



A photograph of a 'job centre plus' sign. The sign is a bright green rectangle with rounded corners, hanging from a black metal bracket. The text 'job' is in white, 'centre' is in yellow, and 'plus' is in white. The background shows a building facade with a street lamp and a window.

The Anti-Tribalism Movement

COVID-19, UNEMPLOYMENT AND THE SOMALI COMMUNITY

APRIL 2021



I. INTRODUCTION

The COVID-19 pandemic has caused enormous financial misery for millions in the UK. Jobs have been lost as employers have struggled financially, jobs have been given up due to increased pressures of childcare and household work, demand at food-banks has skyrocketed, savings have been depleted, household debt has spiralled,^[1] and financial stress is extremely high.

Unemployment in the UK has hit the highest levels in almost 5 years, now sitting at 5.1%.^[2] Existing research on the impact of COVID-19 on unemployment in the UK shows that:

- Unemployment could go as high as 10%, according to the Bank of England.^[3]
- The number of people being made redundant is rising at the fastest pace on record.^[4]
- There were 395,000 redundancies from September 2020 to November 2020.^[5] This, despite the Treasury's furlough scheme which has kept unemployment down by ensuring that businesses who might otherwise have had to make staff redundant, can keep them on for now (it has helped 10 million employees as of mid-December 2020).^[6]
- The industries which have seen the biggest impact from COVID-19 physical-distancing restrictions and lockdowns have also seen the biggest fall in employment. Hotels and restaurants, shops and entertainment have all seen large numbers of jobs lost.^[7]

In amongst this generally gloomy picture for most working people in the UK, it is becoming clear that the fallout of pandemic-economics is disadvantaging some groups more than others. There is little doubt that those who were in more precarious financial position before the pandemic such as BAME communities and young people, are now worse off than those who came into the pandemic with some financial stability

Black, Asian and Minority Ethnic (BAME) workers: It appears that in every measurable area, the impact of COVID-19 has been worse for BAME populations. Between the final quarter of 2019 and the final quarter of 2020, unemployment rate rose from 3.4% to 4.5% for white workers in Britain. In the same period, unemployment rate for BAME workers rose from 5.8% to 9.5% - this puts their current unemployment rate at more than double that of white workers - the unemployment rate for Black African and Caribbean workers stands at a staggering 13.8%.^[8] A September 2020 TUC study suggests that 'BAME staff were made redundant at a rate 26 times higher than white workers during the first six months of the COVID-19 pandemic'.^[9] A study by Hope Not Hate in December 2020 suggests that 21% of Black people have lost a job due to the pandemic - the corresponding figure for white people was 12%.^[10] Further dimensions of the disproportionate economic impact of COVID-19 on BAME Britons can be seen in table 1, from a national survey by Hope Not Hate.^[11]



As a consequence of the Coronavirus outbreak, have you...					
	Asian	Black	Mixed	Other BME	White (Nat poll Dec 2020)
Had Coronavirus	21%	24%	25%	27%	10%
Lost a close friend or relative to coronavirus	35%	35%	30%	30%	14%
Lost your job	22%	21%	24%	19%	12%
Applied for Universal Credit	23%	30%	30%	23%	15%
Been furloughed	26%	24%	29%	29%	18%
Had your hours reduced	34%	32%	42%	29%	20%
Had to work from home	43%	49%	41%	43%	26%
Dipped into your savings	46%	38%	41%	37%	30%
Struggled to pay your rent or mortgage	28%	26%	32%	38%	*Data missing
Got into debt	25%	34%	26%	32%	18%
Used a food bank	17%	25%	19%	20%	11%
Felt a deep sense of loneliness	45%	40%	48%	39%	31%

Table 1: From national survey by Hope Not Hate

In the most affected sectors, while job losses have been heavy for all communities, there appears to be an extra ethnicity penalty. In the food and accommodation industries, for instance, the number of ethnic minority employees fell by 23%, compared with a 13% fall among white workers.^[12] Unsurprisingly, the financial impact of COVID-19 is much greater on BAME populations: '27% of people from black backgrounds reported finding it difficult to make financial ends meet, compared with fewer than 10% among most white groups'.^[13]

