ROUNDTABLE DISCUSSION ON COVID-19, TAX AND THEIR RELATED IMPACTS ON GENDER AND, IN PARTICULAR, ON WOMEN

Lotta Björklund Larsen

We know that tax systems that are gender blind on paper can, in practice, exhibit a hidden, implicit bias. Wrongly stipulated, they may even exacerbate existing gender inequalities, particularly in times of crisis. With the COVID-19 pandemic, gender inequalities have surged. Healthwise, men are affected by the sickness more severely, whereas women seem to be more heavily hit socio-economically. In the heat of the pandemic, on 15 December 2020, I had the pleasure of organizing a virtual roundtable at the annual TARC conference[1] and discussed the gender and tax dimensions of COVID-19 with participants representing an array of disciplines from countries across the world. The following is a slightly edited transcription of the roundtable, where we learnt from experiences in the U.K., Chile, Ireland, India, Denmark, and the U.S. The participants (in order of speaking) were:

Judith Freedman - Emeritus Professor of Taxation Law and Policy, formerly Pinsent Masons Professor of Tax Law and Policy, at the University of Oxford.
Jorge Andrés Atria Curi - Assistant Professor at the Department of Sociology, Universidad Diego Portales, and Associate Researcher at the Centre for Social Conflict and Cohesion Studies (COES) in Santiago de Chile.
Emer Mulligan - Personal Professor in Taxation and Finance at the J. E. Cairnes School of Business and Economics at the National University of Ireland, Galway, Ireland.
Mukulika Banerjee - Associate Professor of Anthropology at the London School of Economics, specialising in India.
Birthe Larsen - Associate Professor of Economics and the Academic Director of Inequality Platform at Copenhagen Business School in Copenhagen, Denmark.
Neil H. Buchanan is a legal scholar, an economist, and the James J. Freeland Eminent Scholar Chair in Taxation, Professor of Law, and Director of Global Scholarly Initiatives at the University of Florida.
Lotta Björklund Larsen is a Research Fellow at TARC. She organised and led this roundtable. She also recorded and edited this article. The transcription was conducted by **Justine Davis**.

Lotta Björklund Larsen: Good afternoon, everybody. I speak to you from Stockholm. Our discussion today circles around the relation between COVID-19, tax, and gender. We will explore evidence, and discuss and reflect on the impact of these, and also on tax administrations' responses, across nations, taken to mitigate these effects—or not, as the case might be. The aim with this discussion is thus to highlight both differences and similarities between nations around the globe, but also to learn from public initiatives responding to these issues. What seems to work and what does not seem to work, what mitigates gender issues and what does not. As we are in the midst of the second wave, at least here in Europe, of the pandemic, it might be difficult to know the impact in the long run. This might in itself be an interesting point: what the impact of public initiatives in the short versus the long run might be.

[1] The video version of this roundtable discussion, which was presented at the 8th annual conference of the Tax Administration Research Centre (TARC) that took place on 15-17 December 2020, is available via the TARC website. https://tarc.exeter.ac.uk/events/researchconferences/videos/

It is a deliberately multi-disciplinary roundtable. I have asked each of the participants to speak about experiences from their country where they either work or do research in. We will thus hear about these issues in United Kingdom, Chile, Ireland, Denmark, India, and finally the United States. The national representation is by no means exemplary, as we have an over-representation from Western Europe—as usual—and Africa is completely absent. However, the African countries have their own exclusive roundtable session tomorrow. So, the emphasis of this roundtable is on sharing issues and experiences, what administrations do and don't do, in order to ease the impact of this horrible pandemic.

Each of the participants will speak for about five minutes. Following, we will discuss and address issues collectively. Finally, we open up for all you listeners to ask questions, so please put your questions in the chat. So, please Judith, start.

Judith Freedman: Well, thank you very much, and thank you for inviting me to discuss this important topic. I'm going to say a few things which might surprise people, because I do want to set this into the context, a wider context beyond gender.

There is no group that has not been hit by COVID, and actually, if we just look at the health problems, purely the health problems, women are doing better than men. Men are more likely to die and women seem to be luckier in this respect. There are also indications that some ethnic groups are doing a lot worse than others, so if you're a white woman, you are already quite lucky and privileged in this environment, and I think we need to be aware of that, because my timeline is full of complaints from women, from fellow academics, about the difficulties that they've had over childcare and so on. I think it's very important for us to remember that we are really lucky. We have, as academics, jobs that pay—some of us have fixed term contracts and that's not so good—but many of us have long-term contracts, and so I think we should not be too vocal about the problems of women when we think about this in the wider context. And I'm talking about women rather than gender, because I think most of the research that has been done has been looking at women rather than any other wider question.

So, women are suffering and the women who are suffering most are the women who were already suffering, because they had pre-existing inequalities. Obviously, those on short-term contracts in the retail and hospitality industries are more likely to lose their jobs, are more likely to have reduced income. But, as Alison Wolf has shown in her book, *The XX Factor*, some women have become far more equal to men than other women, and so what the pandemic is doing is exacerbating existing inequalities, and those include inequalities between women of different classes and different educational backgrounds. So, all inequalities that existed before are being exacerbated.

