



COVID
RECOVERY
COMMISSION

PAPER ONE

Levelling up communities

www.covidrecoverycommission.co.uk





About the Commission and this report

The Covid Recovery Commission was formed in July 2020. The independent Commission brings together some of the UK's most prominent business figures and entrepreneurs. The Commission will release three short papers before the end of 2020 and a final report in February 2021.

The final report will make recommendations across a range of areas aimed at ensuring that the post Covid-19 recovery creates a stronger, fairer and more resilient economy, thereby boosting people's life chances and supporting a reduction in inequality right across the UK.

Recommendations will focus on how business and government can work together to increase productivity, innovation and business investment, with the aim of delivering the kind of jobs and opportunities that will boost earnings, financial security and wellbeing. However, it will also consider broader issues like the costs of housing, support for those with mental and physical health concerns, the role of communities and high streets, and how major societal trends such as digitisation and decarbonisation can be leveraged to drive a greener, stronger, and fairer society.

This first report presents the Commission's initial analysis on how inequality impacts on individuals, neighbourhoods and communities right across the UK and how these inequalities have been impacted by the Covid-19 pandemic. It argues that a new approach to levelling up is needed to tackle these inequalities. This should focus on local impacts and use a comprehensive strategy, wider than simply rebalancing economic fortunes, to ensure the UK economy and society is fairer post-Covid-19, than it was before.

Chair's Introduction

The reason I agreed to chair the Covid Recovery Commission is because I feel strongly that the business community has a responsibility to work with politicians and civic groups to help create the conditions for the UK to recover from the devastating impact that Covid-19 has had on our lives.



The paper we are publishing today shines a light on the first of these challenges : communities. Our research finds that across a range of indicators including physical and mental health, employment and financial resilience, Covid-19 has increased the challenges that people in the most deprived communities are facing. We have found that those people are situated right across the UK and that many people facing the most disadvantage live in some of the most prosperous parts of our country.

While Covid-19 has served to intensify many of the inequalities that were already present, these are not new issues. Poverty rates have been largely stagnant for at least the last two decades. The Covid Recovery Commission supports the Government's levelling-up agenda which is well aligned with our own ambition that everyone in the UK has the chance to fulfil their potential, regardless of their background or geography. But to be successful, we conclude that the Government's approach must be about supporting communities at the individual and neighbourhood level, not just rebalancing the economic fortunes of relatively wide geographic areas like regions. A levelling-up agenda which solely focuses on the North will not be enough.

Our paper identifies a number of areas where business and government will have to work closely together to help reduce these inequalities. We support recent measures introduced by the government to increase funding and access to courses which enable people to retrain throughout their working lives. But more is needed to boost the welfare system to support people, especially at key moments during their lives. A quality

technical education system needs to be established that sits alongside our world leading universities. Mental health provision has to be improved for people of all ages. These are all areas of policy which the Covid Recovery Commission will examine and produce practical recommendations in our final report.

The challenge is also a structural one. The UK has one of the most centralised systems of government anywhere in the western world. It is apparent that to address inequalities at a neighbourhood level will require more local oversight. The report agrees with recent proposals, including from one of our Advisory Group members, Neil O'Brien MP, that the government must prioritise a new set of metrics to measure levelling-up. The Commission believes these metrics should be as local as possible, ideally evaluating impacts and progress at a neighbourhood level, and consider measures beyond economic fortunes to focus on underlying issues like mental and physical health and family and community resilience.

The pandemic has impacted all of us in some way, but as our research highlights, those deep seated inequalities which have existed for decades, have grown. This is no-one's fault. But we must first understand the challenges before we try to fix the problem. We can then work on a set of solutions which are deliverable and can be measured. Over time this approach can ensure we emerge from this testing time with a stronger, fairer and more resilient economy.

John Allan CBE, Chair of the Covid Recovery Commission



Inequality in the UK and the impact of Covid-19

There are many reasons to be proud and optimistic about the UK economy and our society. However, it is clear that despite many economic success stories, inequality has been a feature of the UK for many decades. Some key examples are listed below:

- Up and down the country, there are individuals, families and communities that are struggling to simply make ends meet. Recent work from the Social Metrics Commission suggests that 7% of the UK population (4.5 million people) live in the deepest form of poverty (more than 50% below the poverty line);¹
- There are huge disparities in outcomes including life satisfaction, happiness and mental and physical ill health, with those struggling financially often the hardest hit.^{2,3} For example, life expectancy and years of healthy life are lower in more deprived neighbourhoods, and people from lower socioeconomic groups are more likely to have long-term health conditions.⁴
- Combined with a lack of economic and educational opportunities, these inequalities continue to blight the life chances of many children and families.⁵

Concerningly, these inequalities have been seen for decades and under Governments of all colours. For example, poverty rates have been largely stagnant for at least the last two decades.⁶

These inequalities are felt even in the UK's most economically successful towns and cities, where outcomes including for health and wellbeing can regularly be as bad or worse than in the UK's least economically successful areas. For example: 18% of people living in the UK's most deprived neighbourhoods are in the Local Authorities with the highest economic output.⁷ In more tangible terms, this amounts to around 1.15 million people living in deprived neighbourhoods situated in economically successful areas. This can also go the other way, with 9% of people living in the least deprived neighbourhoods living in the Local Authorities with the lowest economic output.