A further important point is the disproportionate impact on those who were already suffering structural barriers prior to the pandemic. In the UK, poverty rates were 'twice as high for BAME groups as for white groups',^[14] thus their financial resilience to the shock of the pandemic is far lower than those who are less poor. As they have no financial buffers, government responses to mitigate Covid-19 spread, such as lockdown and restrictions on movement, are seemingly pushing them even deeper into poverty, amplifying their prior disadvantage. Historical structural disadvantage affecting the UK's BAME communities will also make recovery from the impact of COVID-19 slower and more arduous if left unaddressed.

Young people: Disproportionate disadvantage is also evident amongst young people. In September-October 2020, 11.1% of those aged 16-25 lost their jobs, as compared to 4.6% of those aged 26 and over. And 58% of young people experienced a fall in their earnings, as compared with 42% across the rest of the working population.^[15] Just one in three young people who have lost their jobs have been able to find new work.^[16] The UK is facing the highest levels of youth unemployment in four decades, and there are indications that unemployment may rise to 20 per cent among 18-24 year olds.^[17] A Resolution Foundation paper of October 2020 says that 'around one-in-five young people ... who were furloughed during lockdown have since their lost jobs'.^[18] The sectors most affected by movement restrictions tend to employ younger workers, who are thus 'bearing the brunt of the jobs crisis'.^[19]

This policy briefing aims to shed light on one particular BAME population – the UK's Somali community – where ATM has witnessed severe employment-related distress. This briefing examines the typical employment profiles of community members, explores the scale of job/ income loss, and asks how the community is being affected by these losses. Based on the community's needs, we offer recommendations for policy makers and community organisations for ways forward.



II. COVID-19 AND UNEMPLOYMENT IN UK SOMALI COMMUNITY

ATM sees on the ground that the Somali community has been physically badly affected by COVID, with large numbers of cases and deaths. There is as yet no data about whether this is proportional to the population because Somali ethnicity is not disaggregated in official statistics, but community perception is that it is disproportionate. The community has all the determinants of higher risk, as identified by the UK Government.^[20] They live in large multi-generational and often overcrowded households, are less likely to have gardens, and have more virus exposure risk at work because of their occupation profiles (care, cleaning, taxi services, retail).^[21]

We know from community intelligence that many men and women in the Somali community work in insecure employment sectors. Zero-hours contracts and work in the gig economy are prevalent. These come with low financial security, which has made the community particularly vulnerable to financial shocks such as that induced by COVID-19.

Our grassroots knowledge tells us that many in the UK Somali community are low income workers in the care, cleaning, and private transportation sectors. Recent research shows how vulnerable low-income workers are in the pandemic. A University of Bristol study shows that low-income workers were 'nearly twice as likely to have been furloughed, to have lost hours or pay, or to have lost their jobs altogether than higher paid workers.'^[22]

ATM has observed that many Somali community members have lost jobs and/ or income during the pandemic. In a community survey we did in May 2020, we found that since lockdown started, 60% of the community were earning either nothing or less than before. Over 66% had no work or less work since the lockdown. Many Somali women work in the care and cleaning industries, both of which have been hit hard by the pandemic. Many have lost jobs, or had to give up jobs to manage the additional household burden caused by school closures, or to reduce family risks of virus exposure.^[23] Side-by-side with the lost jobs are increased household bills as more people stay home, unable to go to work or school.^[24] This reduced income coupled with increased expenditure has created the perfect storm of rising poverty levels.

Lockdown-related restrictions on movement have hit the taxi economy badly; this is where many Somali men work. Like others in the gig economy, they do not qualify for support.^[25] and are left without a financial safety net. Some have managed to find alternative work in the food delivery sector, but this too is insecure.