Having said that, there is evidence that women have borne the brunt of additional childcare whatever their jobs, and that more women have lost their jobs than men, even allowing for all the other preconditions. In the U.K, we have a system of independent taxation and, in theory, therefore, there is little penalty on the second earner. We have a reasonably equal system of taxation as between men and women, although there are some small differences and, particularly, there is a small transferable allowance from the spouse who does not work to their other spouse, which might be a disincentive to work for a second earner, often a woman, but this is very small. So, the system is designed to be independent and to encourage everybody to work, and our benefit system is also designed to encourage everybody to work (although, again, there can be a small disincentive to a second earner in some cases). Our benefit system is a very minimal system and that has become very evident during COVID as well, so our safety

net is not a strong safety net, and we have people who have been excluded from our various schemes, who are not really being caught by that net. I'm not sure that there is a particular gender difference there but again, because women are the ones having to look after the children, very often they're the ones who are being caught by this.

Other than that, I've really relied heavily on the work of Abi Adams-Prassl, who is a colleague of mine at Oxford, and has written a really interesting article in the *Journal of Public Economics* in September 2020 where she and her colleagues looked at data from the U.K, the USA, and Germany. And they found that women and less educated workers are more likely to be affected by the crisis, that women have taken on more childcare than men, even when working from home, and that women in the U.K. are five percent more likely to have lost their jobs than men.[2]

That is not fully accounted for by the differences in types of jobs which men and women have and therefore must, it seems logically, be accounted for by the childcare burden. So, the government has taken away the lesson that it's very important to keep the schools open and to keep childcare facilities open in order to get the economy going again. They have perhaps taken us a little bit too far, as they're now taking schools to court for trying to close because they have so much COVID in them, and that perhaps is just taking it too far. But, certainly, parents want the schools to be kept open, and women in particular.

One of the problems we had in terms of design of our COVID support schemes was that our furlough scheme, which was designed to help those who were in employment but who could not work due to COVID, was initially paying people on furlough only if they did no work at all. And so that was a real problem in the design of the scheme and it was a problem that hurt women a lot, because they couldn't decide to do half their job and be paid half. It was all or nothing, and if they had to do childcare, they had to stop working altogether in order to be part of the furlough scheme. That has now been remedied. There are others who are excluded from all our schemes, but I think it was mainly around furlough that women suffered in terms of the design of the schemes.

I'm being told I should end, so I'm going to end there. That, I think, is a brief thumbnail sketch of the U.K. system and how it has affected women.

Lotta: Thank you so much, Judith. And now, quickly, over to Chile and Jorge Atria, please.

Jorge Atria: Well, thank you very much for inviting me to this roundtable. I will give a few comments on the current situation in Chile.

Chile, like most Latin American countries, has very high levels of income and wealth inequality. In recent years, new studies have examined in depth how these inequalities affect the social life of Chileans, and gender issues take centre stage in these debates. For instance, a recent study shows that in Santiago, the capital of Chile, the life expectancy of women in La Pintana, one of the poorest districts of the city, is 77 years while in Vitacura, one of the richest districts, it is 88 years. That is, there is not only a huge income gap 20 kilometres away within

[2] Interestingly, more recent research found no evidence of divergence in employment outcomes by gender in the U.K. for the period April 2020 to March 2021 due to the sectors in which women are employed and the results of the furlough scheme. However, it may still be too early to assess the overall effect long term and this differs from the findings of U.S. research (Crossley et al., 2021).

the same city, but also such a different quality of life and access to health, that there is an 11-year difference in the life expectancy of women.

What is being discussed in Chile right now is that the pandemic intensified this difference. The pandemic has affected many people in Chile, particularly through loss of employment. This has led to a sharp increase in informality and vulnerability. According to some international studies, Chile is a country with a large middle class. However, these data hide the fact that it's a very precarious middle class, with low incomes that are not so different from those of the lower class. By eliminating many formal jobs, the pandemic has reduced the difference between the lower and middle classes. Moreover, the pandemic has once again challenged the image of a developed and successful country, which sometimes appeared to be the exception in Latin America. This image had already been challenged very strongly in October 2019 with the so-called social upheaval or social uprising, the *Estallido Social*, in Chile. The protests throughout Chile changed the agenda of this government and led to a referendum to change the constitution.

Official data shows that to face the pandemic, Chile has spent large amounts of money in international comparison. However, the government's response has been criticised because it came too late. Social policies in Chile follow a neoliberal orientation based on a targeted social spending rather than a social rights logic. As a result, valuable time was lost in finding people who needed help most urgently and debating the percentage of people that should receive public resources. The consequences have been so harsh that they are exemplified in two cases. First, the return of the "Common pots" community organisations led mostly by women, who collect income from each other to provide free food to people in their neighbourhoods. This type of organisation became well-known during the military dictatorship in the '70s and '80s. Second, two emergency laws have been passed in Chile to withdraw part of the pension savings in the last six months. Pensions in Chile are almost entirely individual savings and are very low for a large part of Chileans, especially women. Although most of the political class agrees that the withdrawal of pensions is a very bad policy, there is a consensus that these withdrawals had to be approved because of the critical situation that thousands of people are experiencing.

Chile has a regressive tax system, where indirect taxes collect more than direct taxes, and it's very hard to tax the rich due to tax expenditures that mostly benefit wealthy taxpayers and enforcement problems. In addition, unlike many countries, there are implicit tax biases that affect the women negatively. During this pandemic, tax relief measures have been created which are basically VAT reductions or tax deferrals. Second, there has been a debate about introducing a wealth tax which, however, will hardly be approved in Congress, and the tax administration has also claimed that it's very complex to enforce. Third, there has been criticism that economic and tax policy systematically harms women, but this is an emerging debate in a country that has a weak tax consciousness, where many people do not even know that they are paying VAT on every purchase. Although Chile is considered a strong state in Latin America, it has a relatively low tax burden and a slightly regressive tax policy that leaves many challenges to tackle inequalities in general and the systematic disadvantage of women in particular. Thank you very much.