Many inequalities are also demonstrated by differences in outcomes between people of different ethnic and social backgrounds, ages and wider characteristics, rather than between different geographic areas. For example, half of all people in poverty live in a family that includes a disabled person. Poverty rates amongst Black and Minority Ethnic families (46%) are significantly higher than those for White families (19%). White boys from economically disadvantaged backgrounds are less likely than similar boys from other



18% of people living in the UK's most deprived neighbourhoods are in the Local Authorities with the highest economic output

ethnic backgrounds to gain the qualifications they need.⁸

These are not new issues. Even prior to the Covid-19 pandemic, the Government was taking action to try to turn this situation around.⁹ However, the Covid-19 pandemic and the health, social and economic crises that it has brought, have served to intensify many of the inequalities that were already present.

- Mortality rates from Covid-19 are highest in the most deprived neighbourhoods in the UK. Even after controlling for a wide range of other factors, compared to the least deprived neighbourhoods, the 20% most deprived neighbourhoods have seen an average of 21 more Covid-19 deaths per 100,000 population.¹⁰ Our results also show mortality rates to be higher in neighbourhoods with a higher proportion of people from a Black ethnic background.
- Unemployment benefit claims have risen most in those areas that were already suffering from high rates of claims. Those neighbourhoods in the highest 10% of unemployment benefit claims prior to Covid-19 have seen a 5.4 percentage point increase in claims, compared to a 2.3 percentage point increase for those in the 10% with the lowest claim rate prior to Covid-19.¹¹ Whilst the Government furlough schemes have, at least temporarily, protected many jobs over the last few months, based on projections for how this may unfold, it seems likely that some groups will suffer more than others. Those likely to be hardest hit include the young (under 25), older employees (over 55s) and a range of already disadvantaged groups.¹²
- During lockdown, educational activities provided by teachers in schools with the most deprived students were lower than those in schools with fewer deprived students, potentially deepening existing education inequalities.¹³

- The impact of Covid-19 on mental health has been most apparent amongst the least well off: the proportion of people experiencing moderate to severe symptoms of depression has increased by 14 percentage points for those who say they cannot afford an unexpected expense, compared to 8 percentage points for those who can afford one.¹⁴ More than a third of people (35%) who say that they cannot afford an unexpected expense now report moderate to severe symptoms of depression.
- Despite many positive experiences during the pandemic, a lack of resilience can also be seen in our communities. For example, recent research demonstrates the links between the absence of civic assets, community engagement and connectivity and economic and social deprivation, and the erosion of this social fabric over time.^{15,16}

This is just the Commission's initial analysis of the extent and nature of UK inequality and the impacts of Covid-19. Over the coming months, the Commission will consider wider issues, including housing and skills, as well as broader factors around the digital economy, decarbonisation and strengthening infrastructure. These will all be examined through the lens of how and where all of these issues impact specific groups, including people of different ethnic or social backgrounds and people of different ages.

However, after considering just these small number of indicators, it is clear to the Commission that if the Government is to be successful in its levelling-up agenda, it will need to develop and implement a comprehensive strategy to tackle the range of issues identified. It will also require support from businesses and a wide range of charitable and community-based groups.





Inequality in the UK

Inequality is not a new thing: poverty rates in the UK have been largely flat since the turn of the century.

