

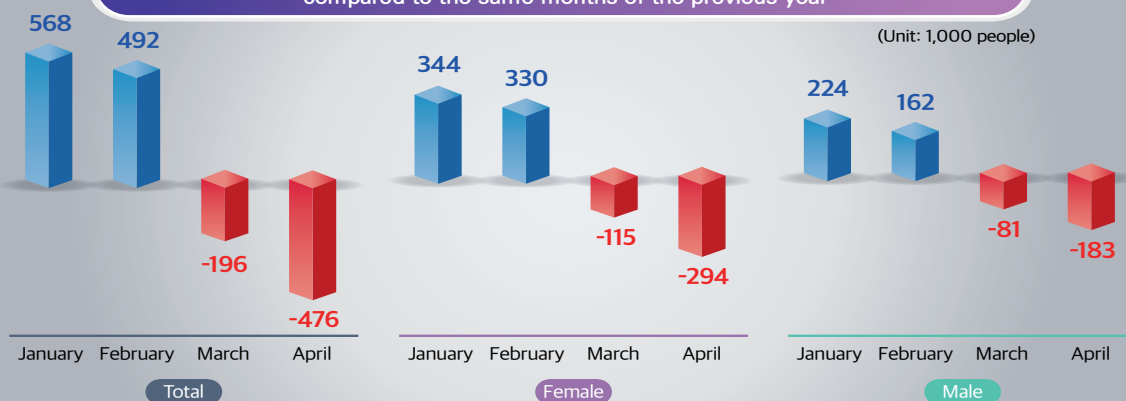
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A Review on the Characteristics of Female Workers Affected by the COVID-19 Crisis and an Analysis of Income Security Policies Addressing COVID-19 From a Gender Perspective

Abstract

- The present study conducted a multi-layered analysis on the current status of women's employment affected by COVID-19, and reviewed the government's income security policies in response to the crisis from a gender perspective.
- The analysis suggested that women in the labor market experienced more impact due to COVID-19 than men, and temporary/daily workers as well as small business owners with unstable employment experienced more impact compared to other groups.
 - The results confirmed that among female workers, those with lower levels of education, especially female temporary employees, were more severely affected than other groups, and even female professional workers and highly educated women experienced decreased employment and thereby remained vulnerable in the labor market.
- The government swiftly implemented its support policies towards livelihood costs in order to ease the unemployment crisis. However, there have been some concerns regarding the government's failure to properly address the gap in women's employment owing to care, as the government's support towards the cost of livelihood maintenance is centered on household heads only, and the initial implementation of the support did not adequately consider the blind spots related to special employment, etc. Thus, there is a need for a more systematic policy proposal incorporating a gender perspective and the variables that reflect changes in the industrial structure after COVID-19.

Changes in the number of employed people by gender from January to April 2020 compared to the same months of the previous year



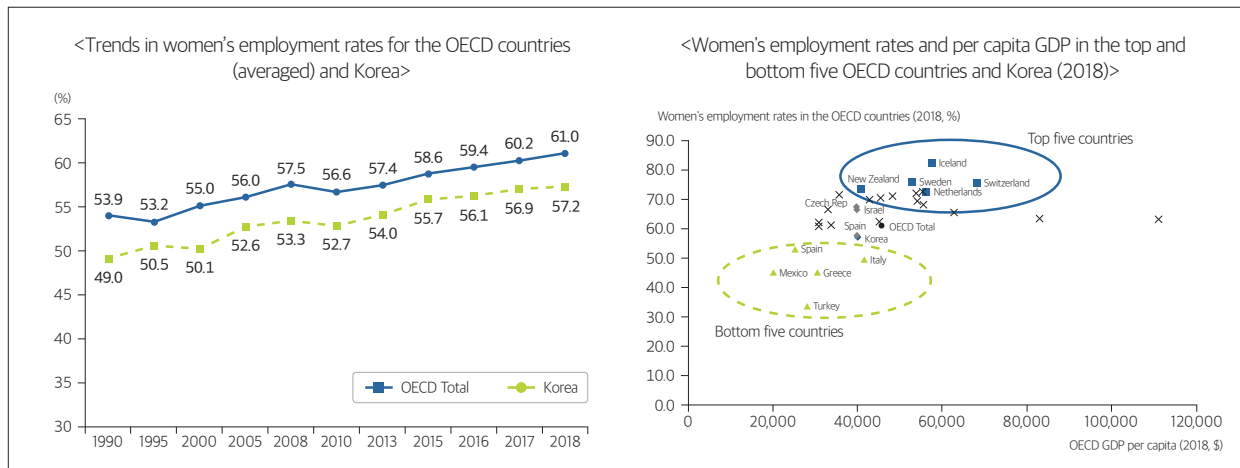
Note: KOSIS. Economically Active Population Survey

