

CSEP Essay Competition 2020

Question 3: To what extent should Covid-19 change our perceptions of (socio-)economic inequality and the policies in place to address it?

Word Count: 1896

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## **1. Introduction**

While COVID-19 does not directly choose who it infects, policies and social conditions orchestrate its discriminating effects on certain demographics. Inequalities in income, education and health thus widen, reinforcing the already unequal status quo. Such exacerbated inequality in these unprecedented times prompts us to reconsider our perceptions of socio-economic inequality - does it affect us all? Will the issue subside after COVID-19? Are there benefits to an equitable society?

While the essay does not demand a complete overhaul of conventional wisdom on inequality, it serves as a timely reminder of the much forgotten idea that “we are all in the same boat (or rather, world)” and that inequality concerns us all, regardless of our socio-economic background. It also invites us to consider a far-sighted, multi-pronged approach in combating the many-headed animal that is inequality. A framework on which policies should be based on, along with concrete suggestions are then provided to tackle various forms of inequality.

## **2. A Shift in Mindset**

As COVID-19 widens inequalities, the rich may be deceived into disassociating from the battle against inequality as they deem its implications irrelevant. However, such ignorance overlooks the fatal fact that extreme inequality fuels COVID-19’s spread, destroying businesses

owned by the rich ruthlessly<sup>1</sup>; Singapore's migrant worker driven COVID-19 crisis exemplifies this danger:

With low death rates and little community cases, Singapore's COVID-19 management would have been exemplary if not for the raging outbreak in migrant worker dormitories, which accounts for over 90% of confirmed COVID-19 cases in Singapore. (Iwamoto, 2020) The outbreak arose from the neglected unsanitary and cramped living conditions in their dormitories that crippled the workers' ability to observe safe distancing and observe proper hygiene, allowing the virus to run amok. Singapore's migrant workers crisis predicament serves as a stern warning of the perils of neglecting the marginalized in the community as her economy plummeted 41.2% quarter-on-quarter in the April to June time period. (Kit, 2020) Singapore's richest are not immune to this downfall — oil magnate Lim Oon Kuin, founder of Hin Leong Trading, was Singapore's 18th richest person in 2019 but filed for bankruptcy in April 2020 as the pandemic slashes oil prices due to weak demand. (Ambler, 2020)

Excessive inequality also strains social fabric and engenders distrust, resulting in an unstable economic and political landscape vulnerable to societal upheavals — exemplified in Indonesia's 1998 riots that cost Jakarta more than \$1 billion worth of damage in just two days. (Landler, 1998).<sup>2</sup> Singapore's Prime Minister Lee Hsien Loong echoed similar worries that if social mobility and integration are not achieved, widening inequalities will stratify and destroy

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<sup>1</sup> The COVID-19 crisis has resulted in over 3,400 companies filing for bankruptcy in the United States, including household names like Gold's Gym, Hertz, J. Crew and Neiman Marcus. (Rennison, 2020)

<sup>2</sup> Sri Mulyani, Indonesia's Minister for Finance, characterized exclusive growth as poison which drove Indonesia's society to its tipping point during the 1997-1998 Asian Financial Crisis and sparked the 'Reformasi' era. (Mulyani, 2015) The May 1998 riots then ensued as Chinese people were scapegoated for the financial woes of the general population, thus leading to the hefty price of over \$1 billion worth of damage in just two days. (Landler, 1998)

our society: “our politics will turn vicious, our society will fracture and our nation will wither.”  
(Hoong, 2018)

A shift in mindset from the convention of deeming inequality solely as the poor’s problem must thus be adopted. The general population cannot simply compartmentalize, quarantine and ignore the poor’s predicaments because their problems will eventually affect the wider community. Policymakers and the general public alike must understand that equity and efficiency are not simply binary trade-offs where efficiency is achieved at the expense of equity. Rather, equity is necessary to ensure a stable, efficient and prosperous economic landscape. As such, policies promoting equity like equal access to paid sick-leave (PSL) must not be shunned simply as a cost but viewed instead as an investment that safeguards the economy from the perils of health inequality. Mandating PSL would allow sick low-income workers, who previously cannot afford taking unpaid medical leave, to abstain from working and spreading illnesses like COVID-19 which would cause far greater cost to the economy than the implementation of PSL. Businesses also economically benefit as PSL reduces illness-related absenteeism costs.<sup>3</sup>

### **3. A Multi-pronged Approach**

One must also understand that the problem of inequality is multi-dimensional and perpetuates intergenerationally. The issue of poorer workers often engaging in high physical

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<sup>3</sup> An estimated \$630 million to \$1.88 billion due to reduced influenza-like illness-related absenteeism cost could have been saved from 2007 to 2014 if PSL was provided. As such, businesses should view PSL not as a mere cost but as an investment with good returns too. (Asfaw et al., 2017)

contact jobs like cashiers or personal care aids that puts them at greater exposure and risk of transmission (Fig. 1) is not merely a health inequality issue highlighted by COVID-19 but on a deeper level, an issue that arises from long-standing educational and income inequality.