UK poverty rates

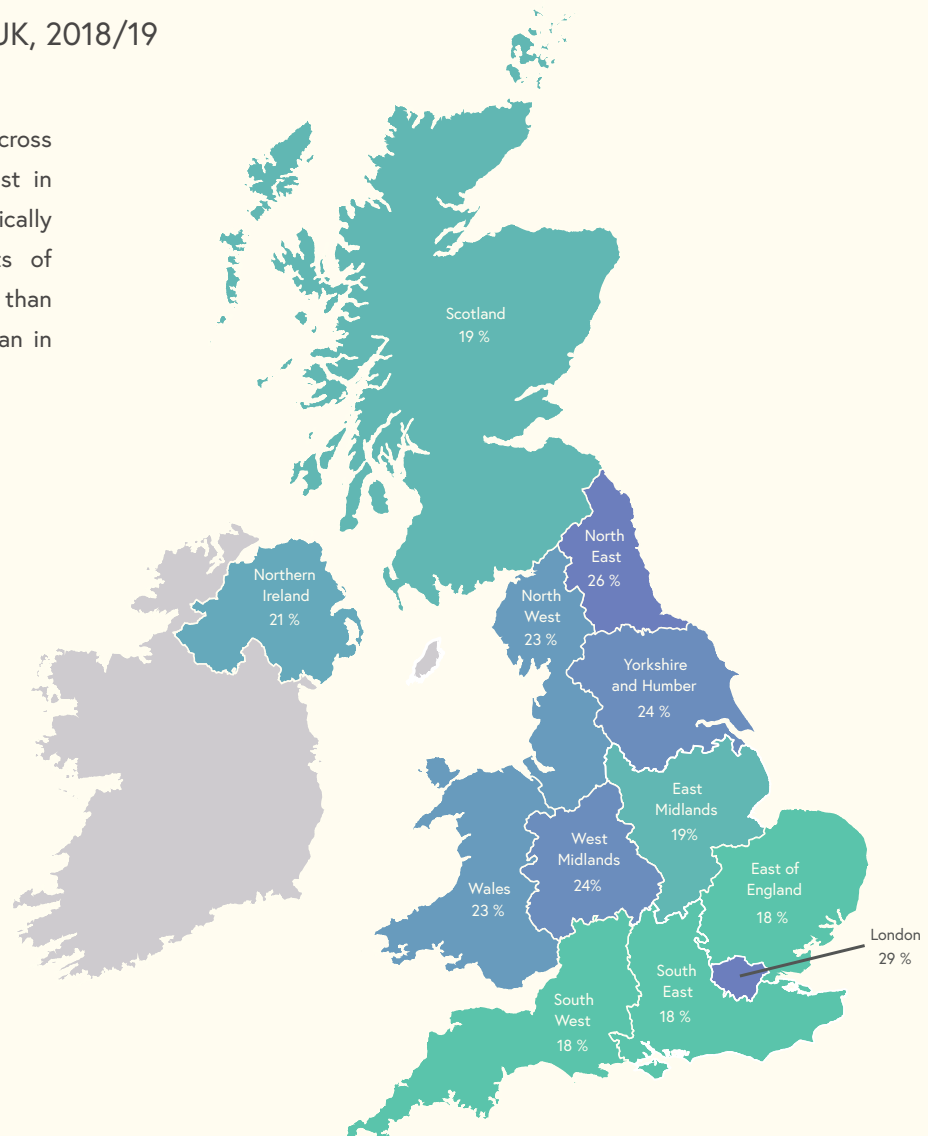
Source: Social Metrics Commission



Poverty rates across the UK, 2018/19

Source: Social Metrics Commission

Poverty is also present right across the UK. Poverty rates are highest in London, the UK's most economically successful city. Here, the costs of housing drive poverty rates more than 10% percentage points higher than in some other parts of the UK.

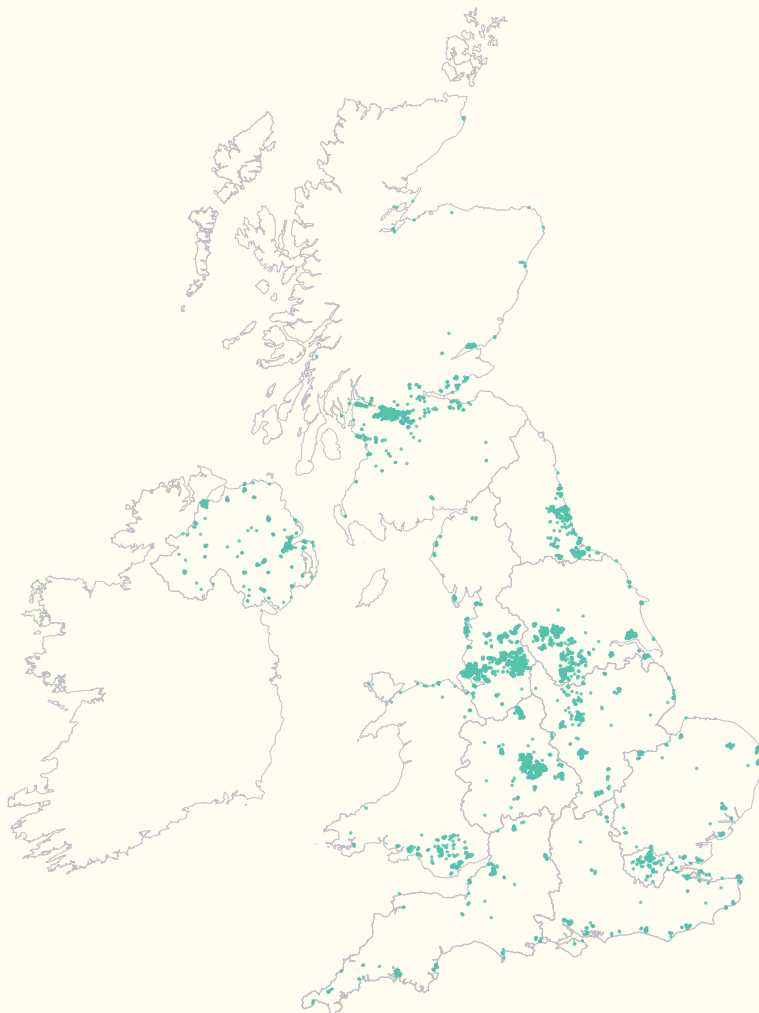


The indices of deprivation are used to show deprivation across a wide range of domains, including income, housing and environment.

The most deprived neighbourhoods are found right across the UK. In fact, more than half of people living in the 10% most deprived neighbourhoods are found outside of the North of England (36% in the rest of England and 15% in Scotland, Wales or Northern Ireland).

Location of the UK's most deprived neighbourhoods

Source: WPI Economics analysis of MHCLG, Welsh Gov't, NISRA, Scottish Gov't



You can explore this dataset using our interactive map on the Covid Recovery Commission website

[Explore](#)

18%

Deprived neighbourhoods are also not confined to areas with relatively poor economic performance, with 18% of people in the most deprived neighbourhoods living in the highest GVA per capita Local Authorities.

Source: WPI Economics analysis of ONS, MHCLG, Welsh Gov't, NISRA, Scottish Gov't



Inequality and Covid-19

The Covid-19 pandemic has had profound health, societal and economic effects. These have impacted on individuals, families and communities of all natures across the UK. However, at least some of the impacts have fallen hardest on those who were struggling most before the crisis.