Lotta: Thank you, Jorge. We can already now see how the inequalities really exacerbate around the world here for women. So please, Emer.

Emer Mulligan: Thanks, Lotta, and thanks to TARC for inviting me to, I suppose, call in with the Irish jury results, if you like, in terms of COVID to date. State of play—just starting with a

couple of facts, I guess—state of play, as in Ireland we're on our way out, slowly, of a second lockdown, which has proved to be very, very different to the first. Relevant to this conversation, one key difference is that schools were closed in the first lockdown but they remained opened in the second lockdown. Obviously, therefore, significant issues around the caring roles that seem to fall, at least anecdotally maybe, more on women, was lessened somewhat in the second lockdown period. For what it's worth, we have apparently at the moment the lowest incidence of COVID across Europe, but we are very much being prepared by our public health people for a third lockdown post-Christmas. In the first lockdown period, about 71,000 women were laid off from their work, which obviously has, again, significance in the context of this discussion.

However, I would say, in preparation for this, it did become very clear to me that this intersectionality, which I think Judith referred very briefly to as well, is a real issue and very, very important. It's not just if you're a woman, it's, for example, if you're a woman from an ethnic minority group. You know, these people are significantly worse off than, as you said, the white female. The other big thing is I think, what COVID has done in Ireland, is it's just—I don't mean "just" in any belittling sense—but it has simply amplified and heightened all the existing inequalities. And I think, from a policy point of view, the question is which of these many issues are now lining up for the post-COVID era. However, in terms of current public debate in Ireland, it's almost distasteful to get into any of these kinds of issues in the middle of a pandemic. So, I think the timing of debate and the need for policy change and recommendations arising from our experiences—that seems to be for later.

In terms of the kind of issues that have arisen in Ireland, they are very similar, particularly, I guess, to the U.K., so no need to reemphasise them as such, but certainly the caring roles issue, whether that's for children or indeed for elderly is an important one. And the big issue around the elderly in Ireland has been that quite a few nursing homes got badly hit with COVID and that meant that people who were considering going into a nursing home held back—that decision has been postponed. And the reality is, in Ireland, this has resulted in daughters more than sons of those who might have been going into nursing homes taking up the caring role. And other, if you like, categories of women that have suffered quite significantly would be lone parents, who tend to have a lot more responsibilities around caring, as well as women in abusive relationships. The latter has been talked about quite a lot in Ireland and that's very scary in terms of how those figures are working out. In terms of public debate more generally, I would say it hasn't reached a gender dimension. The main two group categories we hear about a lot here in public reporting and discourse are the 'at risk groups' and the incidence of COVID/COVID-related deaths on an age basis. They're the kind of categories around which discussion happens more often than not and, quite concerning I suppose, this is notwithstanding the International Labour Organization has already warned that COVID-19 could wipe out what they referred to as the modest progress already made around some of the gender inequality type of issues. Indeed, I know some experts in this area are calling for a revisiting of the whole, what they're calling a 'care infrastructure', that needs to be developed. It would be a cross-policy development, and taxation would be very central to that. Maybe that's something that we could come back to later in the discussion?

Ireland has been very active in many, I guess, initiatives, we could call them, being rolled out substantially by the Revenue in response to COVID-19. It has become very clear that the Revenue is one of the strongest public sector and well-organised administrations in Ireland to roll out things that even sometimes aren't directly tax-related. But they've got the systems in place, and in a pandemic, they've been asked to step in. But some of the initiatives are very

tax-oriented and maybe in the detailed conversation, Lotta, I might get a chance to come back to some of them, like pandemic unemployment schemes and tax wage subsidy schemes. Some of these were extremely generous and rolled out very, very quickly and, indeed, did end up being abused, and *knowingly* being abused very early on. Yet, policymakers said, "Look, we don't have time to deal with it. Let's just make sure people have money in their pockets". If some people got money they didn't necessarily deserve, or weren't as worthy, that was also pushed down the line for consideration on another day.

I think a lot of that has been sorted at this stage, but I would say they've struggled in Ireland, very much initially, with communications around these initiatives. As we know, communication around tax issues is very difficult once it gets into the public arena. And so that has been a challenge. We've never heard tax being talked about so much in Ireland, other than obviously in the multinational context. This was something different again and probably not what tax people would like. A couple of things that the Revenue did was extended tax filing deadlines which wasn't particularly welcomed by some of the advisory companies because it just pushed the pressure points down the line, so unless other subsequent deadlines get changed, that was of little use (to the advisors). Also, there were a significant range of business loan arrangements put in place. Government worked very closely with banks, for example, to ensure a deferral of payments etc., so during the first lockdown period, there were just a plethora of initiatives, some of which were tax-related, but mostly economic and finance-related.

I have some other points, but I can leave it at that for now, because I do believe my five minutes are probably up.

Lotta: Thank you, Emer. Fascinating. We move on to India then, so Mukulika, please.

Mukulika Banerjee: Thank you very much. Thanks for the invitation.

India is a completely different story in many ways, something we need to know about and I'm glad we are considering it. It's a large and emerging economy. As we know, it's the fifth largest economy in the world and it's got a third of the world's population living in it. There is a huge potential for growth, but the last four or five years have been particularly bad in its economic performance. Inequality is rising, and there are very significant caste and gender gaps. It also has a very large tax gap, so the tax to GDP ratio in India is 10.7 percent, which is about a third of the average OECD country.