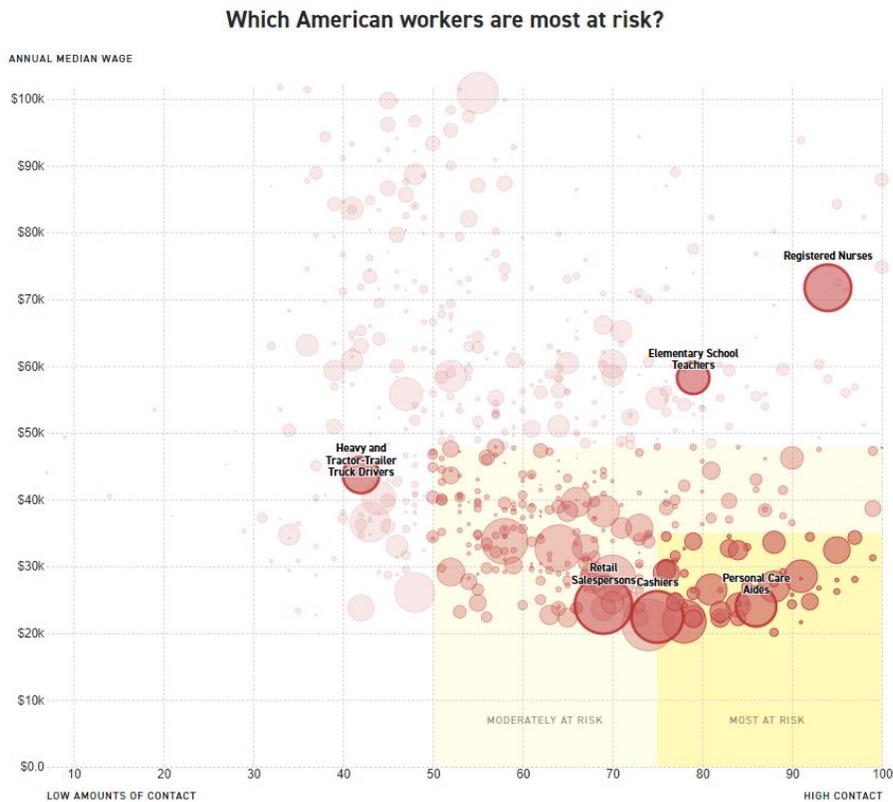


Figure 1: Lower-waged American workers are more at risk to COVID-19 as they engage in high physical contact jobs (Jin & McGill, 2020)

Soaring tuition costs and the rise of costly private tuition even from early stages of education like pre-school has resulted in parental wealth emerging as a key determinant of a

child’s chance at excelling academically and subsequently finding a well-paying, skilled job. This phenomenon will only worsen as distance learning, a privilege not afforded by all due to the digital divide, becomes commonplace in COVID-19 lockdowns. (Fig 2)

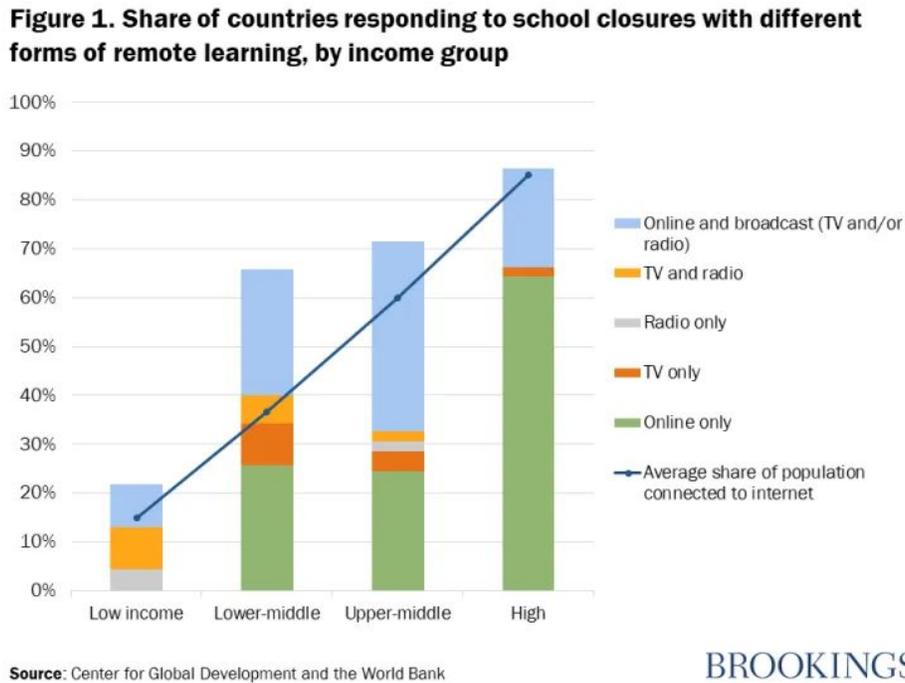


Figure 2: Higher income countries enjoy higher remote learning adoption rates than their lower income counterparts (Vegas, 2020)

A deadly intergenerational poverty cycle plagued with income and educational inequality then emerges (Fig. 3), resulting in low rates of upward income mobility (Fig. 4)

