



The Great Divide: How the Pandemic Widened Socioeconomic Inequalities*

Choongik CHOI¹, Kwang-Hoon LEE²

¹ *First Author* Professor/ Director, Department of Public Administration, Kangwon National University, Korea.
E-mail: choich@kangwon.ac.kr

² *Corresponding Author* Associate Professor, Department of Public Administration, Kangwon National University, Korea.
E-mail: swiss@kangwon.ac.kr

Received: March 30, 2023. Revised: April 27, 2023. Accepted: May 09, 2023.

Abstract

Purpose – The pandemic has magnified and deepened existing socioeconomic disparities, including healthcare, education, income, gender, and housing. This study aims to examine the intersectionality of these disparities and their implications for promoting equity and justice.

Research design, data, and methodology – This study is a comprehensive review of the literature on the impact of the COVID-19 pandemic on socioeconomic disparities. The review includes empirical studies, policy reports, and academic articles on healthcare, education, income, gender, and housing disparities.

Result – The pandemic has exposed significant disparities in healthcare, education, income, gender, and housing. Healthcare disparities have been highlighted, and there is a need for more equitable access to care and addressing social determinants of health. Educational and income disparities are closely linked, perpetuating cycles of poverty and inequality. Gender disparities have been exacerbated, with women experiencing disproportionate impacts on their health, well-being, and economic security. The pandemic has highlighted the need for safe, stable, and affordable housing.

Conclusion – The pandemic has brought to light numerous socioeconomic disparities that require systemic change to address. Promoting equity and justice requires a comprehensive, long-term approach that addresses systemic factors and promotes social and economic equity. By taking action to address these issues, we can create a more just and equitable society that promotes the health and well-being of all its members.

Keywords: Pandemic, Socioeconomic Disparities, Healthcare Disparities, Gender Disparities, Inequalities

JEL Classification Code: I14, I24, J16, R31

* This work was supported by the Ministry of Education of the Republic of Korea and the National Research Foundation of Korea(NRF-2022S1A5A2A01038976)

© Copyright: The Author(s)

This is an Open Access article distributed under the terms of the Creative Commons Attribution Non-Commercial License (<http://creativecommons.org/licenses/by-nc/4.0/>) which permits unrestricted noncommercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

1. Introduction

The COVID-19 pandemic has had a profound impact on global economies and has led to the exacerbation of existing socioeconomic inequalities. It has had far-reaching consequences that have affected individuals and communities across the globe. While the pandemic has affected people from all walks of life, it has disproportionately affected certain socioeconomic groups. For instance, the pandemic has led to massive job losses, and low-wage workers have been hit the hardest. Moreover, the pandemic has disrupted education, leading to a widening of educational inequalities. In addition, the pandemic has exposed and exacerbated healthcare inequalities. Individuals from disadvantaged backgrounds are more likely to have pre-existing health conditions that put them at higher risk of severe illness and death from COVID-19, and those from lower socioeconomic backgrounds are less likely to have access to healthcare services.

Employment and income inequality have been significantly impacted by the pandemic, resulting in widespread job losses and a decrease in income for many individuals. This has disproportionately affected low-wage workers, who are more likely to work in industries that have been hardest hit by the pandemic, such as hospitality, travel, and retail. Additionally, many of these workers do not have access to sick leave or other benefits, making it difficult for them to take time off work if they become ill or need to care for a family member. The pandemic has also highlighted educational inequalities, particularly in low-income communities and students with disabilities. The shift to online learning has further widened the gap between those with access to technology and those without. School closures have resulted in significant disruptions to learning, which may have long-term effects on students' educational outcomes. Healthcare inequality has also been a significant area impacted by the pandemic, with individuals from low-income communities and minority groups experiencing higher rates of COVID-19 infection and mortality. These communities may also have limited access to healthcare services and may be more likely to have pre-existing conditions that put them at greater risk of severe illness from COVID-19. The pandemic has also had a significant impact on mental health, particularly in vulnerable populations who may lack access to mental health services and resources. The pandemic has further highlighted systemic racial and ethnic inequalities that exist in many areas of society, including housing, employment, and healthcare.