Now, we don't know the reason for this tax gap, but it's worth just paying an attention for a minute on the nature of the economy itself. The total workforce is considered to be about 500 million, three-quarters of whom are self-employed or casual laborers, with no security of income or employment, and no benefits, such as paid leave, health care, social security. This even goes for those who are in proper jobs. Migrant workers, who make up quite an important part of the story I'm about to tell, constitute about a fifth of the total workforce, roughly about a hundred million people. In urban areas, casual workers are about 30 percent of the total population, which is about 15 to 20 percent of the urban workforce.

Now, COVID, as the economists observed, made India's economy suffer even more than most as a result of the government's measures. What were the measures on the 25th of March this year? The government, the central government—it's a politically federated system of 29 states but the central government is very strong and doesn't really pay much attention to political federalism—announced a lockdown at four hours' notice. Now, this vast migrant population

that we're talking about, completely devoid of safety nets—and surveys showed they had an average of two days of food rations—basically just started this huge exodus of reverse migration, back to the villages, to the rural areas from where they came. No infrastructure was provided. It was as if it did not exist, so literally people were walking home. Trains were not put on by the government until May, so you can imagine there were about five or six weeks when the highways in India were full of this working population walking home. This estimate of people of this first wave of reverse migration is about 15 to 30 million people.

This strictness of the lockdown, where you cut down on transport and so on, was according to the Blavatnik School's index, basically a hundred percent on that index value. So, there's a near complete shutdown of economic activity. And the impact of this on women has been disproportionately high. Here I'm drawing on the work of Ashwini Deshpande and Radhika Kapoor. They've been working on women's female labour participation ratios even before COVID, so they could actually say something sensible about it. Eight months after COVID-19 lockdown was imposed, 13 percent fewer women than a year ago were employed or looking for jobs compared to two percent fewer men. Data shows urban women had the deepest losses. Women entrepreneurs and self-employed women have been hardest hurt. Now, it's worth remembering that between 2004 - 2005, say, and 2017 - 2018, there were huge gaps in female labour participation ratios anyway, and this has been persistent and precipitously low. It's been falling steadily. The research from Deshpande and others explains on why this is the case.

So, because of the pandemic, the women have been affected the most and this is not just because of increased care work, it's also because of entitlement. Where the unemployment rate is high, men get prioritised for jobs because they are seen as breadwinners, women as homemakers.

In times of economic prosperity, women are hired last, and during a crisis they are fired first, and they're the last to be hired. So really, to wrap up my story, it's not been gender-neutral, as is emerging from other contexts as well. And part of the reason draws from what was pre-existing conditions, but also because of the circumstances in which the pandemic was handled. Thank you.

Lotta: Thank you so much, Mukulika. Then we move on to the next place, we'll go to Denmark and, as Emer says, this sounds like a European music contest, but it's not. It's much more serious and it's, like you said, Mukulika, it's unimaginable to just recognise or think about the amount of people that had to so drastically change their lives. And the way that we are complaining a little bit in the western countries is, like, yeah, nothing. But please, Birthe.

Birthe Larsen: Yes, I agree with that. That was a very nice starting point. I'm now going to say something about some places where I think it's been difficult for women during the last, almost a year, but compared to other countries, I think we, in Denmark, are definitely much better off. And, as one of you stated, in terms of migration, it's really the immigrants in Denmark who are suffering the most, because those are the ones who are, in general, in temporary positions. And these furloughing schemes, which we have had in Denmark, like in many other countries, they are generally mainly used for those who are in more permanent jobs, of course, because those who are in temporary jobs, you can just easily fire those people. So, in general, it's the immigrants who have suffered here. And for the last couple of years, we have seen an improved integration process for immigrants, which has actually stopped recently, and that is a pity.

In general, if you look at men and women, then before the crisis, the unemployment rate for men and women was almost the same, almost identical. Denmark is a country with very low unemployment. The unemployment rates, and also the labour force participation rates, are very similar for men and women. The increase in unemployment has also been very similar for men and women during the pandemic. A little bit higher for women than men, but they are still very, very close. There's one negative thing—or a couple of them, I'm going to get to those—but this was just to choose to state one place where there's not a big difference between men and women. I'll get to back to why I think that's the case.

Domestic violence. That's one of the places where we can see there have been an increase. Domestic violence is mainly something which happens to women, even though we also have cases with men. But there's been an increase in domestic violence. There's also another case I just want to mention. The government has given out some bonuses to people who have really made an effort during the corona crisis, and there's one case, whether you paid these bonuses to hospitals, because you wanted really to show who helps people here, the people working with healthcare, that you appreciate what they've done. Yet, those bonuses have mainly been given to people in the leading positions, which are mainly men. And the nurses which are mainly women, and the doctors which are half men, half women, they have not received anything. And these are the ones who have really been working hard, it has been super stressful, being exposed to the virus, and many has actually become sick. This is quite interesting to think about.

One of the reasons why it has not been so harmful for women compared to for men relative to some other countries is that you actually kept the schools open almost all the time during 2020. There was one month, half March and rest of April, where there was a very strict lockdown, and schools were closed, day-care centres were closed, kindergartens were closed in the whole country. But they opened up for the small kids—the day-care centres, the kindergartens and the schools for the small kids—after about a month or a month and a half. This has been very important, because if it is the case that it's mainly the women taking care of the kids when you have to stay at home, then it's super stressful for a lot of women. They have to do both their primary job which they're paid for, and then also to take care of the kids and home-school them and so forth. You also might experience some people getting more stressed if they have to do both. So, I think that's one place where you can argue that it has been beneficial.