1. Background and issues

- Despite a continuous increase in women's employment, the employment to population ratio in Korea remains low compared to other developed countries. In particular, the gap remains wide compared to the OECD average.

<Figure 1> Women's employment rates in the OECD countries

(Unit: %)



Data: OECD Stat

- There are many factors restricting further increase in women's employment rates in Korea. The biggest factor may be women's career interruption due to childbirth and childcare. Another factor involves the limitation of career development due to the lack of smooth movements to desired workplace, which arises from the instability associated with the school-to-work transition.
- The government has been designing and implementing various gender-sensitive policies in a bid to address various issues in the domestic women's labor market. For example, the government modified relevant systems, through parental leave reforms, the enforcement of shorter working hours, etc. in order to improve workplace culture and ensure that various family and social responsibilities imposed on women are shared with the society. Nevertheless, it is difficult to deny that the aforementioned factors contributing to employment instability still permeate the women's labor market. The recent outbreak of the infectious disease COVID-19 is leading to further destabilization in women's labor market.
- As many experts view the infectious disease COVID-19 as 'endemic' rather than 'pandemic', it is necessary to diagnose and understand the current status of women's employment and establish strategies to prepare for a prolonged crisis.
 - It is imperative to check if the government's various support systems are designed in a gender-neutral way and review relevant policies from a gender perspective, to ensure that female workers, who have been more negatively affected by the crisis than male workers, are not excluded from the current support systems.



Thus, the present study conducted a multi-layered analysis on the current status of women's employment impacted by the COVID-19 crisis, and reviewed the government's crisis response policies aimed at guaranteeing income security from a gender perspective.

2. The current status of women's employment affected by the COVID-19 crisis: Which group is most vulnerable to the crisis?