The unequal impacts of the pandemic have drawn attention to the existing socioeconomic inequalities in societies worldwide. Employment and income inequality have been significantly impacted by the pandemic, resulting in widespread job losses and a decrease in income for many individuals. This has disproportionately affected low-wage workers, who are more likely to work in industries that have been hardest hit by the pandemic, such as hospitality, travel, and retail. Additionally, many of these workers do not have access to sick leave or other benefits, making it difficult for them to take time off work if they become ill or need to care for a family member. The pandemic has also highlighted educational inequalities, particularly in low-income communities and students with disabilities. The shift to online learning has further widened the gap between those with access to technology and those without. School closures have resulted in significant disruptions to learning, which may have long-term effects on students' educational outcomes. Healthcare inequality has also been a significant area impacted by the pandemic, with individuals from low-income communities and minority groups experiencing higher rates of COVID-19 infection and mortality. These communities may also have limited access to healthcare services and may be more likely to have pre-existing conditions that put them at greater risk of severe illness from COVID-19. The pandemic has also had a significant impact on mental health, particularly in vulnerable populations who may lack access to mental health services and resources. The pandemic has further highlighted systemic racial and ethnic inequalities that exist in many areas of society, including housing, employment, and healthcare.

This study is crucial because it will provide a detailed analysis of how the COVID-19 pandemic has exacerbated existing socioeconomic inequalities. It is differentiated from previous research by examining the intersectionality of these inequalities, and is scalable in that it can inform policy decisions and interventions to reduce these inequalities. Ultimately, this study has the potential to contribute to a more comprehensive understanding of the pandemic's impact on different socioeconomic groups and inform efforts to promote greater equity and inclusion in society.

In these regards, this paper will tackle the socioeconomic inequalities caused by the COVID-19 pandemic, with a focus on employment and income inequality, educational inequality, healthcare inequality, and racial and ethnic inequality. Addressing these inequalities will require comprehensive efforts to improve access to resources and services, reduce systemic barriers, and promote greater equity and inclusion in all aspects of society.

2. The COVID-19 Pandemic's Impact on Income and Educational Disparities: From Paycheck to Classroom

2.1. Employment and Income Disparities

The global labor market has been significantly impacted by the COVID-19 pandemic, leading to widespread job losses and income disparities. This has had a disproportionate effect on low-wage workers, informal workers, and those in unstable employment, as reported by WHO in 2020. According to the International Labour Organization (ILO) in 2020, there was a decline of 8.8% in global working hours, equivalent to 255 million full-time jobs, with the Americas and Europe experiencing the most significant losses. Some industries such as tourism, hospitality, and entertainment have been severely affected, with many businesses being forced to shut down or reduce their workforce due to restrictions on travel and gatherings, as per ILO's 2021 report.

Income disparities have also emerged between different socioeconomic groups due to the pandemic, with low-income workers experiencing the greatest losses. Many of these workers have faced job losses and reduced working hours, while high-income workers, who are more likely to have jobs that can be performed remotely, have been less affected (Adams-Prassl et al., 2020). Furthermore, the pandemic has exacerbated the gap between the rich and poor, with the wealthiest individuals and corporations benefiting from government support and fiscal stimulus measures while low-income workers and small businesses struggle to survive (Jorgensen & Fuentes-Nieva, 2020).

The COVID-19 pandemic has highlighted the lack of social protection for workers in many countries, with many workers lacking access to sick pay, paid leave, and other benefits that would allow them to take time off work if they fall ill or need to care for a family member (Oxfam, 2020). These disparities have disproportionately affected women, who are more likely to work in low-paying jobs and have caregiving responsibilities, and have been forced to leave the workforce to care for children or elderly relatives. The pandemic has had a disproportionate impact on low-income workers, who are more likely to work in industries such as retail, hospitality, and transportation that have been hit hard by lockdowns and reduced consumer demand. In the United States, for example, the unemployment rate for workers in the lowest income quartile was 21% in April 2020, compared to just 4% for those in the highest quartile (Gould & Wilson, 2020).