At the most extreme, we see that Covid-19 mortality is linked with deprivation. The reasons for this are complex, for example, linked to population density, ethnic backgrounds and working environments in areas with different deprivation profile. However, even after controlling for these factors, **the most deprived neighbourhoods have an average of 21 more deaths per 100,000 population, than the least deprived neighbourhoods.**

Compared to the least deprived neighbourhoods, other neighbourhoods have seen higher Covid-19 death rates:

+21

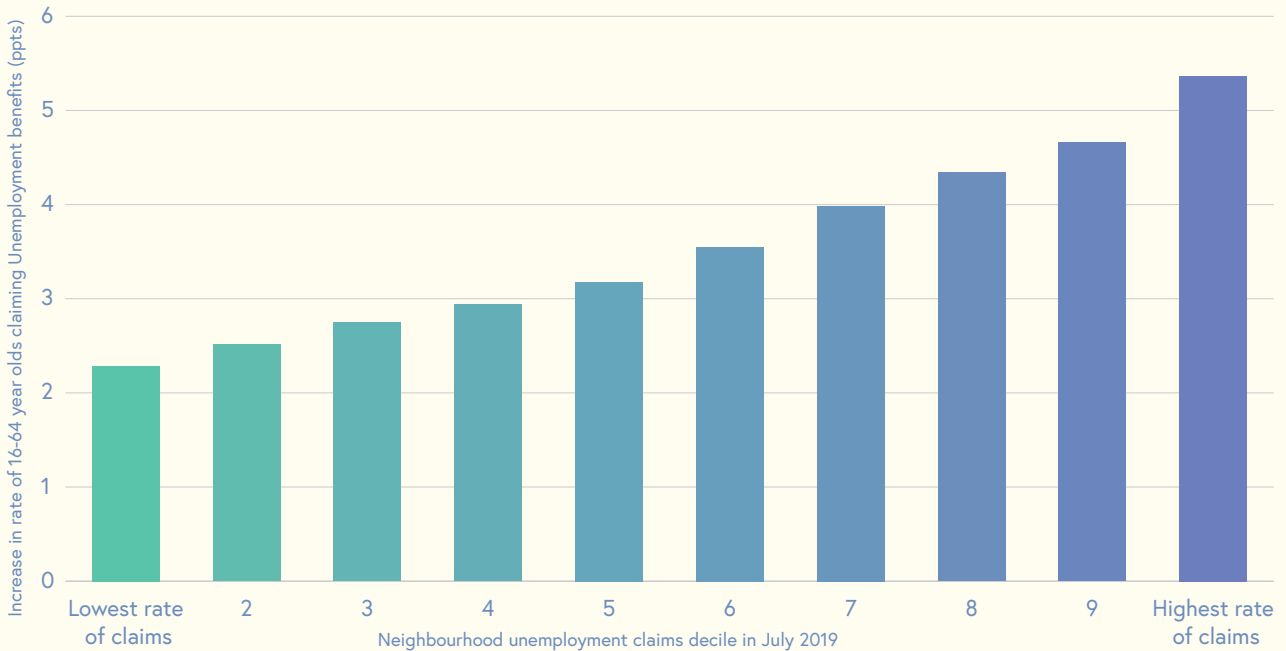
20% most deprived neighbourhoods: 21 more deaths per 100,000

+14

Next 20% of neighbourhoods: 14 more deaths per 100,000

Change in claims of unemployment benefits, July 2019 to July 2020, by initial neighbourhood claims decile (Great Britain)

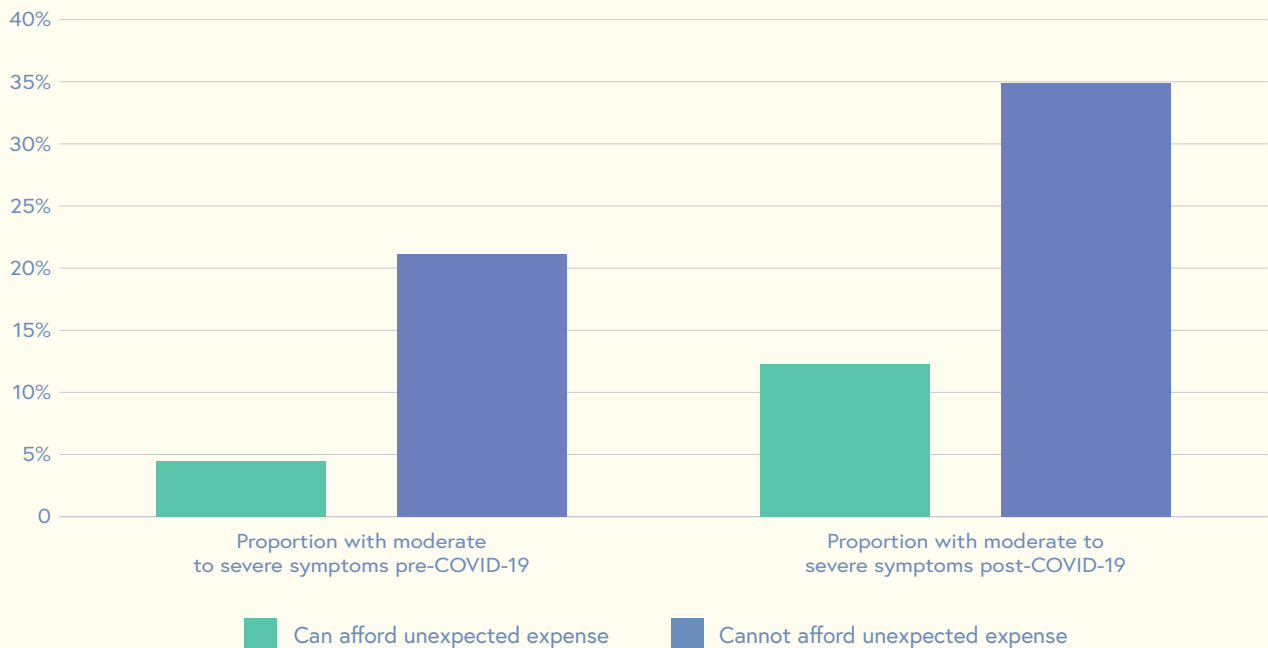
Increases in the proportion of people claiming unemployment benefits have been highest in those neighbourhoods who had the highest rates of unemployment prior to the Covid-19 pandemic.