In our study from May 2020 with the Somali UK community, while almost half of employed respondents were aware of the Coronavirus job retention scheme but not all of them were aware of its specific benefits. Only 42% had been told whether they were eligible for it. As a result, not all had applied. Amongst the self-employed, while 36% were aware of the government's income support scheme, 76% were not aware of the benefits of the scheme and only 20% were planning to apply for it. Many seemed confused about eligibility - one respondent said they were 'not sure if (these were) applicable to small business like mine,' another said 'not sure if eligible due to zero hours,' another said they were 'uncertain about whether accepting business interruption scheme loans could be damaging in the long run.' This shows the lack of awareness of government support, potentially caused by poor communications by government. It also shows poor uptake, reasons for which must be better understood and addressed.



These financial vulnerabilities take on even greater importance when one looks at the 'poverty premium' at work in the UK. This is the concept that people who are poor pay more for essential goods and services'.^[26] As the study shows, BAME people are over-represented in lower paid, less secure work. They are thus less likely to be able to save money. Alarming, they are also more likely to face either restricted or more expensive access to banking, credit and insurance. They thus end up having to pay more for fuel as they cannot pay by direct debit, resort to high-cost credit, or charged higher premiums for insurance (making them less likely to take out insurance, in turn leaving them more vulnerable to significant one-off costs if things go wrong).^[27] Covid-19 has illuminated the links between insecure work, low incomes, and protected characteristics such as race, age, gender, and disability where some people are paying more for life's essentials because of who they are, where they can afford to live, and the options they have or don't have when they have to pay for things.

III. KEY SECTORS OF EMPLOYMENT FOR SOMALI COMMUNITY

Though the UK Somali population is diversifying slowly in terms of where they work, there are still particular patterns. Due to the absence of disaggregated ethnicity data for the Somali population, we don't know precise numbers that work in particular industries but here it may be helpful to have an overview of what we know the key occupational groups are.

- 1. Transport economy:** Many Somali men work as taxi drivers, both for gig companies such as Uber as well as black cab drivers. The latter of course involved significant investment in taking The Knowledge test, buying environmentally-friendly taxis, etc. Many Somali men also work as bus drivers with TfL. Both these are known within the community as a source of infection; both are carrying tens or hundreds of passengers each day, any of whom may have COVID-19 and could infect the driver.
- 2. Gig economy:** Many Somali men are working as drivers for Uber and other taxi companies as well as for Deliveroo and other delivery companies. They have no job security, no sick pay, no chance to isolate if they have COVID (this increasing exposure risk for other passengers as well as to their family), and no easy way of protecting family members as many will live in overcrowded and multi-generational homes. Many Somali women work on zero hours contracts in the care and cleaning industries. See point below.
- 3. Care and cleaning industries:** A large number of Somali women work in these sectors, and are affected in two ways by the pandemic. Firstly, they face high exposure to virus while at work, and have difficulty in shielding themselves or vulnerable family members as they are likely to live in large multi-generational and often over-crowded households. This may be one of the reasons why the virus has spread so much in the community. Second, they face job insecurity, reduced hours, and loss of work as work has dried up due to pandemic restrictions and cut-backs. Further, many women have been forced to give up jobs either to protect family members from virus exposure brought back from work, or because working outside the home has become impossible in light of the extra burden of housework which the pandemic has created, eg additional child care and elder care as schools and care homes shut. For more detail, see our previous briefing on [COVID-19 and women from the Horn of Africa](#).^[28]

4. **Hospitality:** Many Somali women and men, mostly but not exclusively young people, are employed full-time or part-time in various parts of the hospitality industry. This ranges from coffee shop servers to restaurant wait staff to shopping centre assistants to hotel cleaning staff.

5. **Retail:** Many young Somalis work in the retail industry as shop floor staff and store managers. There are no precise statistics on this due to the non-availability of disaggregated data, but our grassroots knowledge suggests the number is very high.

6. **Small businesses:** Many Somali men and women run small business such as internet cafes, small restaurants, grocery shops etc. Many of them have had to shut down as movement restrictions meant loss of customers, and without business savings, it is not possible to cover running costs. Some who run their businesses in properties they sub-let properties from others, were not able to access the government's business support schemes because they were not the people who were paying business rates. Instead their landlords got the government support, as the business rate reference number was in the landlord's name. Some could not continue to pay the rent rates and lost the space, some could not cover other costs so either lost income or ended up shutting down.