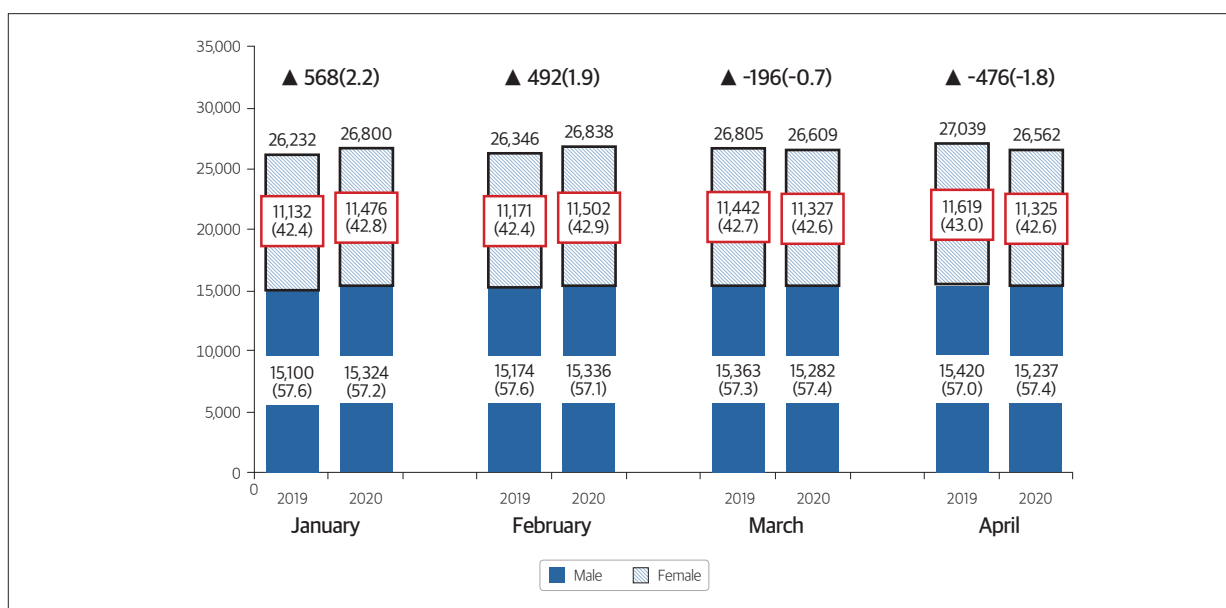


Employment for both men and women is deteriorating due to the impact of COVID-19. In fact, employment in January and February 2020, before the true nature of COVID-19 was fully understood, was not much worse than in 2019. On the contrary, the number of female workers increased both in January and February 2020 compared to the first half of 2019.

- ▶ The ratios between male and female employed people were also looking better in 2020 compared to 2019. However, by March and April 2020, the ratio between male and female employed people worsened compared to the same months of the previous year, and the number of female employed people dropped dramatically.
- ▶ The number of female employed people decreased by 115,000 in March and 294,000 in April compared to the same months of the previous year. In the same months, the number of male employed people decreased by 81,000 and 183,000 respectively, indicating that the impact was much greater on female employment than on male employment.

<Figure 2> Trends in employment from January to April 2020 compared to the same months of the previous year

(Unit: 1,000 people, %)



Note: KOSIS. Economically Active Population Survey

- A detailed analysis of the decreasing trend in women's employment by occupation revealed that in January and February, before the impact of COVID-19 was visible, the number of female employed people increased compared to the previous year. In January, the number of female employed people increased for most occupational categories, including professionals and related workers; clerks; service workers; skilled agricultural, forestry and fishery workers; elementary workers, etc. However, the number of female employed people decreased for certain occupations such as managers; sales workers; craft and related trades workers.
- These trends did not change much in February, although one notable change was that the number of women belonging to the occupational category 'professionals and related workers' started to decrease and experienced the biggest decline among all occupations, with a drop by 106,000 in March and 134,000 in April compared to the same months of the previous year. The number of service workers increased until January and February, but decreased dramatically in April. The decline in the number of sales workers also accelerated.
- In particular, the number of elementary workers also decreased in March and April. However, the numbers of clerks as well as skilled agricultural, forestry and fishery workers steadily increased. The result demonstrated that clerks were the only employees maintaining stable employment in this time of crisis.
- An analysis by industry indicated that only the jobs in the health and welfare sector showed a steady increase, while other industries showed a steady decrease. Many industries that used to drive the increase in women's employment started to decline, clearly demonstrating the impact of the crisis on women's employment.

<Table 1> Changes in the number of female employed people by occupation from January to April 2020 compared to the same months of the previous year (Unit: 1,000 people)

Occupation	January	February	March	April
Total	344	330	-115	-294
Managers	-16	-12	-10	-7
Professionals and Related Workers	34	-3	-106	-134
Clerks	48	60	56	43
Service Workers	132	125	-6	-77
Sales Workers	-22	-11	-79	-66
Skilled Agricultural, Forestry and Fishery Workers	29	31	73	40
Craft and Related Trades Workers	-17	-12	-21	-7
Equipment, Machine Operating and Assembling Workers	0	-16	-22	-43
Elementary Workers	158	169	0	-42

Note: KOSIS. Economically Active Population Survey.

<Figure 3> Trends in the changes to the number of female employed people by occupation from January to April 2020 compared to the same months of the previous year (Unit: 1,000 people)



Note: KOSIS. Economically Active Population Survey.