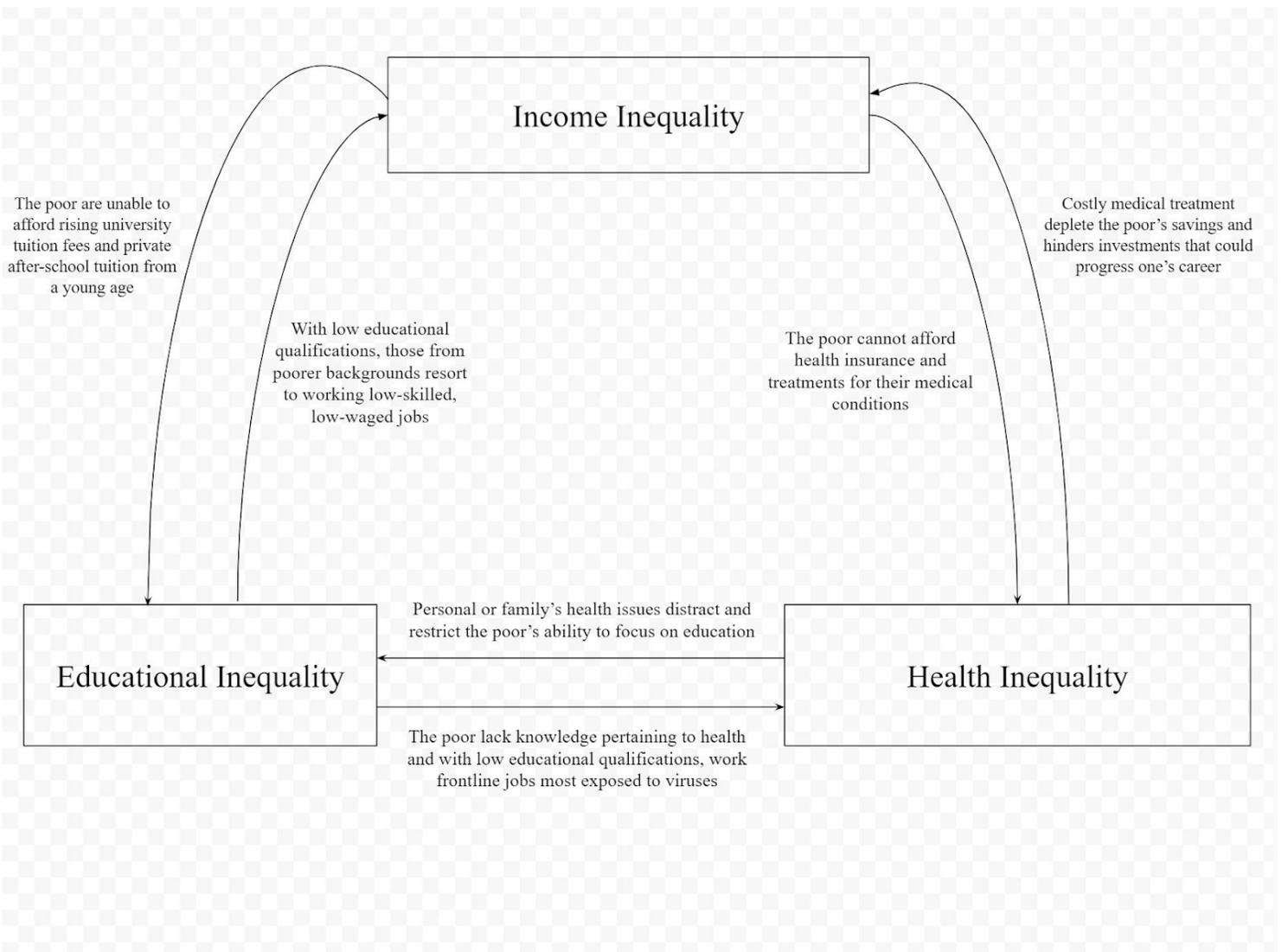
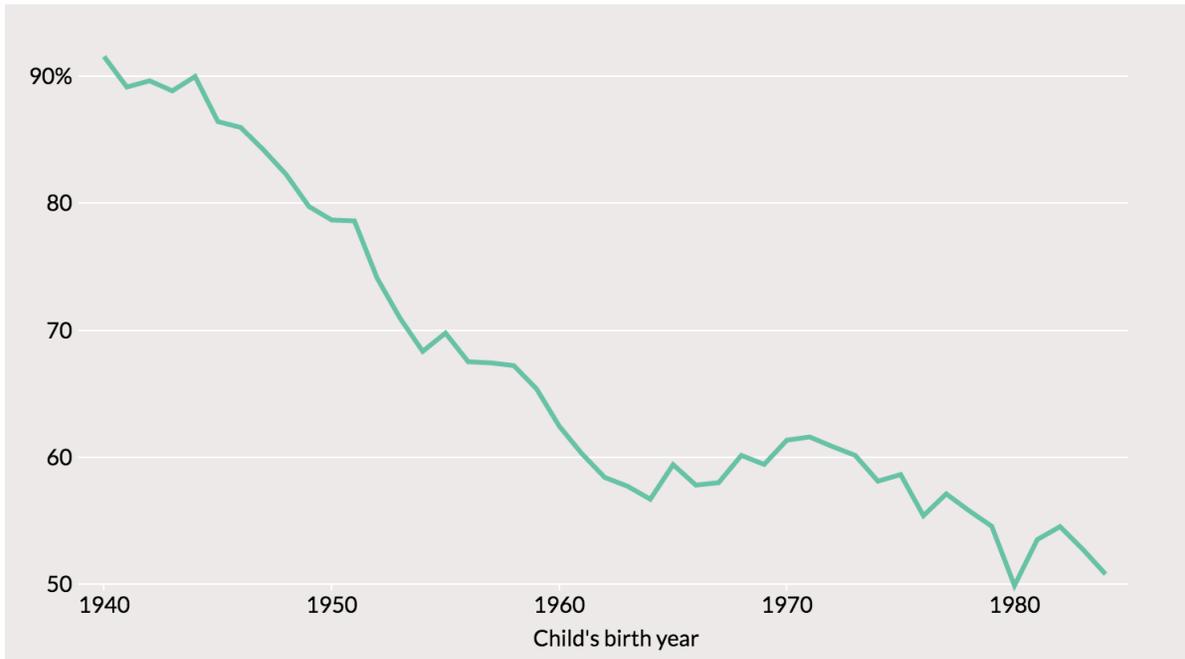


Figure 3: A deadly poverty and inequality cycle perpetuates

## Fraction of children earning more than their parents, by child's birth year

Percent of children earning more than their parents, 1940-1984



Source: Raj Chetty, David Grusky, Maximilian Hell, Nathaniel Hendren, Robert Manduca, and Jimmy Narang. "The Fading American Dream: Trends in Absolute Income Mobility Since 1940," 2016, Cambridge, MA: National Bureau of Economic Research working paper no. 22910.



