

In February 2021, the Women and Equalities Committee published a report detailing evidence of discriminatory practices towards women on maternity leave during the pandemic, urging the Government to extend redundancy protections to pregnant women and new mothers.²⁷

Regional differences

Women have been consistently furloughed at higher rates in most UK regions since the pandemic began. However, in some areas such as London, the West Midlands and Greater Manchester, more men than women have been furloughed. There are also disparities within regions. For example, the North East of England overall saw more women furloughed, yet some local authorities within the region, such as Newcastle upon Tyne Central saw larger numbers of men furloughed.

¹⁸ Institute for Employment Studies (January 2021) Laid low: The impacts of the Covid-19 crisis on low-paid and insecure workers (<https://bit.ly/3q8kiaR>)

¹⁹ ONS (November 2020) Low and high pay in the UK: 2020 (<https://bit.ly/3uKZh9J>)

²⁰ Ibid.

²¹ Ibid.

²² Warren, T. and Lyonette, C. (2020) 'Carrying the work burden of the Covid-19 pandemic: working class women in the UK, Briefing Note 1: Employment and mental health' (October). Working Paper No 2020/1, Nottingham University Business School (<https://bit.ly/2QpXrep>)

²³ Pregnant then Screwed (2020) The True Scale of the Crisis Facing Working Mums (<https://bit.ly/370BNX2>)

²⁴ GOV.UK (March 2021) Coronavirus job retention scheme statistics: March 2021 (<https://bit.ly/3dnT8bx>)

²⁵ TUC (January 2021) TUC poll: 7 in 10 requests for furlough turned down for working mums (<https://bit.ly/3uAfzrY>)

²⁶ Ibid.

²⁷ Women and Equalities Committee (February 2021) Unequal impact? Coronavirus and the gendered economic impact (<https://bit.ly/2QxlpvI>)

In the devolved nations, the vast majority of both rural and urban areas saw larger numbers of women furloughed, however some city constituencies such as Central Cardiff in Wales, Edinburgh North and Glasgow Central in Scotland and Belfast South in Northern Ireland saw slightly higher levels of men furloughed.

Regional gendered disparities are linked to the sectoral composition of local economies, and also to the prolonged local lockdowns in some areas (such as Manchester and Leicester). For example, local areas where sectors like manufacturing and construction are big employers may have seen higher numbers of men furloughed, as men predominate in those industries.

What does the gendered difference mean?

The furlough scheme has been a vital lifeline, keeping millions of women in employment through the economic volatility resulting from the pandemic and lockdowns. This can be seen through labour market data which sees women's employment as 71.8%, down only 0.7 percentage points on the previous year, economic inactivity at 24.6% down by 0.1 percentage points on the previous year and unemployment at 4.7%, only 1.1 percentage points up on the previous year.²⁸

However, in absolute numbers, women are more likely to be furloughed than men in almost every region of the UK. They are also more likely to be furloughed for longer periods. Research from King's College London finds that in July 2020 31% of women furloughed at any point in the pandemic ('ever-furloughed' women) had not worked

any hours since the start of the pandemic, compared with only 20% of men.²⁹

Women are also less likely than men to have their wages topped up by their employers beyond the 80% granted through the furlough scheme, putting them at a greater economic disadvantage.³⁰

The increased likelihood of being furloughed, without employer 'top-ups', and for longer mean women are at greater risk of increased financial insecurity, debt and poverty. 'Ever-furloughed' women are more likely to believe they will struggle to pay their bills compared with their male peers (37% compared with 25%).³¹

Self-Employment Income Support Scheme

Background

In the financial year ending in March 2020, there were 4.3 million self-employed people in the UK (where their main source of income came from being self-employed). Of these, 1.5 million were women, or 34.8%³². Since the 2008 downturn 61% of the newly self-employed have been women.³³

In May 2020, following the start of the Covid-19 pandemic, HMRC opened applications to the Self-Employment Income Support Scheme (SEISS). From May-July 2020 it offered taxable grants worth 80% of average monthly trading profit for three months, worth up to £7,500 in total. It has had several rounds since it opened, ranging between 70-80% of average trading profit.³⁴

How many women are claiming SEISS?

²⁸ ONS (March 2021) Labour Market Overview, UK: March 2021 (<https://bit.ly/3wcsiSH>)

²⁹ King's College London (March 2021) Does furlough work for women? Gendered experiences of the Coronavirus Job Retention Scheme in the UK (<https://bit.ly/3lI0mKZ>)

³⁰ Parliament.uk (February 2021) House of Commons Women and Equalities Select Committee: Unequal impacts: Coronavirus and the gendered economic impact (<https://bit.ly/37Pnjqb>)

³¹ King's College London (March 2021) Does furlough work for women? Gendered experiences of the Coronavirus Job Retention Scheme in the UK (<https://bit.ly/3lI0mKZ>)

³² GOV.UK (March 2021) Family Resources Survey: financial year 2019 to 2020 (<https://bit.ly/39ustbQ>)

³³ ONS (Oct 2019) EMP01 SA: Full-time, part-time and temporary workers (seasonally adjusted) (<http://bit.ly/2pZwHnW>)