<Table 2> Changes in the number of female employed people by occupation from January to April 2020
compared to the same months of the previous year

(Unit: 1,000 people)

Industry	January	February	March	April
Total	344	330	-115	-294
Agriculture, forestry and fishing	25	25	65	28
Mining and quarrying	1	1	1	1
Manufacturing	-17	-16	-39	-51
Electricity, gas, steam and air conditioning supply	8	9	8	4
Water supply, sewage, waste management, materials recovery	-5	-4	1	1
Construction	-3	11	13	14
Wholesale and retail trade	-33	-15	-45	-55
Transportation and storage	28	30	32	17
Accommodation and food service activities	21	-6	-116	-167
Information and communication	-21	-19	-33	-23
Financial and insurance activities	-18	-4	-2	-12
Real estate activities	17	16	6	-3
Professional, scientific and technical activities	21	9	-16	1
Business facilities management and business support services; rental and leasing activities	51	42	23	27
Public administration and defence; compulsory social security	11	33	-21	-13
Education	15	-12	-69	-102
Human health and social work activities	170	171	55	60
Arts, sports and recreation related services	32	27	4	12
Membership organizations, repair and other personal services	-11	-13	-23	-59
Activities of households as employers; undifferentiated goods-and services-producing activities of households for own use	49	43	34	27
Activities of extraterritorial organizations and bodies	4	4	3	1

Note: KOSIS. Economically Active Population Survey.

<Figure 4> Trends in the changes to the number of female employed people by industry from January to April 2020 compared to the same months of the previous year (Unit: 1,000 people)



Note: KOSIS. Economically Active Population Survey.



An analysis by age group showed that the number of employed people decreased for all age groups, except for those aged 60 or older. The impact on women in their 20s and 40s looked especially severe in March and April. Also, an analysis by educational attainment level showed a decrease in employment among those with lower levels of educational attainment. The decrease in employment was particularly pronounced among women whose educational attainment levels were equal to or lower than those with high school diplomas.

<Table 3> Changes in the number of female employed people by age and education attainment
from January to April 2020 compared to the same months of the previous year (Unit: 1,000 people)

Age / Educational attainment level	January			February			March			April		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
Total	568	224	344	492	162	330	-196	-81	-115	-476	-183	-294
Age												
15 - 19 years old	3	-3	5	-25	-15	-10	-54	-31	-22	-87	-49	-38
20 - 29 years old	62	87	-24	-24	26	-50	-176	-54	-121	-158	-39	-120
30 - 39 years old	17	-8	26	19	-37	56	-108	-76	-31	-172	-89	-84
40 - 49 years old	-84	-68	-16	-105	-68	-37	-120	-59	-62	-190	-87	-103
50 - 59 years old	62	23	39	57	17	39	-74	-17	-57	-143	-51	-93
60 years or older	507	192	315	570	238	331	336	157	179	273	131	143
Educational attainment level												
Middle school diploma or lower	124	32	92	155	32	124	-67	-40	-27	-161	-102	-59
High school diploma	236	94	143	113	28	85	-154	-74	-79	-292	-103	-188
College diploma or higher	209	98	111	224	103	121	25	33	-9	-23	22	-46

Note: KOSIS. Economically Active Population Survey.

- Similar trends were also observed in the status of workers. The number of regular employees increased in 2020 compared to the same period of the previous year. Nonetheless, the largest drops in employment were observed for 'employers' (self-employed with employees), temporary employees, and daily workers. The drop was much more pronounced among female temporary employees than male temporary employees.
- The steady increase in the number of 'own-account workers' (self-employed without hired employees) may imply that small business owners who used to hire other employees at their small stores changed their work patterns into the form of an independent enterprise operated by only one person. Such a shift greatly contributed to the decrease in the numbers of temporary and daily workers.

<Table 4> Changes in the number of female employed people by status of worker from January to April 2020 compared to the same months of the previous year (Unit: 1,000 people)

Status of worker	January			February			March			April		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
Total	568	224	344	492	162	330	-196	-81	-115	-476	-183	-294
Employer	-164	-130	-33	-146	-117	-28	-194	-144	-51	-179	-126	-53
Own-account worker	153	91	63	148	90	59	124	80	45	107	64	43
Unpaid family worker	9	20	-12	-8	20	-28	8	24	-16	-22	7	-29
Regular employee	663	392	271	617	323	294	459	230	229	400	192	209
Temporary employee	-32	-129	96	-13	-99	87	-420	-193	-227	-588	-218	-370
Daily worker	-62	-21	-41	-107	-54	-53	-173	-76	-95	-195	-102	-93

Note: KOSIS. Economically Active Population Survey.