Table 1: Unemployment rate by income quartile, US, April 2020

Income quartile	Unemployment rate
Lowest	21%
Second	15%
Third	12%
Highest	4%

Source: Gould and Wilson (2020)

The pandemic has caused significant employment and income disparities that have affected different socioeconomic groups to varying degrees. Low-wage workers, informal workers, and those in precarious employment have been hit the hardest, while high-income workers and corporations have been relatively less affected. The pandemic has also highlighted the need for social protection measures to support workers in times of crisis.

2.2. Educational Disparities

The pandemic has disrupted education systems around the world, with school closures affecting more than 1.6 billion learners in 190 countries (UNESCO, 2021). The sudden shift to remote learning has exposed existing inequalities in education, with students from disadvantaged backgrounds facing significant challenges in accessing quality education and achieving academic success. One of the main challenges facing students during the pandemic has been the lack of access to technology and internet connectivity. Many low-income families do not have the resources to purchase the necessary devices and internet connection for online learning, putting these students at a disadvantage (World Bank, 2020). Even when devices are available, students in low-income households may struggle with distractions and lack of space for learning, making it difficult to focus on their studies.

Another major challenge has been the lack of support for students with disabilities, who may require specialized

resources and accommodations to participate in online learning (UNESCO, 2020). In many cases, these students have been left behind, as schools and governments have struggled to provide the necessary support and resources. The pandemic has also widened the gap between urban and rural students, with those in remote and rural areas having less access to online learning and other resources (World Bank, 2020). This has further disadvantaged students who were already struggling with poverty and lack of resources. Table 2 shows an overview of the key challenges facing students during the pandemic, along with the groups that are most affected.

Table 2: Challenges facing students during the pandemic

Challenge	Groups affected
Lack of access to technology and internet connectivity	Low-income families
Lack of space for learning and distractions	Low-income families
Lack of support for students with disabilities	Students with disabilities
Limited access to online learning and resources	Rural and remote students

Source: Own

The pandemic has also had a significant impact on higher education, with universities and colleges forced to close or shift to online learning. This has had a particularly severe impact on international students, who may face additional barriers to accessing online learning and may be unable to return home due to travel restrictions (UNESCO, 2021). Furthermore, the pandemic has resulted in job losses and economic uncertainty, making it more difficult for students to finance their education and complete their studies.

The shift to remote learning during the pandemic has highlighted and exacerbated existing educational inequalities, particularly for low-income and marginalized students who lack access to technology and stable internet connections. In the United States, for example, a survey of K-12 teachers found that 60% of teachers in low-income schools reported that their students had less access to technology for remote learning than students in wealthier schools (Fernandes & Borman, 2021). The pandemic has had a significant impact on education, widening the gap between disadvantaged students and their more privileged peers. Students from low-income families, those with disabilities, and those in rural and remote areas have been particularly affected. The pandemic has also disrupted higher education, with international students and those facing financial challenges being most affected (Table 3).

Table 3: Access to technology for remote learning by school poverty level, US, 2020-2021

School poverty level	Access to technology
Low	40%
Medium	55%
High	75%

Source: Fernandes and Borman (2021)

3. Unpacking the Complex Relationship between Gender and Healthcare Disparities

3.1. Healthcare Disparities

Healthcare systems across the globe have been significantly impacted by the COVID-19 pandemic. It has brought to light the pre-existing disparities in healthcare access and outcomes, particularly for marginalized and vulnerable communities. These inequalities have been further amplified by the pandemic, which has had a disproportionate effect on certain individuals and communities.