Figure 4: A downward trend in rates of social mobility over the years 1940-1984

This COVID-19 crisis begs the need for policymakers to recognize the interlinked and mutually reinforcing nature of the different forms of inequalities and reflect this understanding in the policies they craft. Every set of policies must be multi-pronged and target the different forms of inequalities concurrently.

#### 4. The Need for Both an Immediate and Long-term Response

With unemployment spiking to record highs (Fig. 5) and per capita income shrinking in the largest fraction of countries since 1870 (The World Bank, 2020), COVID-19's outbreak has undoubtedly plunged the global economy into its greatest depression in decades.

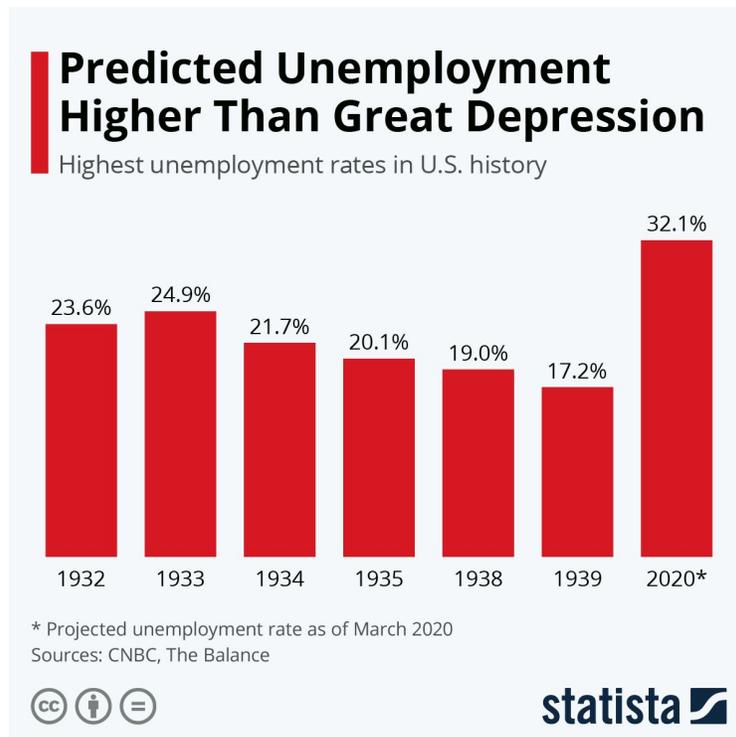


Figure 5: Predicted unemployment caused by COVID-19 surpasses that of The Great Depression

(Roper & Richter, 2020)

However, a reality more alarming than the economic decline is the unequal burden placed on society's poorest.

As poorer workers take up more ad-hoc jobs, they are often the first to be furloughed or laid-off when companies face decreasing consumer demand.<sup>4</sup> This issue is exacerbated in this health crisis where lockdowns made working from home ubiquitous, displacing low-waged and unskilled jobs that often require physical interaction. (Fig. 6)

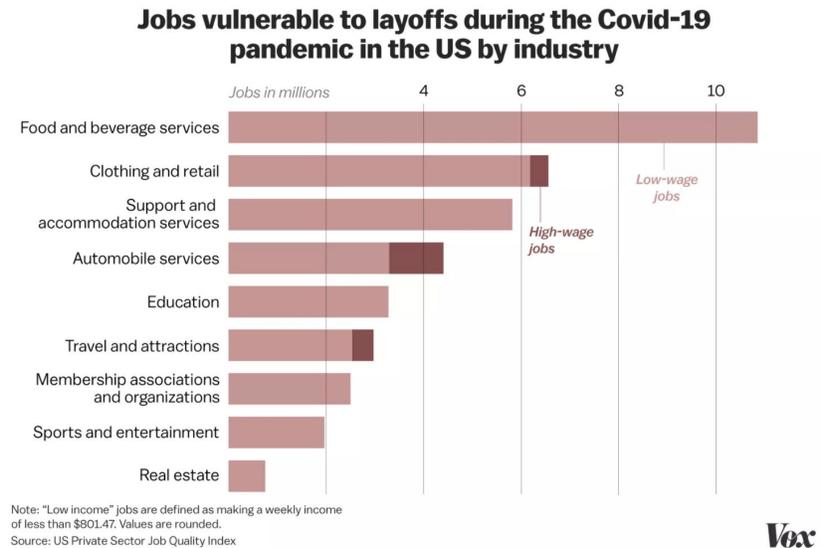


Figure 6: Low-waged, low-skilled jobs in the frontline of the service sector face the greatest threat of layoffs during the COVID-19 pandemic (Sheppard, 2020)

As such, immediate support must be extended to resuscitate the economy and prevent extreme inequality by helping those most affected by the unemployment crisis. Otherwise, the society fragmented by inequality may face social unrest and high levels of poverty. Tackling inequality should thus be viewed as an urgent matter that cannot be procrastinated.