Source: WPI analysis of ONS (2020). Benefit claims data via NOMIS

Impact of COVID-19 on symptoms of depression by whether respondents can afford an unexpected expense

People who say that they cannot afford an unexpected expense have seen a larger rise in depression during the pandemic. More than a third (34.9%) of people who cannot afford an unexpected expense report having severe to moderate symptoms of depression.



Source: WPI Economics analysis of ONS (2020). Coronavirus and depression in adults in Great Britain



So what can be done?

Through its own research and a series of discussions with stakeholders and our Advisory Group³⁹, the Commission has begun to develop ideas for the areas where immediate steps should be considered to start to lay the foundations for a stronger and fairer UK economy. Those conversations also identified some areas which warrant further discussion and which the Commission will explore within this paper and our final report including:

- Decision making that focuses on people and places
- Building personal and community resilience
- Improving mental and physical health
- Delivering educational opportunities

Decision making that focuses on people and places

The first of these suggests a shift in focus of the Government's agenda on inequality. The Commission's research has shown that even in economically successful areas, there are communities that are being left behind and that it is in health, social and wellbeing as well as economic terms that these communities are struggling. As such, we believe that to deliver a stronger, more resilient and fairer economy post Covid-19, the Government's levelling-up agenda should be:

1. As much about supporting struggling neighbourhoods and communities right across the UK as it is about rebalancing the economic fortunes of relatively wide geographic areas like regions; and
2. As much about developing and investing in individual, social and community infrastructure (e.g. education, civic institutions) as it is about improving the UK's economic (physical) infrastructure (a topic we will cover in later papers).

To ensure progress is made, more is needed than simple commitments. Action needs to be tracked and interventions evaluated. In this respect, we support the recent calls for the Government to develop metrics against which the success of the levelling-up agenda can be judged.¹⁷ As highlighted above, these measures of progress need to consider measures beyond the economic fortunes of different regional economies.

Once developed, given the very local nature of the inequalities that this paper identifies, we also believe that as well as central Government reporting annually on these metrics, Metro Mayors should be required to report on these metrics to Government, as well as publish these metrics themselves. With each of the devolved nations already having strategies and analyses focussed on tackling inequality (including Scotland's focus on inclusive growth,¹⁸ Prosperity for All in Wales¹⁹ and inclusive growth in Northern Ireland²⁰), there would also be merit in ensuring that outcome measures can be aligned across the whole of the UK, so that comparisons can be made and lessons learned on which are the most effective policies.

Recommendation

The Government's "levelling-up" agenda must be about more than rebalancing economic fortunes of large geographical areas (e.g. regions). Instead, the Government should commit to focussing on those individuals, families and communities that are being left behind, no matter where they are in the UK.

To track progress, the Government should develop a range of metrics that can be used to judge success. These should be as local as possible (ideally evaluating impacts and progress at a neighbourhood level) and consider measures beyond economic fortunes to focus on underlying issues, like mental and physical health and family and community resilience.

It makes sense to report this locally too. In England, Metro Mayors already report a range of metrics to central Government, but they are not always consistent. Devolved administrations also have their own reporting frameworks. As far as is possible, the UK Government should seek to align performance metrics - including non economic measures - to be published by local politicians, and compiled nationally, to drive local accountability and policymaking.

This will allow citizens access to information with which they can hold elected politicians to account in delivering the "levelling-up" agenda. However, whilst the Government has taken significant steps to devolve policymaking and revenue raising powers, the UK remains one of the most centralised in terms of policymaking and finances.²¹ Sometimes central delivery is the most effective mechanism but the UK's centralisation means that the ability of local leaders, including Metro Mayors, to tackle these issues, can be limited. Other research has demonstrated that the impact

of Metro Mayors is also constrained by a lack of capacity in their policy making teams, piecemeal and inconsistent funding streams and budgets which are tied to relatively tightly drawn remits.²²

Communities are not just important economic centres but they play a role in people's self worth and personal and financial resilience. We are disappointed that the Devolution White Paper has been postponed as we see this as a real opportunity to take positive steps to address these issues.

Recommendation

The Government should use its future White Paper on devolution to give Metro Mayors in England responsibility for reporting on and introducing a strategy to tackle the levelling-up agenda in their Combined Authority, with the requisite powers and funding to make an impact. For areas in England not covered by a Metro Mayor the paper needs to consider how similar political and policymaking structures could be introduced. Both of these approaches would open up a broader question of how policy and revenue raising functions are structured and coordinated between local, regional, pan-regional and national Governments. This should be the subject of a full review, and the creation of a 10-year plan to devolve further powers and streamline / clarify existing structures and responsibilities to improve what businesses, citizens and policymakers themselves agree is a complex and burdensome system.



Building personal and community resilience

The Covid-19 pandemic has demonstrated the role of personal and community resilience in supporting people through very difficult times. Many of our conversations with Advisory Group and Policy Panel members highlighted how communities have come together during the crisis to support one another, and how the third sector has responded strongly to redirect activities to address near term challenges.

As a result, despite incredibly difficult circumstances, nine in ten people (89%) say that the pandemic has either not impacted on their views or has led them to feel more positive about other people.²³ This report, and many others, have also demonstrated the vital importance of financial resilience in protecting individuals' and families' wellbeing in times of crisis or change. And with the prospect of rising unemployment around the corner, and potentially large shifts in the sectoral makeup of the UK as a result of wider trends like the greening of the economy, digitisation and shifting consumer preferences, the need for resilience has never been clearer.

community and social infrastructure, as well as economic (physical) infrastructure.