³⁴ House of Commons Library (February 2021) Coronavirus: Self-Employed Income Support Scheme (<https://bit.ly/3qXxm40>)

By the end of January 2021 women had made 632,000 SEISS claims (totalling just over £1.4 billion), compared with 1,557,000 men (totalling nearly £4.8 billion). Only 28.8% of SEISS claims were made by women. Even though men make up around 68% of those potentially eligible for the scheme, 71.2% of claims were made by men.³⁵ There was also a clear gendered difference in actual take-up rate for those eligible across every region in the UK, with an average of only 60% of eligible women claiming, compared to 68% of eligible men.³⁶ Women also claimed smaller amounts, at an average of £2,200 compared with £3,100 for men.³⁷

Problems accessing SEISS

The fact that more men than women are self-employed only partly explains these differences. There have also been gendered impacts from the eligibility criteria. The IFS finds that approximately 1.3 million people will be ineligible for SEISS because less than half their income comes from self-employment.³⁸ As the majority of self-employed women are part-time, they are potentially at greater risk of exclusion.³⁹

In addition, the numbers reflect issues around access to the scheme including lack of information. The Reuters Institute for the Study of Journalism finds that women are more likely to avoid engaging with news media relating to Covid-19, so may be less aware of their entitlement to schemes such as SEISS. They link this to inequalities in time use, including women being more likely to spend time on unpaid care.⁴⁰

A considerable problem with SEISS has been for women who have taken maternity leave within the past three years. SEISS payments are calculated based on average income over the past three-year period. Where women were taking maternity leave, this brings down their average income, lowering the average payment for mothers.⁴¹ It has been estimated that this has affected 75,000 women.⁴² The campaigning group Pregnant Then Screwed recently took the Government to court under the Equality Act, to argue that the ways in which SEISS entitlements are calculated indirectly discriminates against women who have had a baby in the past three years.⁴³

Who is being excluded from CJRS and SEISS?

The CJRS has avoided job loss for millions of employed people, at least temporarily. However, many have not been able to access the scheme, leaving them at huge economic disadvantage. Women in the informal economy, such as many nannies, cleaners and sex workers/women in prostitution are not registered through PAYE and are therefore ineligible for furlough. In the SEISS, only workers who receive more than half of their earnings through self-employment are eligible. As women are the majority of those in part-time self-employment, they may be more likely to not qualify.

Research from Standard Life Foundation finds the excluded are more likely to be women.⁴⁴ They estimate that up to 3.8 million people have lost income during the pandemic yet are not receiving support through CJRS or SEISS.

³⁵ Original WBG calculation using Self Employment Income Support Scheme Statistics: February 2021 (<https://bit.ly/3fuEbgW>)

³⁶ GOV.UK (February 2021) Self Employment Income Support Scheme Statistics: February 2021 Table 4 (<https://bit.ly/3fuEbgW>)

³⁷ Ibid.

³⁸ IFS (January 2021) Who is excluded from the government's Self Employment Income Support Scheme and what could the government do about it? (<https://bit.ly/3tLMcvs>)

³⁹ GOV.UK (March 2021) Family Resources Survey: financial year 2019 to 2020 (<https://bit.ly/39ustbQ>)

⁴⁰ Reuters Institute (October 2020) Communications in the coronavirus crisis: lessons for the second wave (<https://bit.ly/3seD1TT>)

⁴¹ Maternity Action (November 2020) Insecure Labour: the realities of insecure work for pregnant women and new mothers (<https://bit.ly/31MMypE>)

⁴² Pregnant Then Screwed (January 2021) Judicial review against the government for indirect sex discrimination this Thursday (<https://bit.ly/3bk7S3x>)

⁴³ Pregnant Then Screwed (2021) Taking the government to court for indirect sex discrimination (<http://bit.ly/3dUNGP5>)

⁴⁴ Standard Life Foundation (February 2021) Who are 'the excluded'? (<https://bit.ly/3152Qtv>)

Of these, 50% were in insecure or marginal work before the pandemic. 1.8 million people excluded from CJRS and SEISS have seen total household income fall by at least a third during the pandemic, five times more than the rest of the UK population.⁴⁵

Whilst people with No Recourse to Public Funds were technically able to access the CJRS and SEISS, in practice this has been particularly difficult as they are concentrated in precarious and zero-hours employment.⁴⁶ They are particularly vulnerable to destitution as they are not able to claim benefits if they lose paid working hours or are made redundant.

What will happen once CJRS and SEISS end?

With women predominating in some of the economically hardest hit sectors, they are also particularly vulnerable to redundancy once employment protections are removed.