<sup>4</sup> The poor are often regarded as 'variable costs' or 'expendables' in this era of high capital mobility and low labour mobility that bestows power to firms rather than workers or unions. (Coleman, 2020)

However, while swift immediate response to stem COVID-19’s worsening effects on inequality must be taken, one must still remember that COVID-19 acts more like a catalyst than the root cause of existing inequalities.<sup>5</sup> Inequalities will not automatically reverse itself once the pandemic subsides. In fact, past pandemics indicate that income inequality will likely worsen in the post-COVID-19 world. (Fig. 7)

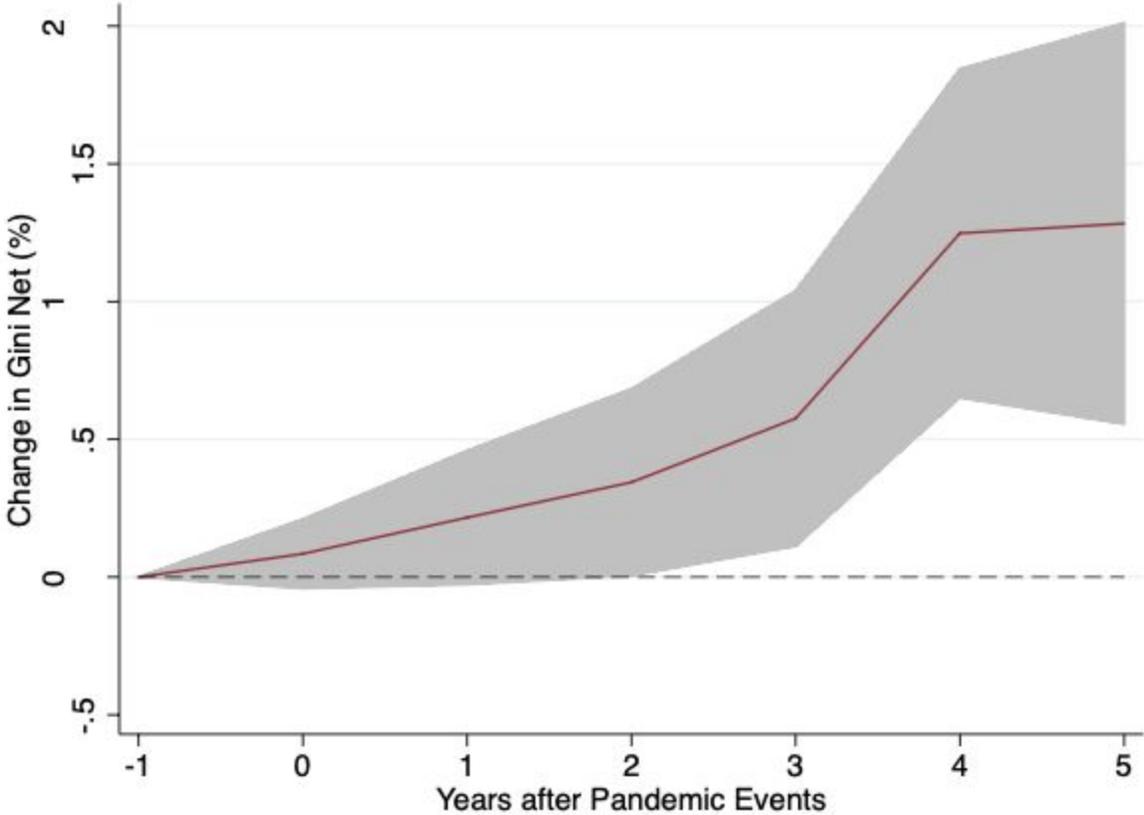


Figure 7: Gini Coefficient, a key measure of income inequality, tends to rise after past pandemic events (Furceri et al., 2020)

<sup>5</sup> Even without COVID-19, the shift towards Fourth Industrial Revolution (4IR) technologies and a digital economy would have displaced cheap manual labour eventually, widening income gaps. Increasing prices of university education and healthcare would have also compounded on one another and exacerbated health and educational inequalities.

Moreover, telecommuting's rise during COVID-19's outbreak has greatly accelerated global digital transformation, making it likely that COVID-19 will enact greater and more lasting effects on inequality than previous pandemics.(Fig. 8)

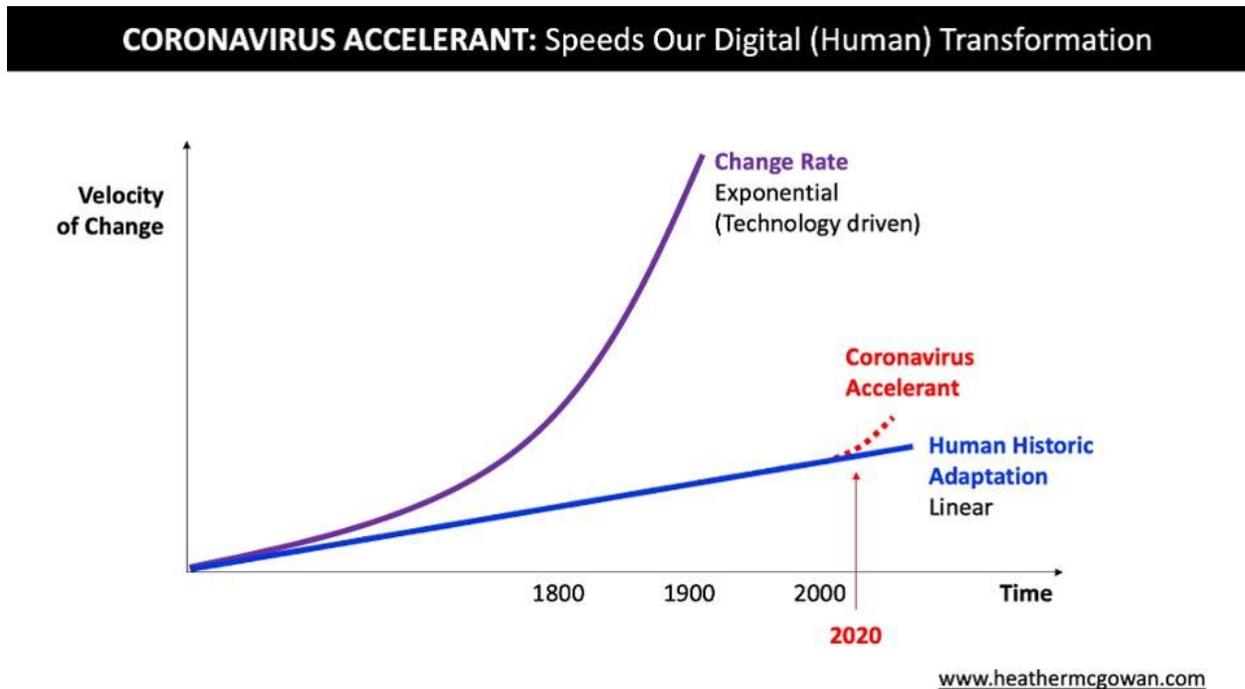


Figure 8: COVID-19 catalyses the historically slow adoption of technology as work from home mandates force businesses to digitize their operations (McGowan, 2020)