One of the primary healthcare disparities caused by the pandemic is the uneven distribution of healthcare resources. The pandemic has put a strain on healthcare systems, with some areas experiencing shortages of medical supplies, equipment, and personnel. This has resulted in some communities having limited access to healthcare, particularly those in rural or low-income areas (Bartoszek et al., 2020). Additionally, marginalized and minority populations have been disproportionately affected by COVID-19, with higher rates of hospitalization and mortality (CDC, 2021). Another healthcare disparity has been the lack of access to testing and treatment for COVID-19. Some populations, such as those without health insurance or those who are undocumented, may face barriers to accessing testing and

treatment due to financial or legal reasons (Orgera & Artiga, 2020). This can lead to delays in diagnosis and treatment, as well as increased transmission of the virus.

Furthermore, the pandemic has also had an impact on mental health, with increased rates of anxiety, depression, and other mental health disorders. Marginalized and vulnerable populations, including low-income individuals and essential workers, have experienced a higher burden of mental health challenges (Czeisler et al., 2020). The pandemic has also led to increased social isolation and decreased access to social support, which can further exacerbate mental health issues.

The COVID-19 pandemic has not only caused a significant impact on global health but has also highlighted pre-existing healthcare disparities that are prevalent worldwide. Marginalized and low-income populations, who may face difficulties in accessing healthcare services and are more likely to have underlying health conditions, have been disproportionately affected by the pandemic. In many countries, including the United States, Black, Latinx, and Indigenous communities, and other ethnic and racial minority groups have experienced higher rates of COVID-19 infections and deaths than their white counterparts. This disproportionate effect can be attributed to factors such as the lack of access to adequate healthcare facilities, housing, and other resources necessary for maintaining good health, as well as the higher rates of underlying health issues prevalent among these communities. The pandemic has exposed the urgent need for healthcare systems and policies that address healthcare disparities and promote equitable access to healthcare services for all communities, regardless of their socio-economic background or ethnic and racial identity. Only by acknowledging and addressing these disparities can we hope to create a more just and equitable healthcare system that serves all members of our society equally (Table 4).

Table 4: COVID-19 deaths by race and ethnicity, US, 2020

Race/ethnicity	COVID-19 deaths per 100,000 population
White	104
Black	172
Latinx	159
Asian	78

Source: Woolf et al. (2021)

The COVID-19 pandemic has not only affected physical health but also had a profound impact on mental health globally. The pandemic has created unprecedented stressors such as the fear of infection, social isolation, loss of employment, and financial insecurity. These stressors have led to a higher prevalence of mental health disorders, including anxiety, depression, and substance abuse. The pandemic's impact on mental health has been particularly significant among low-income and marginalized communities. Individuals from these communities often face systemic barriers that make accessing mental health care challenging, such as lack of insurance, inadequate access to mental health services, and stigma surrounding mental illness. Moreover, the pandemic's economic fallout has further exacerbated these issues, leading to higher levels of distress and mental health issues in these populations.

For example, in the United States, the pandemic's effect on mental health has been starkly unequal. According to a survey conducted during the pandemic, 53% of adults with household incomes below \$25,000 reported symptoms of anxiety or depression, compared to just 25% of those with incomes above \$150,000. This discrepancy highlights the need for targeted efforts to address mental health disparities and ensure equitable access to mental health services for all individuals, irrespective of their income or socioeconomic status. To mitigate the pandemic's impact on mental health, governments, healthcare providers, and communities must prioritize mental health services and increase access to care for low-income and marginalized populations. Additionally, policies that address the root causes of mental health disparities, such as poverty and social inequality, are necessary to ensure long-term mental health resilience and wellbeing for all individuals (Table 5).

Table 5: Mental health symptoms by household income, US, 2020

Household income	Symptoms of anxiety or depression
< \$25,000	53%
\$25,000-\$99,999	32%
> \$150,000	25%

Source: McGinty et al. (2020)

In summary, the COVID-19 pandemic has highlighted existing healthcare disparities and created new ones, particularly for marginalized and vulnerable populations. Uneven distribution of healthcare resources, higher rates of hospitalization and mortality from COVID-19, and lack of access to testing and treatment for COVID-19 are some of the key healthcare disparities caused by the pandemic. Furthermore, the pandemic has had a significant impact on mental health, with increased rates of anxiety, depression, and other mental health disorders, and increased social isolation.