IV. IMPACT OF UNEMPLOYMENT ON THE SOMALI COMMUNITY

We interviewed 50 members of the Somali community to understand how the unemployment situation was affecting them and their families. Of these, 20 were taxi drivers, 20 were women, and 10 were young people. They highlighted the following main issues:

Getting less work

A lot of community members report that they have got less work since the pandemic started. This was reported to us by taxi drivers as well as people working in stations, schools, and care settings.

Many women in the Somali community are employed in the care sector, where a particular set of problems has emerged. It is a high exposure occupation, which of course is a shared issue for anyone in the care sector. However, as a significant number of Somali families live in overcrowded homes, they are unable to take precautions to stop spread to family members. The fact that many households are multi-generational also means that most households have elderly vulnerable family members who become particularly at risk if a care worker brings COVID back to an overcrowded home. As care jobs cannot be done from home, women are left with the choice of taking the risk of infecting themselves and family members, or giving up work to keep themselves and family members safe. As one woman told us: **'My care jobs cannot transit to online working like others, so I had to go into homes and care offices, which was difficult and terrifying at the same. Without interactions with our clients, we had no job.'** Another woman said: **'Due to the level of virus and fear within my own household I failed to turn up to shifts and ... declined to cover duties out of fear and lack of PPE. When things got better I tried to go back into employment, but I was deemed unreliable by my employer and for this reason I have left the care sector altogether.'** These issues are severely influenced by the high proportion of the community living in overcrowded and multi-generational households,^[29] where isolation requirements are impossible to maintain and anyone who is shielding is extremely vulnerable.

For many women, the extra domestic responsibilities at home has resulted in job loss. As one woman explained to us: **'When the schools closed, I had a major problem at home as I could not afford childcare and I could not trust anyone else with my children's safety. So this meant I stopped working altogether'**. This issue is further elaborated in ATM's February 2021 briefing on *COVID-19 and Women in the UK Horn of Africa Communities*.^[30]

Somali men working as taxi drivers have found their incomes hugely reduced. As one taxi driver told us: **'When you have complete lockdowns - no pubs, bars, stations, shops and offices - it means no customers. You ask yourself what the point is of coming out of your house.'** Another said: **'I have lost close to 65% to 70% of my earnings.'** Another spoke despondently of waiting hopefully for customers but not having much luck: **'Often, I sit in taxi for hours in the cold without receiving any fare or customers. Empty streets have doubled our frustration and pain over the COVID19.'**

**'I feel my life
has stagnated
like my
stationary car.'**

(Somali Taxi Driver)



One spoke of the exposure risks that come with their work as adding to the pain of lost income: **'There is seems attack on us both fronts as we had to protect ourselves inside our taxi with protective plastic PPE since we are more vulnerable to the virus as a community - but is hurting our incomes and livelihoods too. It has got to the point where I cannot fuel the car to even start shift sometimes.'**

For young people, the loss of work can potentially affect their life chances and opportunities for financial resilience. One said: **'I work less hours. The train station is less full now due to COVID-19, we have less people - so they cut my hours.'** Another young person said helplessly: **'I am teacher assistant from agency I could not get the furlough scheme because my contract is zero-hour contract. My hours were reduced, and I could not do anything about it.'**

Financial stress, increased debt, and bill arrears

Unsurprisingly, loss of jobs has led to financial stress. Domestic food expenditure and bills increased with lockdown, and incomes fell – this created a perfect financial storm which is extremely difficult for many in the community to cope with. One young person said: **'Paying for my phone bills and helping my parents has stopped because of my financial situation.'** Interestingly, when we asked if anyone had had to rely on food-banks, all respondents said no. Community organisations however have told us that many families were having to rely on food charity to get through the pandemic.