Structural changes towards a technology-oriented economy spurred by COVID-19 will render traditionally low-paying, unskilled jobs irrelevant, leaving an estimated 42% of all coronavirus job losses to be permanent. (Allen, 2020) <sup>6</sup>

<sup>6</sup> Instead, jobs centred on catering to technological requirements of companies as they digitize their operations will thrive. This includes software developers, data analysts and digital marketing specialists. (Lee, 2020)

As such, not only is an immediate response required to tackle the symptomatic effects of COVID-19, but a longer-term systemic approach that tackles the root causes of inequalities must also be considered.

This results in a trifecta that policies should be based on: multi-pronged in tackling various forms of inequality, provide immediate support to resuscitate the economy yet also ensure sustained long-term progress and viewed not as an unnecessary cost caused by the poor but as a shared investment for the betterment of all as an equitable society promotes a cohesive and resilient economy. (Fig. 9)

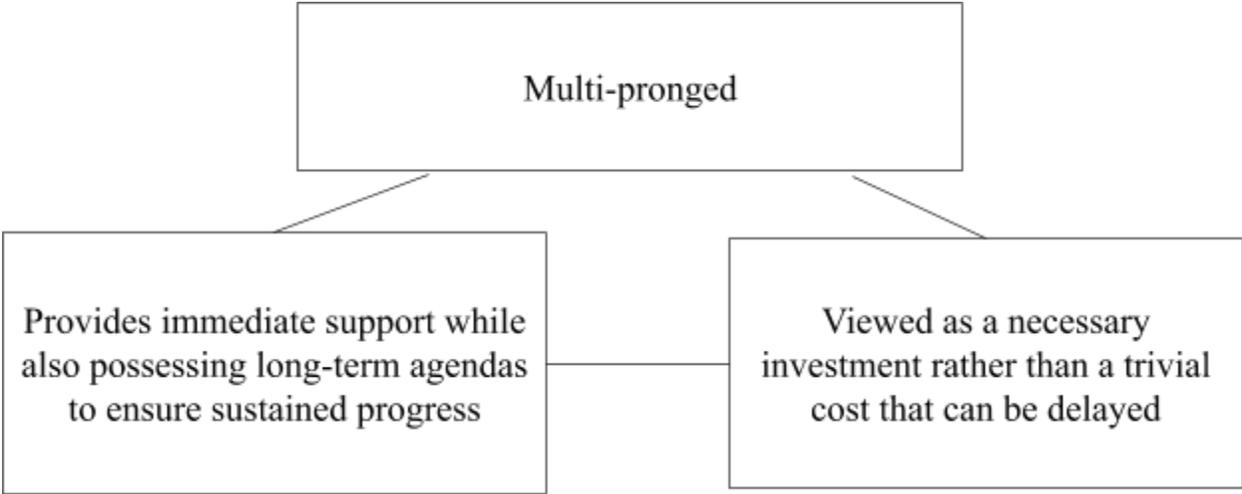


Figure 9: A trifecta framework on which policies should be based on

## 5. Tackling Inequality

Directed by the framework, policies tackling various forms of inequality with both short and long-term agendas will be outlined. These multi-pronged policies should be pursued concurrently and swiftly to effect meaningful change to socio-economic inequality.

### 5.1 Income Inequality

To protect the livelihoods and future of their citizens, governments must offer aggressive employment assistance to prevent mass furloughs and aid the already unemployed. Assistance can take the form of co-payment of wages as practiced in Singapore's Jobs Support Scheme<sup>7</sup> or Germany's work-sharing Kurzarbeit<sup>8</sup>. This lightens the burdens of financially-troubled firms and incentivises retaining employment.<sup>9</sup> Such deep interventions have proven successful in the 2009 Great Financial Crisis, where Germany's Kurzarbeit helped keep employment stable. (Fig. 10)

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<sup>7</sup> Singapore's Jobs Support Scheme will provide funding of over \$4 billion to co-pay wages. Certain firms hit the hardest by the pandemic can receive up to 75% of the first \$4,600 of gross monthly wages for every local worker subsidized. (Zhuo, 2020)

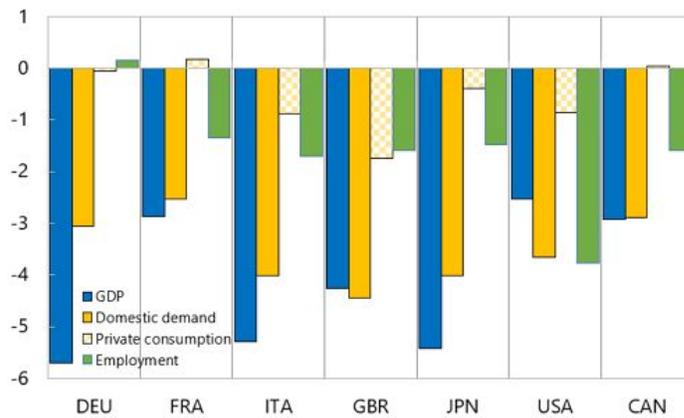
<sup>8</sup> Germany's Kurzarbeit provides a short-time work allowance based on each employee's family background and amount of net pay lost. Employees working short-time receive 70% of net pay lost, with employees with at least one child receiving 77% under the Second Social Protection Package. (German Federal Ministry of Labour and Social Affairs, 2020)

<sup>9</sup> With employment assistance, businesses will more likely choose to retain employees as they enjoy the same employee's contribution at a 'discounted price'.