Another issue is that you have spent a lot of money on government aid. So, there's both been the furloughing schemes, where I actually have a research project where we can see that these aid packages, they have saved 81,000 jobs during the pandemic, and that we had to compare with the 100,000 unemployed people before the crisis. So, it's a huge amount of workers, of jobs, you have saved due to these government aid programmes. And that is important in terms of the income in the family and in terms of risk, avoiding risk. And, therefore, it might have been helpful in terms of keeping the balance in families, so that risk of domestic violence and so forth has been much lower.

What you can see in Denmark is also—and that's what we ask in the survey we're doing, we're sending it out to firms in the middle of the pandemic—is that it is the firms in most need of the programmes who really are taking up this government aid. And that, of course, is quite nice to know. If you want to think about whether it makes sense that you spend so much money on these government aid programmes, then that it's actually the firm's most in need which have used these programmes, and also that they have actually saved jobs which, I guess, is also super, super important.

So, one of the other options for government aid—I talked about the furloughing schemes—but there's also been a postponement of VAT and there's been some aid for whatever fixed costs you need to pay from the firm's point of view. There we can't see that that has really helped a lot of workers from being fired or avoided some firings, but it might be that you have actually prevented some bankruptcies. OK, I spent my five minutes, it seems.

Lotta: Thank you, Birthe. And then finally, to Neil Buchanan.

Neil Buchanan: Thank you, Lotta. Thanks also to TARC for inviting me to join this panel. It's been very interesting. I should say that several months ago, for very good reasons related to my country's incompetent and even counterproductive response to COVID, the rest of the world decided that Americans are not welcome to enter their countries; and I was thinking, as I was having trouble logging in just now, that maybe that ban had been extended to Zoom meetings as well. But thankfully I got in!

If this meeting had been held six months ago, I would have been somewhat embarrassed about being in Florida as opposed to other parts of the United States, because this state was an especially severe and poorly governed coronavirus hotspot. Now, unfortunately, our misery has spread, and the whole country is a horribly misgoverned hotspot, which is getting worse rather than better. And lately, I've been thinking about how this has affected women in particular. The themes here are the same as they are in other countries but, as is the habit in the United States, we do everything more intensely, and usually worse, than everybody else. The problem is that our starting point in terms of the legal structures protecting women are so minimal that everything that was going to hit, was going to hit extra hard for women—especially poorer women, but not only poorer women, as I'll discuss in a minute.

We don't have a universal health care system, as most of you know. Something like 15 or 20 percent of the population has no access to health care—well, the only access they have to health care is either by paying out of pocket for radically overpriced services or by essentially showing up as a "can't pay" patient at an emergency room. And that's in normal times. We do not have legally guaranteed paid sick leave for anyone and any sick leave at all is provided at will by the employer. The closest thing we have to family leave is a now decades-old law that was controversial at the time called the Family and Medical Leave Act, which merely guaranteed that women could take maternity or family leave—unpaid—for a certain number of months, I think no more than six. The protections against retaliation or career slowdown for women who actually dared to take family or medical leave were essentially minimal, so that even once that law was enacted, the culture still essentially forced new mothers to say: "I just have to get back into the workforce as quickly as possible".

Now, of course, for a while the big issue was—and by "a while" I mean the first couple of months of the pandemic—the big issue was that we had a huge spike in unemployment, because we were putting the economy into a coma on purpose. We didn't do what we were supposed to do while it was in the coma (which was to put in place a comprehensive system of testing and tracing), so the economy has been stumbling along ever since, but the people who are lucky enough to have jobs are still in the position where they don't have any of the protections that I think most other, certainly European, countries take for granted. And all of the retrograde sexist attitudes that permeate a large part of society—even some people who consider themselves to be more enlightened—continue to harm women. We've been seeing article after article about how lower-middle-class and middle-class working women, whether or not there's a man in the house, are suffering enormously because they have to work if they have a job, they probably

don't have adequate protection against the disease, and in a lot of cases, the schools are closed so the children are home, and there's just no help from any level of government. There's some question as to whether unemployment benefits for those who haven't been able to get back to work will even be renewed at the end of this year.

The last thing I'll point out is that, even among the professional class, there's been some research showing that women who are college professors, university professors, and in that category, and therefore have more flexible schedules and potentially more flexible deans, are not making the progress on their research that they did before the pandemic began. In other words, the impact of sexism is being felt in different ways at all levels of the working world, from the upper middle class all the way down the line. This is hitting women hard, which is entirely predictable, because of all of the other economic gender-based disadvantages that we've refused to deal with.

Lotta: Thank you all so much for your very interesting input. Does any of you have any comments to what has been said on this really interesting array of issues around the world where inequality, as Judith started saying, seems to proliferate.

Judith: Well, I thought it was fascinating to hear and it was exactly as I expected, so whatever the inequalities were before have been exacerbated. But there are also massive inequalities widening up between countries and depending on the wealth of those countries, the global inequality is being exacerbated, as well as domestic inequality. All that will have an impact on women, but the impact is far greater than just an impact on women. It is seriously worrying when we hear about the state in which people are going to be left once the pandemic is over. The question then comes to what's going to be done going forward to try to reduce these inequalities, beyond small things about childcare and so on. There are really, really big problems brewing up for us all even once we're all vaccinated and we're feeling a little less concerned about the pandemic.

Lotta: Jorge, you raised your hand.

Jorge: I found very interesting and complicated the problem of this situation of urban rural migration, so maybe could you perhaps elaborate a bit more on this situation? Is there some gender pattern or are equally men and women affected? Are there differences between regions in terms of economic policy or available care infrastructure or are there similar situations in the context of the pandemic that has led to people walking home all over the country. Related to this question, are there difference in terms of how the regions have reacted to this situation?