Recovery plans announced in the Spring Budget 2021 also risk disadvantaging women. Introduced and expanded training schemes such as the KickStart Scheme do not acknowledge already existing gender inequalities in accessing employment initiatives. Women are less likely to be employed following a traineeship or apprenticeship and experience a nearly 6% apprenticeship gender pay gap.⁴⁷ In the five years following an apprenticeship, young women can expect to earn on average £8,000 less than a young man.⁴⁸ Without addressing these gendered disparities, the KickStart

Scheme and other initiatives risk reinforcing occupational segregation between young men and women.⁴⁹

In the longer term, the impact of Covid-19 has accelerated previous shifting employment trends such as an increase in automation and changes in consumption behaviours.⁵⁰ In 2019 the ONS found that an estimated 70% of roles at high risk of automation were held by women.⁵¹

For example, the retail sector was already contracting prior to Covid-19. A shift towards fewer shop-front jobs, and more warehouse and distribution centre roles mean most jobs lost over the past decade were occupied by women, with newer roles being more likely to be taken by men.⁵² Within hospitality, a surge in food home delivery increases demand for male-dominated roles such as delivery drivers and decreases need for waiting staff which are more likely to be women.⁵³

The Resolution Foundation finds that approximately 700,000 self-employed people have stopped working in the current lockdown (starting on 4 January 2021).⁵⁴ This is 50% more than the number out of work during the first lockdown (460,000).⁵⁵ They predict that as self-employed workers have suffered disproportionately in accessing support, many will leave self-employment following the crisis. In a recent survey, 15% of self-employed workers said they plan to switch to being an employee and 4% plan to leave paid work altogether.⁵⁶

As women are less likely to have accessed SEISS, are more likely to have caring

⁴⁵ Ibid.

⁴⁶ Citizens Advice (June 2020) Nowhere to turn: How immigration rules are preventing people from getting support during the coronavirus pandemic (<https://bit.ly/2NLed6Y>)

⁴⁷ Craggs Mersinoglu, Y. (2020) Gender pay gap doubles for apprentices (<https://bit.ly/3cglRpP>)

⁴⁸ WBG (March 2021) Covid-19 and economic challenges for young women (<https://bit.ly/3tLHf8>)

⁴⁹ House of Commons Women and Equalities Select Committee (2021) Unequal impact? Coronavirus and the gendered economic impact (<https://bit.ly/3jEJ0xN>)

⁵⁰ Work Foundation (2020) No Returns: a new direction to tackle insecurity in retail following Covid-19 (<https://bit.ly/37TnwbE>)

⁵¹ ONS (2019) The probability of automation in England: 2011 and 2017 (<https://bit.ly/2ORxSmo>)

⁵² Ibid.

⁵³ RSA (October 2020) Who is at risk? Work and automation in the time of Covid-19 (<https://bit.ly/2OPU6Fi>)

⁵⁴ Resolution Foundation (February 2021) 700,00 self-employed workers have stopped working entirely during the current lockdown (<https://bit.ly/2ZZT37z>)

⁵⁵ Ibid.

⁵⁶ Resolution Foundation (February 2021) Long Covid in the labour market (<https://bit.ly/3vSf46X>)

responsibilities, and many are self-employed within currently shutdown sectors which have seen the worst economic impacts of the crisis, they may be at particular risk of leaving self-employment, or the labour market.

Conclusion

The Covid-19 pandemic has created unprecedented volatility in the labour market, impacting women in particular ways. Self-employed women have received less support than their male counterparts. The dual pressures of caring responsibilities and working have taken a toll on mothers' paid work. Women, Black and minority ethnic workers, working class people and young people are concentrated within low-paid roles in the sectors that have been some of the worst impacted (food services, retail, arts and recreation). Once support schemes such as CJRS and SEISS come to an end, there will likely be a significant increase in redundancies for those in the most disrupted sectors.

Recommendations:

Short term:

- Make the Universal Credit uplift permanent to support with increased redundancies when CJRS and SEISS end in September and extend to other benefits such as Employment Support Allowance.
- Companies should be mandated to report the number of people they make redundant by protected characteristics including sex and race, to ensure accountability against bias or discrimination.
- Use the upcoming employment bill to reduce insecurity for low-paid workers by extending employment rights and investing in strong and effective enforcement.

Medium term:

- The Government must ensure that employment support programmes such as the Kickstart Scheme avoid segregating women into lower-paid professions and are sensitive to those with caring responsibilities.
- To mitigate the impact of caring responsibilities on women's employment the Government must provide greater support to the Early Years sector, enabling them to remain open and provide free care for all children from the end of statutory maternity leave to when the child is five-years old.

Longer term:

- Many key sectors most resilient to future unemployment are also low carbon and support a caring economy, such as health/social care, and education.⁵⁷ Women already predominate in such sectors, but they must be revalued, with increased rates of pay, training and career progression. Investing in care jobs would create 2.7 times as many jobs as the same investment in construction: 6.3 as many for women and 10% more for men.⁵⁸

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The UK [Women's Budget Group](#) is an independent and not-for-profit organisation whose aims are to promote a gender equal economy. This analysis was undertaken as part of the [Local Data Project](#).

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⁵⁷ RSA (October 2020) Who is at risk? Work and automation in the time of Covid-19 (<https://bit.ly/2OPU6Fi>)

⁵⁸ WBG (June 2020) A Care-Led Recovery from Coronavirus (<https://bit.ly/3cbAVhL>)