### Standing out from the crowd

Germany stands out among G7 peers for keeping employment stable during the GFC\*.

(Percent change, 2009)



Sources: WEO and IMF staff calculation.

\*GFC: global financial crisis

INTERNATIONAL MONETARY FUND

Figure 10: Supported by the Kurzarbeit, Germany was unlike her G7 peers as unemployment in Germany remained stable during the Great Financial Crisis (IMF, 2020)

Introducing a stimulus centred on restoring jobs through the aforementioned employment assistance schemes is generally more beneficial than one spent merely on unemployment benefits as it prevents skills decay, sustained earnings losses or declines in psychological well-being

resulting from unemployment. (Brand, 2015) However, income relief should still be provided to the unemployed or self-employed as an interim measure.<sup>10</sup>

One must also caution against excessive protection of jobs as it may hamper an economy's long-term relevance and growth. Skills may stagnate as workers get comfortable and neglect self-improvement of skills. Therefore, governments should also concurrently actively promote upgrading of skills to match the digital economy through schemes like Singapore's SkillsFuture<sup>11</sup>. This constant infusion of skills ensures sustained long-term productivity growth and career progression.

## 5.2 Educational Inequality

Bridging the education gap starts from a rush to ensure widespread educational resource accessibility, be it through loaning devices like Singapore<sup>12</sup>, or efforts to leverage on scalable

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<sup>10</sup> The focus of the overall government stimulus should still be on retaining and creating jobs. As such, unemployment benefits should not be of greater value than job wages as that would disincentivize the unemployed from rejoining the workforce. Self-employed individuals and small business owners are an exception — income relief support should be higher for them as they try to rebuild their small businesses which if survives in this trying period, can employ others in the future. Income relief should also be progressive, where the poor receive more support than the relatively richer.

<sup>11</sup> With 90% of course fee subsidies and grants of up to \$10,000 for small and medium-sized enterprises (SMEs), Singapore's SkillsFuture schemes facilitate the smooth digital transformation of businesses. Individuals above 25 years old also receive \$500 to reskill at their own pace during the pandemic. (Ang, 2019)

<sup>12</sup> Approximately 3,300 digital devices like tablets and laptops were loaned out by Singapore's Ministry of Education to support home-based learning for those who did not own a personal digital device. Over 200 dongles were also loaned to those who lacked access to household internet access. (Min, 2020)

technologies like Mexico's national television Telesecundaria to display lessons. (Cobo & Ciarrusta, 2020)

Education quality must also be ensured through nationwide<sup>13</sup> or even inter-regional<sup>14</sup> collaboration of educators to curate and structure resources into online lessons accessible to all. Volunteering programs that offer small group tutoring by undergraduates could also be organized to directly tackle the inequality caused by costly private tuition.<sup>15</sup>

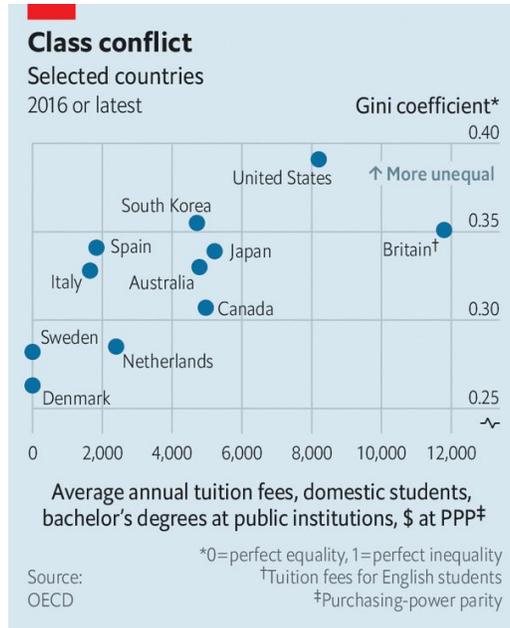
Progressive subsidies in the form of more need-based scholarships or tuition grants can also be set up to ensure access to higher education for the poor, as lower tuition fees combat inequality (Fig. 11).

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<sup>13</sup> The Spanish Ministry of Education collaborated with private publishers like the Spanish Radio and Television Corporation to broadcast curated educational content on Educlan, an educational tool accessible to all via public TV and on-demand online platforms. 40% of six to ten year-old students now watch Educlan. (Cobo & Ciarrusta, 2020)

<sup>14</sup> An example of inter-regional partnership to combat educational inequality is the collaboration between the government of Uruguay and the British Council to develop Ceibal en Inglés, a project that connects students with a remote teacher through video conferencing to teach English. (Cobo & Ciarrusta, 2020)

<sup>15</sup> Teo You Yenn's *This is What Inequality Looks Like* highlights the inequality caused by tuition aptly. With households in the 90th-100th percentiles spending seven times more on private tuition than those in the 1st to 10th percentile, children of the rich are more likely to do better in tests as they benefit from customized coaching that is unattainable in larger sized school classes. (Teo & Kwok, 2019)



The Economist

Figure 11: Countries with lower average annual tuition fees enjoy lower income inequality on average, as measured by each country's gini coefficient (The Economist, 2019)

Longer-term solutions to ensure sustained improvements to educational inequality include investments to equip every student with personal digital devices<sup>16</sup>, and hiring of more teachers to lower class sizes to narrow the education attainment gap between the rich and poor (Fig. 12).