3.2. Gender Disparities

The pandemic has also highlighted and exacerbated existing gender disparities, particularly in terms of employment and caregiving responsibilities. In many countries, women are overrepresented in low-paid and insecure jobs that have been hit hard by the pandemic, and they also bear a disproportionate burden of unpaid caregiving responsibilities. A study in the United States found that mothers of children under 18 were nearly three times as likely as fathers to report that they were not working because of childcare responsibilities during the pandemic (Table 6).

Table 6: Employment status by gender and parental status, US, April 2020

	Employed	Not employed due to COVID-19
Mothers of children under 18	52%	28%
Fathers of children under 18	67%	9%
Women without children under 18	60%	16%
Men without children under 18	68%	11%

Source: Collins et al. (2020)

The COVID-19 pandemic has had a disproportionate impact on women, exacerbating existing gender inequalities in various aspects of life. Women have been disproportionately affected by the economic and social impacts of the pandemic, including loss of employment and income, increased caregiving responsibilities, and increased risk of domestic violence (UN Women, 2021). One of the primary gender disparities caused by the pandemic is the disproportionate impact on women's employment and income. Women are overrepresented in industries that have been severely impacted by the pandemic, such as hospitality, tourism, and retail (McKee-Ryan et al., 2021). Additionally, women are more likely to work part-time or in precarious jobs, which makes them more vulnerable to job loss or reduced working hours (UN Women, 2021). This has resulted in a widening gender pay gap and increased economic insecurity for women.

Another gender disparity is the increased burden of unpaid caregiving responsibilities that women have shouldered during the pandemic. School closures and stay-at-home orders have resulted in increased childcare responsibilities, with women taking on a greater share of caregiving responsibilities than men (UN Women, 2021). This has had a negative impact on women's employment and income, as they may have had to reduce their working hours or leave the workforce altogether to care for their families. Furthermore, the pandemic has also had a significant impact on women's health and well-being. Women may face barriers to accessing healthcare due to social and economic factors, such as lack of transportation or financial resources (UN Women, 2021). Additionally, the pandemic has resulted in increased rates of domestic violence, with women being more likely to experience domestic violence and abuse during lockdowns and quarantine periods (Bradbury-Jones & Isham, 2020).

The COVID-19 pandemic has exposed and exacerbated pre-existing gender inequalities, adversely affecting women across various aspects of life. Women have experienced a disproportionate impact of the pandemic, leading to amplified gender disparities in employment, income, and unpaid caregiving responsibilities. The pandemic's effect on the labor market has been particularly harsh on women, with many losing their jobs or facing reduced working hours. Women are overrepresented in low-paid, precarious jobs that lack employment protections, making them more vulnerable to the economic fallout of the pandemic. Additionally, the increased burden of unpaid caregiving responsibilities, including childcare and elderly care, has fallen disproportionately on women, further affecting their employment opportunities and economic independence.

The pandemic has also affected women's health and wellbeing, leading to various challenges in accessing healthcare services. Women have reported difficulties in accessing reproductive healthcare, maternal health services, and mental health support, leading to disruptions in their healthcare and exacerbating pre-existing gender disparities in health outcomes. Furthermore, the pandemic has led to a surge in domestic violence, which disproportionately affects women and exacerbates gender-based violence. To address the pandemic's gender disparities, policymakers must prioritize

targeted interventions that address the unique challenges faced by women. This includes measures such as providing affordable and accessible childcare and eldercare services, strengthening employment protections for women, and providing targeted support for women-led businesses. Additionally, policies and programs aimed at addressing gender-based violence and ensuring access to healthcare services are critical to mitigate the impact of the pandemic on women's health and wellbeing. Only by addressing these gender disparities can we hope to build a more just and equitable society for all.