Mukulika: It's a very—this is the question really, you know, that there is a huge amount of rural to urban migration. The construction boom, the sort of shining India, India's growth rates etc. has been built literally on the blood and sweat of these internal migrants, so when we talk about migrants in India, they are entirely internal migrants, and they're all Indian citizens with equal rights, which has been completely forgotten, so slightly different to the issue of immigration say, in the U.S. or indeed in Europe. There has been a discernible pattern. There are some states of the 29 states that are the largest exporters of migrant labour because they've had the fewest opportunities. We saw, in tracking these journeys, that there were three or four states in the East of India, for instance, Bihar, Chhattisgarh, Jharkhand, where the migrants were mostly drawn from. Yet they were very far away from the urban centres of Delhi and Bombay, for instance, where they were working, so these are vast distances that had to be traversed across the country with numerous people dying on the way. The receiving states

attitude to migrants—Kerala, which is one of the most prosperous states in the south of India, has a huge migrant population to the Gulf countries in the Middle East—the manner in which they managed the pandemic in receiving their return migrants as well as in their domestic population was exemplary. It has by the way, since this is a panel on gender, a Health Minister who is a woman and who's become the poster girl for public policy in many ways. People need her, have been asking her for advice, and they (Kerala) were exemplary in how they managed it. They showed that there was a use of technology which was done without violation of democratic rights, which is what we've seen elsewhere in the world. The pandemic has allowed authorities an opportunity to quite systematically infringe on people's democratic freedoms, but the fact that it can be done differently was shown by Kerala.

Just one final point on the gender implication of this. Just looking at the visuals, and I'm using this data bank of about 200 interviews done by the *only* journalist in India—*the only journalist*, who happens to be a woman. She was the only one on the highways talking to these migrants, so we have these 200 interviews. I'm sort of working with that material now, analysing it. There were lots of women walking back, so the migrant labourers as female, but of course there are more men who out-migrate, which has led to greater feminisation of agriculture in many places, where the populations have originally come from. This is one of those hidden stories of Indian farming which rarely gets told and farming is important in India. It's 60 percent of the economy.

Lotta: Thank you, Mukulika. Before we go to the digitalisation question, I want to ask all of you. We talked a lot about the COVID consequences on gender and gave different examples, but as we are in a Tax Administration Research Centre conference, have the tax administrations in the country *you* know about actually addressed issues of gender and tried to ease the pain, the economic hardships and so forth? Emer, please?

Emer: So, I would say no, is a simple answer, answering for Ireland, and that relates directly to one of the points I was going to jump in and make anyway, which is it's relatively recent that we have a very small—and I mean three to five people (mostly academics)—talking about the need for more gender-proofing of tax policies pre-COVID. This has nothing to do with COVID, and the last time I raised it at a particular public forum, somebody just said "Oh, that sounds like a great idea", and that was just kind of almost the glib response to it. So, I think what's very clear, particularly in this crisis situation, because it's a crisis, to some extent these policies are just—well, it's very fast moving. You don't get time for these kinds of debates and gender-proofing, if you like, but if we don't learn from the crisis and do the gender-proofing at least after it, we won't be ready for the next one. Whatever that crisis is going to be that will have such economic implications.

And something that has got some attention here is this issue around migration and COVID. Again at a recent conference I attended on migration issues, one of the speakers who was covering India, highlighted that, in Ireland, we don't have any representative at the decision-making table from any of the cohorts of people we're talking about today (e.g. women, migrants). In fact, it's rather embarrassing at times, if you look when the Chief Medical Officer and his team come out to do a press conference. It is very much white male-driven, the whole thing, in terms of who is at the table. Now, I'm not saying it's a panacea to have others at that table. I'm not suggesting that, but it is hard sometimes, I suppose, to accept that the empathy and understanding is at the required level with such a homogeneous group at the decision-making table. So, I think we should try to grab this COVID experience as a time for lessons to

be learned about how we should approach policymaking afterwards. We're not going to win 'mini-wars' right now, but afterwards, we absolutely should.

Lotta: But perhaps to learn a little bit from this lady in Kerala that Mukulika spoke about? Judith?

Judith: Yes, so I think in the U.K., we had a lot of senior women in the Treasury who were trying to design our policies and sitting at home doing their childcare, and some men also that I know who were designing the policies who are engaged with childcare, and so we saw a tweaking. It was always a little bit too late, but we did see constant tweaking of the furlough system to allow for the fact that some women were having to do childcare, and we did see improvements and we have an improved system now, which does allow people to work part-time, where originally we didn't, so there has already been learning.

I agree that we need to learn from this experience and design everything better, but the other thing I've learned from this experience is that everything is unpredictable and you don't know what the next crisis will be. But if what we're doing is exacerbating existing inequalities, then the best thing we can do is remove those inequalities and then that will be more proof for a future crisis and not on—yeah, I won't say any more. I had a point on digitisation, but let Birthe talk.

Birthe: As I already mentioned, I think it has been super important in Denmark that the day-care centres and kindergartens and schools for the small kids, they have been open almost all the time, because that is really what is essential if you want to be able to continue to work. So, in that sense, I think it has been something which the government have been aware about, and tried to do something about, and try to address.

Neil: The closest thing we have to hope on the gender front is that maybe we're going to have a new president soon. Every day, the news suggests that Biden really has won, but then it just—it's sort of like a bad horror movie. The monster keeps rising, needing to be killed all over again. But assuming that we do get a new president, as now looks all but certain, the economic team that President-Elect Biden is putting together is all women. Echoing Emer's point, that doesn't guarantee anything—I'm not arguing essentialism—but it's way better than having a bunch of old white men making decisions. And I say that as an old white man! But there has been no concrete statement from Biden's team about attempts to address any of the gender-specific underlying problems that COVID has raised, at least not yet.