<sup>16</sup> Singapore's incumbent People Action Party (PAP), leads the way in their manifesto which aims to bridge the digital divide by equipping every secondary school student with a computing device. (People's Action Party, 2020) In addition to facilitating remote learning, computing devices grants access to a wealth of online information and applications that accelerates learning pace.

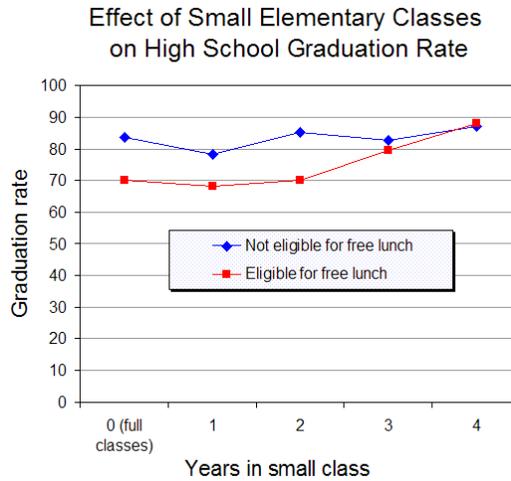


Figure 12: Smaller-sized elementary classes closes up the high school graduation rate gap between richer and poorer students (Chen, 2020)

To avoid learning gaps from a young age and low social mobility, early education must also be affordable to all. (Fig. 13)



Figure 13: The importance of early education illustrated through the detrimental consequences that could arise without high-quality early education for at-risk children (Grace & Stiles, 2015)

### 5.3 Health Inequality

Proactive testing and contact tracing have been rightfully hailed as key methods required to curb this pandemic. However, reversing health inequality demands more than simply battling or preventing pandemics. Public health systems must be re-examined and revamped to ensure that it looks after everyone, regardless of socio-economic background.

Firstly, governments should monitor essential resources like personal protective equipment (PPE) or test kits and intervene if necessary to avoid price gouging or stockpiling by the rich that deprives the poor, who ironically are the ones facing higher infection risks at the frontline, of much-needed PPE.

Another irony that must be tackled is lack of paid sick leave (PSL) for the poor at our frontlines. (Fig. 14)

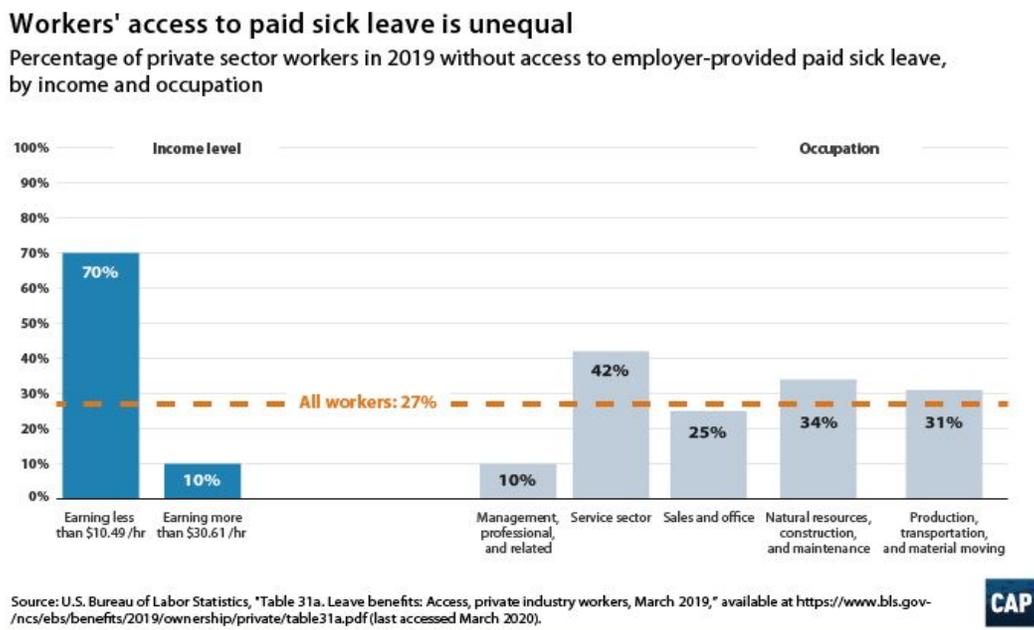


Figure 14: Lower-income workers often involved in the service or construction sector lack paid sick leave (Boesch et al., 2020)

As aforementioned, mandating PSL would stem the spread of illnesses like COVID-19 and reduce illness-related absenteeism costs. Additionally, income inequality improves as the poor face lower risks of contracting costly illnesses that deplete savings and lead to job loss.

Concurrently, governmental support needs to be in place for frontliners who still fall prey to COVID-19 as the hospital bill could be the needle that breaks the camel's back for the poor's savings.

## **6. Conclusion**

An accelerant of the imminent digital transformation, COVID-19 has aggravated inequality as it compounds on the ramifications of the long-standing digital divide. With minimal access to distance learning and income loss from falling demand for physical unskilled labour, COVID-19's outbreak has set back our fight against inequality and poverty by decades. However, a silver lining to this crisis is that it serves as an alarming wake-up call and lesson that reversing inequality concerns everyone and demands prompt collective action.

But our response cannot be a short-lived one that fades with the pandemic. COVID-19 simply acts as a litmus that warns us of the social ills caused by long-existing, deeply-entrenched inequality that requires a sustained and far-sighted effort to effect meaningful long-term change. Otherwise, we may face a 'lost decade' post-covid era with low social mobility and a country not united and prosperous, but divided and economically troubled.

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