However, the Commission also believes that the Government, businesses and individuals themselves can work together to build resilience. Over the next few months the Commission will develop far-reaching recommendations for how this might be delivered through a reimagining of the Social Security system. This will be based on the Commission's view that the welfare state can and should play a greater role in supporting people at the key points of their lives such as when they need to retrain or to manage the onset of illness (physical or mental) or disability and when caring responsibilities mean changing work patterns. The intention behind these recommendations will be to learn from previous positive experiences (including that of pensions savings), where through careful planning and implementation, businesses, government and individuals have come together to provide an effective solution to a challenging public policy issue.

"At the heart of this is the Commission's desire to broaden the ways in which the levelling-up agenda is judged, to include non-economic factors."

However, for too many families and communities, resilience is low. Some 12.8 million households (nearly half of all households) have no savings at all, or less than £1,500 in savings.²⁴ With this in mind, it is no surprise that an estimated 9 million adults – 17% of the adult population – borrow money to cover essential, everyday expenses such as food and bills.²⁵ Even those in work struggle, with nearly half (46%) of working households unable to cover a significant fall in income for just three months.²⁶ Despite many positive experiences during the pandemic, a lack of resilience can also be seen in our communities, with research linking the absence and deterioration of social fabric with economic and social deprivation.^{27,28} As such, improving family and community resilience should be a key part of ensuring a stronger and fairer economy post Covid-19. At the heart of this is the Commission's desire to broaden the ways in which

the levelling-up agenda is judged, to include these non-economic factors and for investment to take place in

Improving mental and physical health

This report has outlined the increase in mental ill health associated with the Covid-19 pandemic and how the impacts have been felt most heavily by those who were already struggling financially. Alongside this, a wealth of evidence exists on the emerging crisis in mental health across the UK and the personal, economic and social costs of this.^{29, 30,31} As other reports have highlighted, the causes of this are incredibly varied and, as such, responses aimed at tackling it should be equally varied. Of equal concern are the potential long-term impacts of Covid-19 on health more generally,³² and the significant personal, wellbeing and economic costs of

long-term health conditions to individuals and families right across the UK.³³

The Commission will be working with experts in this field to understand what could make the biggest difference in improving mental and physical health and how this links into wider elements of its work, including on communities and the economy.

One obvious consideration is the important role that many businesses already play in helping employees to avoid the onset of mental ill health, or to manage conditions where they occur. The Commission will consider how businesses can build on these foundations to ensure that employees' mental and physical wellbeing are central to business strategies.

Discussions to date have also highlighted the importance of financial resilience (linking to the Commission's resilience agenda)³⁴ in both supporting people to manage a mental health condition and reducing the likelihood of others experiencing mental ill health. They have also highlighted that day to day experiences and interactions can be changed to remove stressors and positively impact on people's wellbeing.³⁵ In this respect, improvements of the built environment in places we live, work or simply spend time could play an important part of a strategy to tackle mental ill health.³⁶ More broadly, by providing access to jobs, recreation, essential services and friends and family, infrastructure development and particularly transport infrastructure and services, can play a key role in delivering improved mental and physical health. One of the ambitions for the Commission is for people everywhere to access green, affordable physical and digital infrastructure and we will return to this topic in the third paper.

In the coming months, the Commission will be developing recommendations that focus on how businesses can support this agenda, along with the role of financial resilience and broader non-health strategies in improving mental and physical health.

Delivering educational opportunities

It is well documented that for the first time in generations, parents worry that their children will not be better off than they are. It is clear that the crisis will exact a high toll on young people including students and those in work. The Commission believes that a fairer economy is one where

everyone has the chance to fulfil their potential, regardless of their background or geography. Time and time again in discussions with stakeholders from a range of areas, this has been highlighted as a key component of a strategy to reduce educational, and therefore economic, inequality in the UK.

Success in this area would mean a system which could boost people's earning potential, ensuring that, no matter their background, people can access a growing pool of quality jobs. There is clearly a long way to go to ensure that this happens, but if it was delivered, the impacts for individuals and communities at risk of being left behind right across the UK could be significant.^{37, 38} Governments have sought to redress the balance between academic and technical education for years. Putting in place the measures needed to establish the UK as a world leader in this field will be an ambitious task, and Commissioners have already discussed the need for lifelong learning, education and skills to be the 'golden thread' that pulls together policy agendas across Government. Doing this will require more joined-up thinking across Government departments, including Treasury, business and education departments. The Commission will provide further recommendations in its final report.

Conclusion

From the analysis in this paper, it is already clear that everyone has their part to play in delivering a stronger and fairer economy for the UK; whether that is through improving educational opportunities, building more resilient communities, strengthening economic growth and creating jobs, supporting development and upskilling in the workplace or ensuring that mental health is central to policymaking across a wide range of areas.

Importantly, it is the Commission's belief that - in addition to national government action - many of these issues can be more effectively tackled where local policymakers and politicians and, ultimately, local people have a greater say in what happens. These are all themes that the Commission will return to in future reports. In the meantime, the Commission believes that, if taken forward, the small number of recommendations in this report can lay the foundations for a comprehensive strategy to ensure that the UK's post-Covid recovery delivers a stronger, fairer and more resilient economy.