The changes in women's labor due to COVID-19 can be summarized as follows:

- ▶ The impact of COVID-19 on the labor market was more damaging for women than for men. In particular, temporary/daily workers and small business owners with unstable employment conditions experienced more impact than other groups.
- ▶ Notably, the sharp decrease in the number of female employed people working as 'professionals and related workers' confirmed that employment was highly unstable for women in general, even for those working as professionals.
- ▶ The number of female employed people decreased regardless of their educational attainment levels. This result confirmed that even highly educated women remained vulnerable in the labor market. In other words, women with lower levels of education (those with high school diploma or lower), especially those who were unable to obtain regular positions and thus remained in temporary positions, suffered more damage compared to other groups. It is unlikely that this damage would quickly rebound even after the COVID-19 crisis subsides.
- ▶ The labor market witnessed a steady decrease in the sales service industry even before the COVID-19 crisis. The service industry also experienced a significant drop in employment. Thus, a complete recovery to the previous state is expected to be a challenge for these industries even after some degree of rebound. Both industries are heavily influenced by technological progress, and the COVID-19 crisis is expected to advance industrial innovations through technology. As sales and service industries employ a high proportion of women, specific measures need to be put forward to further improve the quality of women's employment in these industries.
- ▶ The government's current income security policies for households aim to prevent women with lower levels of education, particularly those in temporary employment, from entering into poverty after the severe damage caused by COVID-19. However, the policies adopt a simplistic approach that lacks gender sensitivity.

3. Policy implications: Do the income security policies for unemployment incorporate gender-sensitivity?



It seems that the government separated the policy targets into three groups including households, workers, and businesses, and structured the income security support system according to these target groups.

- ▶ The <Table 5> presents income security policies targeting households, implemented as part of the central government's response strategies against COVID-19. Although the degree of gender-sensitivity incorporated in these policies should be analyzed based on the outcomes on the beneficiaries, the policies' procedures themselves look problematic as they obviously lack a gender perspective. The most serious problem is that the support policies are centered around household heads. For example, since eligibility for the support is currently restricted to household heads, only household heads are able to submit applications and receive payments.
- ▶ As the delivery of government support addressing poverty has been traditionally centered around households, this form of support may be considered as appropriate if the support was used as a minimum defense mechanism against poverty. However, the support policies in the current context may differ from the existing anti-poverty policies in general, as the current policies were emergency support schemes aimed at helping the entire nation. In this case, entrusting the distribution of the support funds exclusively to household heads can undermine the rights of those who are not household heads.
- ▶ The payment system centered around household heads has long been problematic especially with regard to addressing women's poverty. For instance, there are actually many households with the whereabouts of their household heads unknown, and some families are plagued with domestic violence. The distribution process may be able to achieve transparency and fairness only if household heads are assumed to be "good". Otherwise, the policies are viewed as gender-blind, as the share of household members can be taken away by household heads.
- ▶ In addition, income tax deductions etc. remain problematic for dual-income households that donated or did not apply for the disaster relief funds. That is, the deductions are expected to be received by household heads as the payments have been made to household heads. This system fails to adequately reflect a gender perspective, as most household heads are men.
- ▶ The support provided by Gyeonggi-do Province differs from the support provided by the central government, as Gyeonggi-do Province provides the similar form of disaster relief funds to "individual" targets.
- ▶ The issue of care, which is a major factor that had caused most female temporary employees in their 40s to leave the labor market, remains in the blind spot. While the closure of schools from January to May necessitated an unprecedented level of long-term care, the proposed government support towards care addressed the needs of low-income households only, while excluding the needs of dual-income households. Thus, it is highly likely that female temporary employees who were unable to manage care for individuals left their jobs voluntarily due to the expiration of their contracts, or because they had to provide care. Further in-depth research is required to elucidate this issue.