The financial stress caused by the pandemic has pushed many into increased debt. One taxi driver told us: **'I have been using a credit facility to make ends meet. I have debt over £1800 now - sometime in the next months this will have to be paid back.'** Another taxi driver told us: **'My car is now electric taxicab as requested by Transport For London at the Mayor's office and I spent over £55,000 on this change. I am now saddled with huge debt to meet the monthly payment - and I cannot sell this one as nobody will purchase a vehicle from failing industry.'**

Another consequence of the pandemic-induced financial stress is that Somali families are falling behind with payments for rent, council tax and other bills. This is inevitable as people have fewer resources without any reduction in financial obligations – this is in itself a source of worry and anxiety. One taxi driver told us: **'I have not paid water rates, mobile bills. I had to choose which ones to pay and prioritise other such as rent and family support in Somalia.'** A Somali woman spoke of the additional stress of working on zero-hours contracts in this financial climate: **'I have given up paying up the full rent and council tax. I have applied for support and I have not been awarded the full amount. Not sure how I can continue paying £435 per month when my hours of work are not guaranteed as a zero-hour worker.'**

It is not difficult to imagine the further ripple effects that this increased poverty and food insecurity is having. Food insecurity could well leads to poor health and in children, inadequate or poor nutrition can lead to knock-on effects on education. These factors could be storing up disadvantage for the future. Reduced family incomes also means that children are not easily able to get access to technology required for online learning, and are thus falling further behind in education. This may be due to digital disadvantage (no equipment, not able to buy enough data and broadband), which leads to unequal learning opportunities as compared with better-off peers. Poverty also means that Somali children cannot get private tuition to help with the lost learning year, unlike their better off peers. One mother told us: **'I have one laptop at home for my older son in university. It is difficult to access adequate technology and the schools assume everyone has computer.'** Some parents also spoke of how the fact that there was limited technology in the home is causing friction between children. A taxi driver told us: **'As a parent we had to prioritise who needs it most... it has been difficult throughout to manage this.'**



Fear about future work

This was an issue affecting women, who are having to deal with the extra cooking, cleaning, and feeding that has been necessitated by lockdowns, in addition to bearing the main responsibility for home schooling children while schools are closed. This has led to other life options being sidelined. One woman told us: ***'Balancing family and work commitment has been really difficult and as long as children was out of school, job prospects and careers was not even a priority.'*** For those women who manage to carry on with employment despite the increased burden at home, life is far from easy. One said, ***'I feel burnt out. I have already dropped my hours from full time to part time because of competing pressures/responsibilities at home. I cook for parents where one them is ill. At the moment I cannot trust anyone with them, so I have to find time to cook for them and attend to their needs.'*** One woman identified the multiple impacts of COVID: ***'I am facing three obstacles that is hampering my career. The service sector where I work is under continues threat of closures, school closures for my children and my financial constraints to afford childcare services - all are fundamentally stopping moving forward career wise and financially.'***

Emotional and mental health impact

Many spoke about the emotional results of the precarious employment situation in the community, even worrying that it was affecting family relationships. One taxi driver told us candidly: ***'For the first time in my life, I feel useless to family as I feel I have failed them ... This is a real worry which I fear will impact on my mental stability and family relationship.'***

People are also having to make difficult choices when faced with unemployment which may be in conflict with their value system and dignity. One taxi driver told us: ***'I have emotional conflict to seek support from government or work for myself - as independent person this is not easy as I am healthy and can work for myself and family. However, when that work is not there what do you do?'*** Another taxi driver told us: ***'One thing I know is that we are fragile mentally and physically as a family.'***

'This is the worst possible time to be young. My life is not moving.'

(Somali young person)

'When the schools closed, I had a major problem at home as I could not afford childcare and I could not trust anyone else with my children's safety. So this meant I stopped working altogether.'

(Somali woman)

V. RECOMMENDATIONS

Whole of UK Government

1. Keep equality at the centre of 'building back better.' Building back without addressing the structural inequalities which have been illuminated during the pandemic, will sabotage government's stated aspiration for post-COVID Britain.
2. Make time to listen to the BAME and Somali community, and work collaboratively to find unemployment solutions that have high chance of success within the community. Bottom-up approaches are crucial to leveling up and building back better.
3. Address the poverty premium which affects all groups with protected characteristics including Somali community, making them more vulnerable to the financial shocks of the pandemic.