Annex

Detail of control variables and sources for WPI Economics analysis of Covid-19 mortality and deprivation.

| Independent variable (Inputs) | Description and source |
|---|---|
| Age | Counts of individuals in the MSOA aged 0-14, 15-39, 40-64 and 65+ calculated from small area mid-year population estimates (2018), ONS. |
| Population density | Population per hectare from Census 2011. ONS. |
| Mixed ethnicity | Counts of self-reported ethnicity from Census 2011 , ONS. |
| Asian | Counts of self-reported ethnicity from Census 2011 , ONS. |
| Black | Counts of self-reported ethnicity from Census 2011 , ONS. |
| Other ethnicity | Counts of self-reported ethnicity from Census 2011 , ONS. |
| Flats as percentage of dwellings | Flats, maisonettes or apartments as a proportion of all dwellings. Census 2011, ONS. |
| Care home residents | Number of care home residents in Medical and care establishments: with or without nursing. Census 2011, ONS. |
| Social occupation classification (SOC 2010) | Counts of people belonging to each of 9 groups as separate IV variables. Census 2011, ONS. |
| Never worked and long term unemployed | NS-SEC group 8 Census 2011, ONS. |
| Child obesity rate | National child measurement programme proportion of reception age children classified as obese in 2015/16 to 2017/18. Public Health England. |
| Claimant count | Alternative claimant count DWP, Feb 2020. |
| Overcrowding | Proportion of people in the MSOA living in dwellings with 1.5 people per bedroom or greater - Census 2011, ONS |
| Indices of multiple deprivation | Population weighted average rank for the LSOAs in the MSOA cut into quintiles. MHCLG 2019. |

Endnotes

- 1 JRF (2018), *Destitution in the UK 2018*. Available here: <https://www.jrf.org.uk/report/destitution-uk-2018> Accessed 29/09/20. SMC. (2020), *Measuring Poverty 2020*. Available here: <https://socialmetricscommission.org.uk/wp-content/uploads/2020/06/Measuring-Poverty-2020-Web.pdf> Accessed 29/09/20.
- 2 WPI analysis of ONS (2020), *Personal well-being in the UK*. Available here: <https://www.ons.gov.uk/peoplepopulation-andcommunity/wellbeing/bulletins/measuringnationalwellbeing/april2019tomarch2020> Accessed 30-09/2020
- 3 For example, see <https://www.kingsfund.org.uk/publications/what-are-health-inequalities> . Accessed 08/10/20.
- 4 For example, see <https://www.kingsfund.org.uk/publications/what-are-health-inequalities> . Accessed 08/10/20.
- 5 For example, see <https://www.equalitytrust.org.uk/social-mobility-and-education> <https://www.gov.uk/government/news/class-privilege-remains-entrenched-as-social-mobility-stagnates> Accessed 30/09/20.
- 6 Social Metrics Commission (2020), *Measuring Poverty 2020*. Available here: <https://socialmetricscommission.org.uk/wp-content/uploads/2020/06/Measuring-Poverty-2020-Web.pdf>. Accessed 30/09/20
- 7 WPI analysis of MHCLG (2019), *English indices of deprivation*. Available here: <https://www.gov.uk/government/statistics/english-indices-of-deprivation-2019>. Accessed 30/09/20
- 8 Sutton Trust, (2016). *Class differences: Ethnicity and disadvantage*. Available here: https://www.suttontrust.com/wp-content/uploads/2016/11/Class-differences-report_References-available-online.pdf Accessed 22/09/2020
- 9 Impetus-PEF, (2014). *Digging deeper: Why white working class boys underachieve and what can be done about it*. Available here: https://impetus.org.uk/assets/publications/Report/Impetus-PEF_Digging-Deeper1_June_2014.pdf. Accessed 22/09/20
- 10 WPI Economics analysis of deaths involving COVID-19 by local area and deprivation, March to July, ONS. The research is based on regression analysis controlling for range of neighbourhood characteristics. See Annex for full list of control variables and sources. An earlier version of this work looked at London only and is available on the Trust for London website: <https://www.trustforlondon.org.uk/publications/covid19mortalitylondonlpp/>
- 11 WPI analysis of ONS (2020). Claimant count data via NOMIS.
- 12 See <https://www.gov.uk/government/publications/coronavirus-job-retention-scheme-statistics-august-2020/coronavirus-job-retention-scheme-statistics-august-2020> , <https://www.resolutionfoundation.org/app/uploads/2020/05/The-effect-of-the-coronavirus-crisis-on-workers.pdf> and <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/uklabourmarket/september2020#employment-unemployment-and-economic-inactivity> Accessed 24/09/20.
- 13 Sutton Trust, (2020). *COVID-19 and Social Mobility Impact Brief #1: School Shutdown*. Available here: <https://www.suttontrust.com/wp-content/uploads/2020/04/COVID-19-Impact-Brief-School-Shutdown.pdf> Accessed 18/09/20.