<Table 5> Government support policies targeting households in response to COVID-19

Program	Content
Emergency disaster relief funds	① Target: All Korean citizens including 21,710,000 households (based on shared livelihood) - Applies the household standard adopted in the health insurance in which “provider-dependent” is viewed as a unit of economic community
	② Scale: 1 million won per household with 4 or more people * 400,000 won for 1 person households, 600,000 won per household with 2 people, 800,000 won per household with 3 people
	③ Method: The householders of the target households make the application; payments are made by charging credit/check cards, or local gift certificates/prepaid cards - Offline applications for gift certificates or prepaid cards can be submitted through representatives * The legal representatives of householders, or ‘household members’ living in the target households (need to present the representative’s identification card, letter of attorney, and other documents proving the representative’s relationship with the householder) - Enforcement of the ‘designated day’ * Monday (1, 6), Tuesday (2, 7), Wednesday (3, 8), Thursday (4, 9), Friday (5, 0), Saturday and Sunday (All, application by visit is unavailable) * Online applications involving credit card companies will be excluded from the ‘designated day’ from Saturday, May 16 for convenience - Not available for use in restricted industries such as large supermarkets, department stores, online e-commerce, etc.
Special care coupon	① Target: Families with children under 7 years old
	② Scale: 100,000 won per month × 4 months
	③ Method: Application by visit to eup/myeon/dong community service centers Payments via digital cash, local gift certificates, care points, etc.
Temporary support towards livelihood for low-income households	① Target: About 1.38 million households who are the recipients of the National Basic Livelihood Security System and those in the low income bracket according to law
	② Scale: Payments through gift certificates worth 1.08~1.4 million won in total for 4 months (based on households with 4 people)
	③ Method: Application and payment receipt by visit to eup/myeon/dong community service centers
Temporary relaxation of the emergency welfare support standards	① Target: 75% or below the standard median income level - Asset: 188 million won for large cities, 118 million won for small and medium-sized cities, 101 million won or less for rural areas → A new standard for deducting asset (35~69 million won), the standard median income levels changed from the existing 65% deduction to a 100% deduction for livelihood reserve - Financial asset: 5 million won or less (except for the housing support of 7 million won or less)

Program	Content
Temporary relaxation of the emergency welfare support standards	<p>② Scale</p> <ul style="list-style-type: none"> - Livelihood support: Support towards expenses or goods required to maintain a livelihood, such as food, clothing, etc. (1,230,000 won for 4 people) - Medical support: Support towards medical services and drug costs (e.g., examinations and treatments) incurred by serious illnesses or injuries (3 million won or less, out-of-pocket payment and non-payment items) - Housing support: Provision of temporary housing or equivalent costs (large cities, 643,200 won for 4 people) - Education support: Tuition fees, school management fees, etc. * (elementary) 221,600 won, (middle) 352,700 won, (high) 432,200 won and tuition fees, admission fees - Support towards the use of social welfare facilities: Expenses connected to entering or using social welfare facilities (1,450,500 won for 4 people) - Other support: Fuel costs for winter (98,000 won), childbirth expenses (700,000 won), funeral service expenses (800,000 won), electricity costs (500,000 won or less)
	<p>③ Method</p> <ul style="list-style-type: none"> - Online application: Bokjiro webpage (www.bokjiro.go.kr) - Application by visit: Eup/myeon/dong community service centers corresponding to the applicants' addresses

Note: Emergency disaster relief funds: Emergency disaster relief funds website (긴급재난지원금.kr)

Special care coupon, Temporary support towards livelihood for low-income households: The Ministry of Economy and Finance (<http://www.moef.go.kr/sns/2020/emgncEcnmyMtg.do?category1=infograp#02>)

Temporary relaxation of the emergency welfare support standards: Coronavirus Disease-19 website (<http://ncov.mohw.go.kr/#link>), The Ministry of Health and Welfare press release (http://www.mohw.go.kr/react/al/sal0301vw.jsp?PAR_MENU_ID=04&MENU_ID=0403&page=1&CONT_SEQ=353657)