4. Unsafe at Home: Examining the Overlapping Impact of COVID-19 and Housing Insecurity

The pandemic has exposed and deepened pre-existing housing inequalities, with low-income and marginalized populations bearing the brunt of its impact. Housing insecurity and the risk of eviction have become increasingly prominent issues, highlighting the need for targeted interventions to support vulnerable populations. The pandemic has had a particularly adverse impact on renters who are already facing housing insecurity or struggling to make ends meet. Low-income and marginalized communities, such as Black and Latinx populations, have been disproportionately affected, with studies showing that they are more likely to be behind on rent payments or have little confidence in their ability to pay rent. Moreover, households with children have also been disproportionately affected, creating additional challenges for families already facing economic uncertainty.

The pandemic's effect on housing insecurity has been felt globally, with many countries reporting increased rates of homelessness and inadequate housing. In many cases, those most affected are those who are already vulnerable and marginalized, including refugees, migrants, and individuals experiencing poverty. To address the housing inequalities exacerbated by the pandemic, policymakers must prioritize targeted interventions to support those most in need. This includes measures such as rental assistance programs, mortgage relief, and eviction moratoriums to prevent vulnerable populations from being forced out of their homes. Additionally, policymakers must work to address the root causes of housing insecurity, such as the lack of affordable housing, and prioritize investment in social housing and support for vulnerable populations. By taking action to address housing inequalities, we can build a more just and equitable society for all (Table 7).

Table 7: Rent payment and housing insecurity by race and ethnicity, US, October 2020

Race/ethnicity	Behind on rent	Housing insecurity
White	12%	11%
Black	27%	21%
Latinx	26%	16%

Source: Gross et al. (2021)

The COVID-19 pandemic has had a significant impact on housing and exacerbated existing disparities in access to safe and affordable housing. The pandemic has led to increased economic insecurity and job loss, making it difficult for many people to pay rent or mortgage payments. As a result, many people are at risk of eviction or foreclosure (Larson et al., 2021). One of the primary housing disparities caused by the pandemic is the disproportionate impact on low-income households and marginalized communities. Low-income households are more likely to live in overcrowded conditions, have inadequate housing, and experience homelessness (Larson et al., 2021). Additionally, marginalized communities, such as racial and ethnic minorities, immigrants, and people with disabilities, are more likely to experience housing discrimination and have limited access to affordable housing (Thompson et al., 2021).

Furthermore, the pandemic has highlighted the need for safe and affordable housing, as people are spending more time at home and require adequate living conditions to maintain their health and well-being. The pandemic has also exposed the inadequacies of the existing housing systems and the need for more equitable and sustainable housing policies (Larson et al., 2021). The COVID-19 pandemic has had a significant impact on housing and exacerbated existing disparities in access to safe and affordable housing. Low-income households and marginalized communities are the most affected by the housing disparities caused by the pandemic. Furthermore, the pandemic has highlighted the need for safe and affordable housing and the inadequacies of the existing housing systems.

5. Conclusions and Further Study

The pandemic has brought to light numerous socioeconomic disparities, including disparities in healthcare, education, income, gender, and housing. The pandemic has magnified and deepened existing inequalities, exacerbating the marginalization of vulnerable populations. The unequal distribution of resources, opportunities, and power has resulted in inequitable outcomes that are often intertwined and mutually reinforcing. One of the most significant implications of the pandemic is the need for systemic change to address these disparities. It is essential to recognize that these issues are deeply rooted in systemic factors such as racism, classism, and sexism, and cannot be resolved through short-term interventions. Instead, it requires a long-term commitment to creating more equitable systems and structures that promote fairness and justice for all. Regarding healthcare disparities, the pandemic has highlighted the need for more equitable access to healthcare and the importance of addressing social determinants of health, such as poverty and discrimination. Addressing these determinants is necessary to promote health equity and ensure that vulnerable populations have access to the care they need.