Endnotes

- 14 ONS (2020). *Coronavirus and depression in adults in Great Britain*. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/datasets/coronavirusanddepressioninadultsingreatbritain>. Accessed 30/09/2020
- 15 See <https://localtrust.org.uk/policy/>
- 16 Onward, (2020). *The State of our Social Fabric*. Available here: <https://www.ukonward.com/socialfabric/> Accessed 22/09/20
- 17 Onward (2020). *Measuring up for levelling up*. Available here: <https://www.ukonward.com/wp-content/uploads/2020/09/Measuring-up-for-levelling-up-2.pdf>
- 18 See <https://www.gov.scot/policies/economic-growth/inclusive-growth/> Accessed 29/09/20.
- 19 See <https://gov.wales/prosperity-all-economic-action-plan> accessed 29/09/20.
- 20 For example see <https://www.economy-ni.gov.uk/sites/default/files/publications/economy/inclusive-growth-in-north-ern-ireland.pdf> Accessed 29/09/20.
- 21 Institute for Government, (2019).) *Has Devolution Worked? The first 20 years*. Available here: <https://www.institute-forgovernment.org.uk/sites/default/files/publications/has-devolution-worked-essay-collection-FINAL.pdf> Accessed 24/09/20
- 22 For example see, WPI Economics, (2019). *Moving Forward Together: Delivering the transport infrastructure that businesses need*. Available at: http://wpieconomics.com/site/wp-content/uploads/2019/09/190911_Critical-Infrastructure_Web_Spreads-Final.pdf Accessed 24/09/20
- 23 Social Metrics Commission, (2020). *Poverty and COVID-19*. Available here: <https://socialmetricscommission.org.uk/wp-content/uploads/2020/08/SMC-Poverty-and-Covid-Report.pdf> Accessed 24/09/20
- 24 See <https://themoneycharity.org.uk/media/March-2020-Money-Statistics.pdf> Accessed 29/09/20.
- 25 Financial Capability Strategy for the UK and the Money Advice Service, (2018). *Building the financial capability of UK adults*. Available at: https://masassets.blob.core.windows.net/cms/files/000/001/148/original/Adult_Financial_Capability_Survey.pdf Accessed 24/09/2020.
- 26 Office for National Statistics, (2020). *Financial resilience of households; the extent to which financial assets can cover an income shock*. Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/articles/financialresilienceofhouseholdstheextenttowhichfinancialassetscancoveranincomeshock/2020-04-02> Accessed 24/09/20.

- 27 See <https://localtrust.org.uk/policy/> and <https://www.ukonward.com/socialfabric/> Accessed 22/09/20.
- 28 Onward, (2020). *The State of our Social Fabric*. Available here: <https://www.ukonward.com/socialfabric/> Accessed 22/09/20
- 29 WPI Economics, (2018). *A Design For Life*. Available at <http://wpieconomics.com/publications/a-design-for-life/> Accessed 24/09/20
- 30 King's Fund, (2008). *Paying the price: The cost of mental health care in England to 2026*. Available at: https://www.kingsfund.org.uk/sites/default/files/Paying-the-Price-the-cost-of-mental-health-care-England-2026-McCrone-Dhanasiri-Patel-Knapp-Lawton-Smith-Kings-Fund-May-2008_0.pdf Accessed 24/09/20
- 31 Stevenson and Farmer, (2017): *a review of mental health and employers*. Available at: <https://www.gov.uk/government/publications/thriving-at-work-a-review-of-mental-health-and-employers> Accessed 24/09/20
- 32 See <https://www.gov.uk/government/publications/covid-19-long-term-health-effects> Accessed 29/09/20.
- 33 See https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/564274/work-health-and-disability-green-paper-background-information-and-methodology.pdf Accessed 29/09/20.
- 34 See <https://www.moneyandmentalhealth.org/> Accessed 22/09/20.
- 35 WPI Economics, (2019). *Building Better. The role of transport infrastructure and services in improving mental health*. Available at: <http://wpieconomics.com/publications/building-better-role-transport-infrastructure-services-improving-mental-health/>
- 36 WPI Economics, (2018). *A Design For Life*. Available at <http://wpieconomics.com/publications/a-design-for-life/> Accessed 24/09/20
- 37 Social Mobility Commission, (2019). *State of the Nation 2018-19*. Available at: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/798404/SMC_State_of_the_Nation_Report_2018-19.pdf Accessed 24/09/20
- 38 Social Market Foundation, (2017). *Further education is key to social mobility in Brexit Britain*. Available at: <https://www.smf.co.uk/education-key-social-mobility-brexit-britain/> Accessed 24/09/20
- 39 In order to ensure that we hear from a wide range of voices, the Covid Recovery Commission has established an Advisory Group. The Advisory Group members have been selected to represent the diversity of UK business and society and include public policy experts from a range of fields including climate change, infrastructure, innovation and mental health. You can find the full list here: <https://covidrecoverycommission.co.uk/about-the-commission/advisory-group/>



COVID
RECOVERY
COMMISSION



Thank you to our Advisory Group

The Commissioner and the research team would like to acknowledge and thank those members of the Advisory Group who particularly contributed to this paper (in alphabetical order):

- Helen Barnard, Acting Director, Joseph Rowntree Foundation
<https://www.jrf.org.uk/>
- Victoria Hornby, CEO, Mental Health Innovations
<https://mentalhealthinnovations.org/>
- Matt Leach, CEO, Local Trust
<https://localtrust.org.uk/>
- James Plunkett, Director of Advice and Advocacy, Citizens Advice
<https://www.citizensadvice.org.uk/>

You can see the full membership of our Advisory Group on the Commission website: <https://covidrecoverycommission.co.uk/about-the-commission/advisory-group/>



COVID
RECOVERY
COMMISSION

Find out more about the Commission
www.covidrecoverycommission.co.uk



John Allan

Chair of Tesco, Barratt and Chair of Council at Imperial College London (Chair)



Manoj Badale

Co-founder and Joint Managing Partner, Blenheim Chalcot and Chairman of the British Asian Trust



Ruth Cairnie

Chair of Babcock International Group



Ian Funnell

CEO UK and Ireland, Hitachi ABB Power Grids



Chris Grigg

CEO, British Land



John Holland-Kaye

CEO, Heathrow Airport



Nick Jeffery

CEO, Vodafone UK



Tom Keith-Roach

UK President, AstraZeneca



Sinead Lynch

Chair, Shell UK