<Table 6> Government support policies targeting workers in response to COVID-19


Program	Content
Emergency employment stability support fund	<p>① Target: People who are not covered by the employment insurance and whose incomes and sales dropped sharply due to COVID-19 (e.g., those earning below a certain level of income, such as self-employed small business owners, workers under special employment, freelancers, those on unpaid leave of absence)</p> <p>- Annual income of 70 million won or less, 150% or below the median household income level</p> <p>* Self-employed small business owners, workers under special employment, freelancers: Those who are not covered by the employment insurance and have earned incomes through the provision of labor or self-employment in December 2019 ~ January 2020</p> <p>* Workers on unpaid leave of absence: Those who are covered by the employment insurance for companies with less than 50 employees and have taken unpaid leave in February ~ May 2020</p>
	<p>② Scale: Maximum 500,000 won per month × 3 months</p> <p>* The first 1 million won is paid within 2 weeks; the second payment of 500,000 won is deposited to the applicant's account (in July, after securing additional budget)</p>
	<p>③ Method: Make application in June 1 ~ July 20, 2020 on the webpage (covid19.ei.go.kr) or mobile page, and submit relevant documents, such as annual income verification documents</p> <p>- The 5-day rotation system is implemented for two weeks until June 12</p>
	<p>Note) Increase in the scale of the employee retention subsidy (e.g., additional designation of industries eligible for the special employment support, allowance support connected to business suspensions, etc.)</p> <p>* Examples of special employment and freelance industries (may include those not listed in the examples)</p> <p>(1) Education: Visiting teachers, education and training organization instructors, sports instructors and trainers, after school teachers, etc.</p> <p>(2) Transportation: Vehicle drivers (ready mixed concrete truck etc.), tow car driver, other vehicle drivers (private institute bus drivers, etc.), loading and lifting workers related to airports, ports, markets, railways, warehouses, etc.</p> <p>(3) Leisure: Theater actors, writers (broadcasters, photographers, etc.), animators, leisure and tourism service workers, etc.</p> <p>(4) Sales: Door to door salespersons, sales representatives, loan/credit card solicitors, insurance planners, telemarketers, etc.</p> <p>(5) Service: Golf course caddies, A/S engineers, water purifier visit inspectors, water/gas/electricity meter readers, caregivers for the sick, chauffeur service and quick service delivery workers, housekeeping and childcare helpers, etc.</p> <p>(6) Others: Daily living information newspaper distributors, clothing sales middle managers, errand workers, bath managers, book curators, interpreters and translators, dog beauticians, wedding planners, musicians, etc.</p>
Employment subsidies for small and medium-sized enterprises (SMEs)	<p>① Target: Industries eligible for special employment support; workers who changed their workplace during COVID-19</p> <p>- Those working 15~40 hours a week; covered by the social insurance</p>
	<p>② Method: Maximum 1 million won per month × 6 months</p>


Note: Emergency employment stability support fund: Emergency employment stability support fund website (<https://covid19.ei.go.kr/eisp/eih/es/cv/main.do>)

Employment subsidies for SMEs: The Ministry of Economy and Finance (<http://www.moef.go.kr/sns/2020/emgncEcnyMtg.do?category1=infograp#02>)

information on support towards people's livelihood

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The government evidently strove to incorporate a gender perspective in its policy support systems targeting workers. In particular, by specifying relatively detailed guidelines on the target workers eligible for the support, the emergency employment stability support fund attempts to cover many blind spots that may be present in the occupations commonly taken up by women. However, it remains to be seen whether or not those working in the front-line making the payments are also equipped with the ability to grasp the government's intentions and execute appropriate payments.
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The concern may increase because the concepts of 'special employment' and 'freelancer' are not clearly defined and can differ from scholar to scholar. Also, many types of occupations that individuals engage in within the labor market may not fit clearly into specific categories.
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For example, although the guidelines provide a detailed list of industries, it can be difficult to confirm if "webtoon writers or web novelists" etc. are included as targets. Also, given that people engaged in the "education" industry work in many different forms, it is doubtful that all these forms can be covered by the guidelines outlined below.