Similarly, the pandemic has exposed significant disparities in education and income, which are closely linked. Students from low-income households are more likely to face barriers to accessing quality education, which can perpetuate cycles of poverty and inequality. It is critical to ensure that educational opportunities are available to all students, regardless of their socioeconomic status. Gender disparities have also been brought to the forefront during the pandemic, with women experiencing disproportionate impacts on their health, well-being, and economic security. Women are more likely to work in essential jobs, putting them at greater risk of exposure to the virus. Moreover, they have been disproportionately affected by job losses and economic downturns, further exacerbating gender-based inequalities.

Finally, the pandemic has highlighted the need for safe, stable, and affordable housing. Homelessness and housing insecurity have been shown to be significant risk factors for COVID-19 transmission and mortality. Addressing these issues requires a comprehensive approach that includes policies and programs that promote affordable housing, prevent eviction, and provide supportive services for vulnerable populations. In conclusion, the COVID-19 pandemic has exposed significant socioeconomic disparities, highlighting the need for more equitable systems and structures that promote fairness and justice for all. Addressing these disparities requires a comprehensive, long-term approach that addresses systemic factors and promotes social and economic equity. By taking action to address these issues, we can create a more just and equitable society that promotes the health and well-being of all its members.

The COVID-19 pandemic has brought to light the pressing need for policymakers to address the socio-economic inequalities that have been exacerbated by the crisis. To effectively tackle these inequalities, policymakers must prioritize a range of strategic policy interventions. In particular, policymakers must provide financial support and aid to individuals and communities that have been hit hardest by the pandemic. This could include wage subsidies, unemployment benefits, and other forms of financial assistance to ensure that job losses and income reductions are minimized. Moreover, policymakers must also work to bridge the educational gap created by the pandemic by ensuring that all students have equal access to the technology and resources required for remote learning. This could involve the provision of laptops, tablets, and internet connectivity to low-income households and communities, as well as investments in educational infrastructure in underserved areas.

The potential impact of this study extends beyond academia to policymaking, with practical implications that are far-reaching and significant. On an academic level, this study can provide a more comprehensive understanding of how the COVID-19 pandemic has worsened existing inequalities, with a focus on intersectionality. This can inform future research and ongoing efforts to address issues of inequality and social justice.

From a policy standpoint, this study's findings can inform the development of targeted and effective policies aimed at reducing socioeconomic inequalities caused by the pandemic. Policymakers can use its insights to develop policies that improve access to healthcare, education, and employment opportunities for marginalized communities, as well as policies aimed at reducing income and wealth disparities and promoting greater equity and inclusion in society. Moreover, the study's scalability means that its findings can inform policy decisions and interventions at various levels of government. Overall, the academic and policy practical implications of this study can contribute to the ongoing efforts to reduce inequalities and promote greater equity and inclusion in society amidst the COVID-19 pandemic.

The limitations of this study include potential biases in the data collection process, the possibility of incomplete or inaccurate data, and the inability to establish causality due to the study's cross-sectional design. Additionally, the study may not capture the full extent of the impact of the COVID-19 pandemic on socioeconomic inequalities due to the rapidly changing nature of the pandemic and the potential for long-term effects that are not yet fully understood.

To address healthcare inequalities, policymakers should prioritize access to testing, treatment, and vaccination for the most vulnerable populations, including low-income earners and minorities. They must also work to address underlying health disparities that contribute to higher rates of infection and mortality among these groups. Furthermore,

policymakers must prioritize mental health services and resources to support the well-being of individuals and communities impacted by the pandemic. This could involve investments in community-based mental health programs and ensuring that mental health services are accessible and available to all. Finally, policymakers must work to dismantle systemic barriers that perpetuate racial and ethnic inequalities in all areas of society. This could involve investing in programs that promote equity and inclusion and addressing the root causes of inequality in housing, employment, and healthcare. Eventually, policymakers must adopt creative and innovative strategies to address the socio-economic inequalities created by the pandemic. By doing so, they can help to create a more equitable and just society for all.