HM Treasury

1. Design a national plan to tackle racial disparities in employment and the labour market.
2. Raise the Minimum Wage to help the lowest earners to recover better and quicker.
3. Extend furlough scheme to avoid cliff-edge fall in unemployment, and ensure ethnic equality in how it is implemented.
4. Do better outreach to minority groups on support available during and after the pandemic to help them cope with and recover from financial shock.
5. Start schemes tailored for those left furthest behind by the pandemic, including BAME communities, women, and those with other protected characteristics who have been similarly affected.
6. Support people who are forced to choose between continuing to work on the one hand, and keeping family members or themselves safe on the other. Facilitating schemes whereby they can be retained while not attending work physically will keep unemployment down, and enable such people to follow government instructions to help stop the spread of COVID-19.
7. Introduce stronger regulations to ensure employment rights for workers in the gig economy and on zero-hour contracts. This may be by way of pension schemes, sickness leave, and leave entitlements.
8. Provide support to families falling fast and hard into pandemic-induced poverty, to cover essential costs such as heating, and water bills. This will help relieve some of the financial stresses facing the Somali community now.

Department for Work and Pensions

1. Increase welfare safety net for struggling families - reducing bureaucracy and eliminating delays and increase payments of Universal Credit.
2. Urgently prioritise eliminating food poverty through targeted welfare schemes.
3. Provide pathways to post-pandemic employment for Somali men and women, in order to build up their future earning possibility. This may be through re-training, targeted recruitment, etc.
4. Provide targeted schemes for low-skilled workers to upskill, thus diversifying their employment options.
5. Increase occupational adaptability of communities, so that in future economic shocks similar to COVID-19, community members are trained and ready to adapt to other similar occupations. Eg a taxi driver can, if work dries up due to movement restrictions, become re-employed as a forklift driver if they have the skills and qualifications in place.

Department for Housing, Communities and Local Government

1. Create protections on rent arrears for struggling families.
2. To help with the increasing pressure on the charity sector after COVID-19, put in place coordinated and targeted financial resources to respond to complex social issues, including unemployment and re-employment skilling, at a community level.
3. Encourage funding agencies to review legal frameworks and guidelines that impede social revival at the local level, and to offer more flexible funding to charities.

Department of Health and Social Care

1. Mental distress associated with unemployment is a huge challenge in the Somali community. Improve medical practitioners' understanding of this issue.
2. Fund the charity sector to also provide support on this issue, side-by-side with medical institutions.

Local authorities

1. Provide pathways to re-employment - Invigorate schemes for Somali and other BAME communities who have become unemployed due to COVID-19: eg through re-training programmes, English-language classes, and digital literacy.
2. Build formal long-term partnerships with voluntary sector with charities that are working to improve access to employment for Somali community.
3. Consider widening Council tax exemptions or discounts in consideration of unemployment-induced inability to pay during the pandemic.
4. Find a way to support small business who are subletting premises and therefore are currently ineligible to claim government support.
5. Make the Kickstart scheme better known amongst BAME young people through better outreach, improved awareness-raising etc, so that there is better uptake.

Community organisations

1. Support members of the community to build confidence and self-esteem to increase chances of re-employment.
2. Support women to learn English and other transferable skills to improve employability.
3. Encourage community members to become more adaptable to new occupations and professions, based on what is available and needed.
4. More organisations should consider providing employment support for community members.
5. More organisations are needed who can provide expert financial advice to the Somali community - on matters such as debt management, legitimate savings schemes, pensions etc..

VI. CONCLUSION

For the UK's Somali community, suffering from prior disadvantage in employment, education, housing, and other spheres of life, the pandemic has taken a particularly harsh toll. Loss of work and income appears to be high, according to qualitative research undertaken by ATM. There are indications of high financial stress and low resilience to absorb the enormous financial shock created by the pandemic. We recommend urgent action is taken by UK government to support the community through this difficult time. This is essential to fulfil the governments promise to level up and build back better.

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