<Table 7> Government support policies targeting businesses in response to COVID-19

Program	Content
Expansion in employee retention support	① Target: Business owners who were forced to temporarily adjust employment due to COVID-19, or who actually implemented business suspension or leave of absence in April 1 ~ June 30, 2020 (three months), and paid allowances connected to business suspension or leave of absence
	② Scale: Any company subject to preferential support regardless of the industry, such as SMEs, will temporarily (from April to June) receive expanded support, increased from 74% to 90%, the same level as the industries eligible for special employment support - The level of support remains the same for large companies
	③ Method - Online application: The employment insurance website (www.ei.go.kr) - Application by visit: The Employment Welfare Plus Center that falls under the jurisdiction of the place of business
Employee retention fund loan program	① Target: Businesses that are unable to apply for the employee retention support funds due to difficulties in paying allowances connected to business suspension (70% of the average wage)
	② Method: Submission of an employee retention plan + Pre-payment of the allowance for leave of absence through loan upon the confirmation of the intention to pay labor costs → Redemption of the loan as the employee retention support funds
Youth work experience support	① Target: Businesses with insufficient employment capacity due to the influence of COVID-19
	② Scale: 800,000 won per month × 6 months

Note: Employee retention support funds: The Ministry of Employment and Labor press release (http://www.moel.go.kr/news/enews/report/enewsView.do?news_seq=10841)

Employee retention fund loan program, Youth work experience support: The Ministry of Economy and Finance (<http://www.moef.go.kr/sns/2020/emgncEcnmyMtg.do?category1=infograp#02>)

<Table 8> Government support policies for small business owners in response to COVID-19

Program	Content
Support for the stores damaged by or closed due to COVID-19	<ul style="list-style-type: none"> - Stores temporarily closed due to visits by patients confirmed with COVID-19 (maximum 3 million won) - Stores closed temporarily for a certain period of time without sales (maximum 1 million won) - Support towards the demolition of closed stores in special disaster areas (maximum 2 million won)
Support towards labor costs for small businesses affected by COVID-19	- Additional support to businesses that meet the requirements for the support from the existing job stabilization fund

Note: The Ministry of Economy and Finance (<http://www.moef.go.kr/sns/2020/emgncEcnmyMtg.do?category1=infograp#02>) information on support towards people's livelihood

<Table 9> Local government support policy in response to COVID-19

Case	Program	Content
Gyeonggi Province	Anti-disaster basic income	① Target: All Gyeonggi-do residents <ul style="list-style-type: none"> - Residents of Gyeonggi-do Province who have been registered as residents in the province since before 24:00 Monday, March 23, 2020 until the date of application - Payments will be expanded to also include foreign residents (marriage immigrants, permanent residents)
		② Scale: 100,000 won per person
		③ Method: During April 20 ~ July 31, apply for a visit to the nearest community service center or NongHyup Bank and then receive the prepaid card (can be used only at franchise stores with annual sales of 1 billion won or less) <ul style="list-style-type: none"> - Bring the identification card, and fill out the application form (consent to the provision of personal information and the confirmation of power of attorney) - Online application: Closed <ul style="list-style-type: none"> * Website (https://basicincome.gg.go.kr/) April 9 ~ April 30 (closed) - Application by proxy: Householders or household members can apply for and receive the support regardless of age, at the eup/myeon/dong community service centers or NongHyup Bank - Only those from 18 cities and counties can submit the integrative application along with the anti-disaster basic income for cities and counties

Note: Gyeonggi-do Province anti-disaster basic income application website (<https://basicincome.gg.go.kr/>)



Although the government is offering thorough support schemes for companies and small business owners suffering from the COVID-19 crisis, there are still some concerns regarding the possibility of receiving duplicate benefits, or if the current support funds can be effective in preventing the collapse of self-employed workers such as small business owners, etc.

- The government's support policies are being speedily designed and implemented in a bid to achieve a short-term mitigation against the unexpected disaster. However, it is recommended that the government design more systematic support policies by taking into account the variables that reflect the changes in the industrial structure due to COVID-19, and reflect experts' opinions in the initial policy design process in order to incorporate a gender perspective in the policies.

Relevant ministry : Women's Resources Development Division, The Ministry of Gender Equality and Family