Mukulika: Can I just add one thing to this ongoing discussion? I don't disagree, of course, women at the policy table must be a good thing, but there is a disciplinary issue as well. I mean, when we are saying that it's not about essentialism, what do we mean by that? If men or women, how they're thinking about work, and labour, and care, if they are trained to think about these in a gender-neutral way, in a non-political way, without understanding that individuals are actually not atomised agents but part of networks of relationships between others, that public policy, as we saw with the pandemic and self-isolation issues coming up, that networks and communities are important, unless your epistemology forces you to think like that, it almost doesn't matter if you're men or women, I would say, just to be provocative, because otherwise you get a lot of lip service. You can get a lot of group-think, regardless of whether it's men or women, depending on what perspective they're coming from. I don't know how other people feel about it, but…

Neil: All I can say is I think that that's a great point. Even so, speaking for myself, I've considered myself a feminist since I was about 14 years old, I've taught in women's studies departments, and anybody who cared to look at my résumé would see a lot of gender awareness and concern. But it's still amazing, if I'm sitting around in a room full of men, how easy it is to just not think about issues that would come up if there were women in the room. I wish I could think of a specific example, but I guess I'll just have to ask you to take my word for it that there are times when I'm in the middle of a conversation, and it's been going on and I've been sort of nodding, and then, all of a sudden, I think: "Wait a minute, how has nobody talked about issue x, which is very, very gendered?"

So, that's not to disagree with Mukulika but to say that there is, in addition to what she describes, a sort of danger of homogeneity, especially homogeneity of people who think of themselves as the norm. It's still unfortunately true that we are sometimes surprised to look around and say: "Oh, isn't that interesting. There's a bunch of women in the room," which is still rare in a lot of power centres. By contrast, when there's just a bunch of men in the room, we don't think: "Oh, hey, finally, guys!" That's just the way the world still very often is, and we have to fight, in the way that Mukulika is describing, the presumptions that are built in from years of male-centred group-think. If we want to affirmatively think about intersectionality issues, we should do so, and we often do try, and I certainly try. But it is amazing how easy it is to lapse into just not thinking about these issues.

Lotta: And I would like to add to that, also a little bit picking up on what I think you try to make a point on, Mukulika, is not only gender, but also where you come in, from which discipline you approach taxation, in this case, which issues we raise. If we do it as a gender issue, or if we do it from an economic point of view, or from a legal perspective or, as Mukulika and I are, as anthropologists, or Jorge, as a sociologist. We raise different points and we might also be excluded or included due to that, and that is, of course, a much, much broader question, but it highlight of what this horrible pandemic has done to us. Does anyone want to comment on that one?

Birthe: I would like to comment on that, because I'm the economist here, and I'm used to being accused of, we economists, we look at the world in a different way, and so I think, actually, the last 10 years, I think a lot of things have changed a lot. Now, we tend to learn a lot from one another. Economists tend to listen a lot to psychologists, sociologists, anthropologists, lawyers, whatever. I don't think the difference between the disciplines which we would have seen only a few years back, we see that to such a great extent, and I truly believe it's super important to listen to one another. It's not the same as that you should completely forget your own theoretical and analytical background and just disregard whatever you've done, but just to listen.

Lotta: Thank you. Emer, please.

Emer: Can I just jump in there, Birthe? I would agree in academia, but in public discourse, certainly on our TV screens here, when it comes to questions of tax, social welfare, what you have is that really substantially the domain experts are called upon for their perspectives. So, it's like, well if you don't know how the tax rules work or whatever, what are you doing on this panel? In fact, they wouldn't even go to a university and ask, in Ireland, an anthropologist to come on a panel with a perspective on tax. It just actually wouldn't happen, so in the public discourse, I would say we still, in Ireland, certainly, have a way to go in terms of getting non-domain experts, if you like, involved in the discussion.

Birthe: But I also think it's more important that we, in our field, listen to one another. I think that's actually probably the most important thing, in our research, to take into account what you have also done in other countries.

Emer: I agree totally.

Judith: Can I come in and say something about the digitalisation question? One topic that's come up a lot anyway in the U.K. is whether homeworking is here to stay as a result of digitalisation. And it has been put to me sometimes, with my hat on as head of running Women in Law in Oxford, this is a wonderful move for women because they will all be able to work at home and they won't have to go to—and this is terrible, actually. I mean, I think that this is clearly something that's being discussed by men and not women, because most women I know want to go back to the workplace, because if they're at home, they're going to end up having to do their work and look after the children, and they'll be expected to bake cakes for the school fair, and everything else on top, and become Superwoman. So, I'm not sure that working from home is going to be everything that people are saying it is to help women into the workplace. I think, in fact, it might make them second-class citizens, and I'm quite worried about that.

Birthe: I completely agree with Judith. I'm also super concerned, a little bit like going back to—I grew up in a countryside on a farm, and my parents, they would like work and take care of the kids—but mostly my mum, so it's just a completely different world and it definitely is going to move us back to some gender issues where we all started many years back. I agree.

Lotta: Neil?

Neil: Yes, it's interesting. I think what Judith says is right, and if there are any sort of positive things, you know, little silver linings that can come out of this crisis, I think that a lot of people are rethinking what at first sounded cool—"Oh, I don't have to commute anymore, and I don't have to go to Christmas parties with co-workers I dislike", all of those things that sounded so good. As time has gone on, people are suddenly realizing, even beyond the gendered issues (which is the most important part), that this is not all turning out to be as good as we thought they'd be.