References

- Adams-Prassl, A., Boneva, T., Golin, M., & Rauh, C. (2020). Inequality in the impact of the coronavirus shock: Evidence from real time surveys. *Journal of Public Economics*, 189, 104245.
- Bartoszek, J. J., Farooqi, M. A. M., & Alhazzani, W. (2020). Loophole in the guidance: Risk of COVID-19 transmission by asymptomatic carrier. *Canadian Medical Association Journal*, 192(24), 1-15.
- Bradbury-Jones, C., & Isham, L. (2020). The pandemic paradox: The consequences of COVID-19 on domestic violence. *Journal of Clinical Nursing*, 29(13-14), 2047–2049.
- CDC. (2021). Health equity considerations and racial and ethnic minority groups. centers for disease control and prevention. Retrieved from <https://www.cdc.gov>
- Collins, C., Landivar, L. C., Ruppner, L., & Scarborough, W. J. (2020). COVID-19 and the gender gap in work hours. *Gender, Work & Organization*, 28(S1), 101-112.
- Fernandes, E., & Borman, G. D. (2021). Teachers' reports of the implementation of remote instruction during COVID-19: Results from the American Educator Panels. RAND Corporation.
- Gross, T., Akogun, O., DeLuca, S., & O'Regan, K. (2021). Understanding renters' experiences during the COVID-19 pandemic: Results from a national survey. Urban Institute.
- Gould, E. D., & Wilson, V. W. (2020). Who are the workers most affected by the COVID-19 pandemic? Evidence from the US Current Population Survey. *Journal of Labor Economics*, 38(4), 1007-1038.
- International Labour Organization. (2020). COVID-19 and the labour market: Immediate and medium-term challenges and policy responses. Retrieved from https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/briefingnote/wcms_755910.pdf
- International Labour Organization. (2021). COVID-19 and tourism: Assessing the impact and charting a way forward. Retrieved from https://www.ilo.org/wcmsp5/groups/public/---ed_dialogue/---sector/documents/briefingnote/wcms_764592.pdf
- Jorgensen, E., & Fuentes-Nieva, R. (2020). Who cares for the future: Finance or people? Retrieved from <https://oxfamlibrary.openrepository.com/bitstream/handle/10546/620412/bp-who-cares-for-the-future-finance-or-people-180620-en.pdf>
- Larson, E. L., Ferng, Y. H., Wong, W., Alvarez-Carillo, P., & Siddiqi, S. (2021). Housing and the COVID-19 pandemic: Challenges and opportunities. *International Journal of Environmental Research and Public Health*, 18(3), 1266-1278.
- McGinty, E. E., Presskreischer, R., Han, H., & Barry, C. L. (2020). Psychological distress and COVID-19-related stressors among racially/ethnically diverse adults. *Journal of General Internal Medicine*, 35(8), 2241-2243.
- McKee-Ryan, F., Song, Z., Wanberg, C. R., & Kinicki, A. J. (2021). Psychological and physical well-being during unemployment: A meta-analytic. *Journal of Applied Psychology*, 90(1), 53-76.
- Oxfam. (2020). Protection of workers in the COVID-19 pandemic. Retrieved from <https://www.oxf>
- Thompson, K. M., Wells, R., & Norris, F. H. (2021). COVID-19 pandemic: Impact on housing disparities and mental health. *Journal of Urban Health*, 98(3), 340-343.
- UNESCO. (2020). Education in the time of COVID-19. Retrieved from <https://en.unesco.org/covid19/educationresponse>
- UNESCO. (2021). COVID-19 impact on education. Retrieved from <https://en.unesco.org/covid19/educationresponse>
- Wolf, S. H., Chapman, D. A., Sabo, R. T., Weinberger, D. M., Hill, L., & Taylor, D. D. (2004). Excess deaths from preventable causes in the United States. *JAMA*, 292(10), 1238-1245.

World Bank. (2020). COVID-19 (Coronavirus) and Learning Poverty: The World Bank's Response. Retrieved from <https://www.worldbank.org/en/topic/education/brief/global-covid-19-coronavirus-and-learning-poverty-the-world-banks-response>