For example, there's long been a group of people in U.S. higher education trying to convince us that the old model of lecturing in a lecture hall with students in person will be soon going away because of technological advances. This story has been going on for decades. As soon as there were televisions, for example, some people said, "Oh, you could teach classes on television", but that never happened, except around the fringes. What I found here at the University of Florida is that the students, both female and male students, hate remote learning. They're desperate to get back into the classroom, and I think the professors feel that way as well. And so, whereas we could have seen a sort of slow slide into a less effective teaching method, this experience gave us this acid bath, and everybody went in and said, "Oh, this isn't so bad…Oh, wait, this is bad…Oh, this is terrible!" And so, I think that the snapback from this might end up pushing us in a better direction. At least, I'm trying to be more optimistic these days, so that's my optimism.

Lotta: Is there someone who disagrees here?

Mukulika: I think it must depend on if you have to commute in a big city or not, and to have some choice over whether you can have more creative work arrangements. I teach at LSE and

this year we were still teaching on campus. We were doing small group teaching on campus in large lecture theatres for social distancing and did the lectures online, which could be recorded at leisure, and the students could watch them at leisure, more importantly. It wasn't a bad compromise solution, because you got the buzz of the classroom, and I have to say, I did conserve a lot of energy in a very challenging year by not commuting in every day and commuting in only for the days when I was seeing students in person. So, I'm pushing back, Lotta, because you asked somebody to push back, so I'm pushing back.

Lotta: Thank you. I welcome that! There is a group in the U.K., Women's Budget Group, that proposes something they call "a caring economy", which is basically—I'm not saying pushing back, or going back to what Birthe and Neil and Judith referred to, of less equality—but a different way of thinking about who does what in the economy, and also how much time we spend at work and all that, which I think COVID—in an interesting way, if one would say something positive about this horrible pandemic—has questioned. Are there different ways we can work, and different ways we can also spend more time with our kids, or do things differently in some way? And I found that the proposal of "caring economy" that puts the people and the planet first, also resonate with the climate change, which might even create much, much, much, bigger and worse problem than the pandemic has given us. Emer?

Emer: I think that's an interesting idea and certainly it's a way of looking at it, but I think we shouldn't—and I'm not suggesting anyone is suggesting—that we forget all the people who were in work that cannot be done from home. So, there's whole sections of our workers who, and in this instance, particularly relating to COVID, I think there is a real gendered issue around nurses. For example, in Ireland, 90 percent of nurses are female, 90 percent. 84 percent of Medicare workers are female. So, apart from the medical risk they are under due to COVID, it's also the fact they obviously can't move home with that work. But, I wouldn't forget either, in Ireland, we've had significant negative experiences by males, particularly working in meat factories, for example. So, I think, in the gender debate there are groups of particularly, again it is lower socioeconomic groups, unfortunately, and this had a particularly negative impact. You talked about intersectionality, or a couple of us did earlier. This particularly affected migrant workers a lot as well. So, you had migrant workers, male, working in meat factories, then being laid off on mass and then sent back to their accommodations, which were overcrowded. It was just this circle of madness for a while here, particularly, and so that's something that particularly impacted males as opposed to females.

Lotta: Thanks for making that point, because what we talk about is largely also a privileged problem in some way, of staying at home. The point of the proposal for the caring economy was that they said that even after the devastating Second World War, it was a seed to really transform the society of, or societal economy if you like, into the British Welfare Society. Thus the pandemic could make us race to this opportunity, to really address things right and learn from what has happened, as next time around it might be even worse.

Judith: The crisis has certainly shown that the welfare state that we thought we had created in 1945 is not a good welfare state anymore, if it ever was. It provides only the most minimal safety net in the U.K. and I think it's quite valuable, to the extent anything's valuable arising from this experience, that people who never encountered the welfare state are now having to rely on it and are seeing that it is not enabling people to live in the lap of luxury on benefits, because their benefits are simply not high enough to allow for anything other than the most basic necessities and so I think it is going to lead to a reappraisal of our benefit system and the

way in which it works. I hope it will, but I do worry that all these things are very quickly forgotten.

You know, we are all saying this is a terrible crisis and now we're going to learn lessons from it, but we even saw over the summer people forgetting, and now we're back in the second wave and people are remembering again. And I just wonder how long people are really going to remember this or whether they're all going to want to get back and say "the economy's got to get going" and "we don't want to put more money into welfare" and "we don't want to have a more caring society, because we've all got to get the economy boosted", and this could easily be forgotten. So, I agree with Emer that we've got to make sure it isn't forgotten, but I don't think it's going to be as easy as perhaps we would hope.

Lotta: Thank you, Judith. I think this is a really good ending point for our discussion that I hope everybody will take with them and do what they can to change things going forward, of learning from this pandemic. I want to thank you so very much, all of you, for participating.

BIBLIOGRAPHY

Adams-Prassl, A., Boneva, T., Golin, B., & Rauh, C. (2020). Inequality in the impact of the coronavirus shock: Evidence from real time surveys. *Journal of Public Economics*, *189*, 104245. https://doi.org/10.1016/j.jpubeco.2020.104245

Crossley, T., Fisher, P., Levell, P., & Low, H. (2021). *A year of COVID: The evolution of labour market and financial inequalities through the crisis* (IFS Working Paper 21/39). https://ifs.org.uk/uploads/WP202139-A-year-of-COVID-the-evolution-of-labour-market-and-financial-inequalities-through-the-crisis-3.pdf

Wolf, A (2013). *The XX factor: How working women are creating a new society.* London: Profile Books.