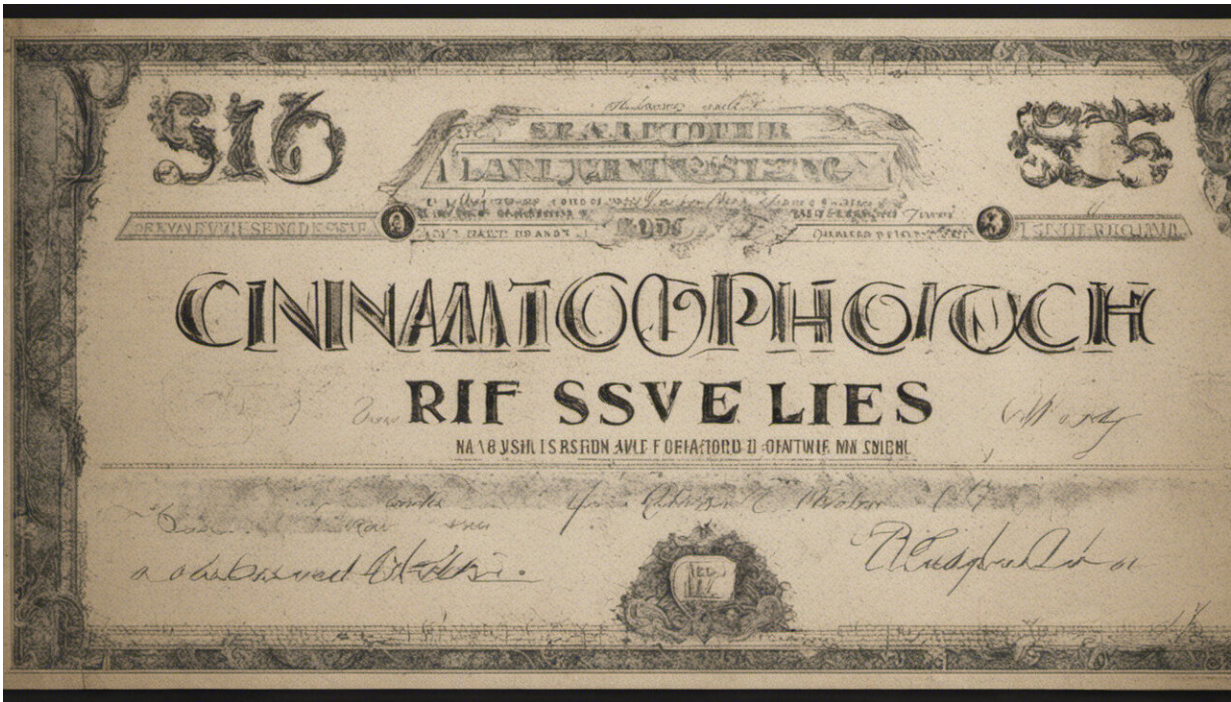


Paying people to self-isolate saves lives and money

November 3 2020, by Edward Cartwright and Jonathan Rose



Credit: AI-generated image ([disclaimer](#))

The success of second lockdowns around the UK will depend not just on people following the general rules but also on positive cases and their contacts self-isolating entirely.

Yet even in a lockdown, it is difficult to force people to stay at home

100% of the time if they feel perfectly well and do not believe they have the virus. It is harder still when [self-isolation](#) imposes additional direct and indirect costs on those who comply with the rules.

The March lockdown worked because the "stay at home" message forced self-isolation on all except key workers. This time around, as schools and universities remain open and many more workers continue to have to go to work, we need an alternative method of encouraging self-isolation for those who may have contracted the virus. This should include sufficiently large financial incentives, and it should continue after lockdown ends.

Why people break the rules

This summer, we ran a series of surveys to track the economic and [social impact](#) of the coronavirus pandemic so far. [Our findings](#), which are awaiting publication, show that economic necessity is a significant factor when it comes to people not obeying government messaging. Only 9% of the 2,352 respondents to our surveys said they broke the rules because they did not agree with them; more common are breaking the rules for personal need (10%) or to help someone (30%).

Our surveys also showed that key workers were significantly more likely to break lockdown restrictions, as were people who had been negatively affected by the pandemic in terms of mental health, relationships and their career. This all points towards necessity rather than preference or choice being the most important factor in behavior. Coronavirus spikes are also associated with areas of high poverty. There may be undue pressure on disadvantaged groups to come into work no matter what, as [we saw in Leicester](#) earlier this year.

The upshot of this is that we need to find a way to make staying home and self-isolating easier for people who desperately need to go into work

out of financial need.

Current measures are inadequate

There is already a limited scheme in place across the UK to help people self-isolate and support workers. This provides a [one-off payment](#) of £500 for people on low incomes who have been told to self-isolate but who cannot work from home.

The scheme mainly covers those who are already receiving some form of government benefit. This excludes those who have average incomes but simultaneously large monthly costs from mortgages, childcare, council tax or debt. It does nothing to address the social pressures on those in work to "turn up or face the sack", nor does it account for the fact that many people in the UK are [gig economy workers](#) who may not be able to easily access any benefits and payments.

The reality is that many families can [only just afford](#) to pay the bills even when they are picking up their full income. They cannot sustain any cut in that income without incurring debt. Sick pay rates in the UK are notoriously low and so not a solution either.

It is hardly a surprise, therefore, that [only around 20%](#) of those asked to self-isolate are willing to do so fully. It would be even less surprising if compliance were yet lower when the request to self-isolate comes from the [NHS COVID-19 app](#), through which the £500 payment is [not even available](#).

The problems go deeper than this. There is a real possibility that individuals may stop using track and trace to avoid having to self-isolate. Consider, for instance, someone told to self-isolate who does the right thing, stays at home, and consequently suffers a loss of income, but ultimately doesn't have coronavirus. Is that person going to self-isolate

the second, third time they are asked? This is not a hypothetical—we already have examples of school and university students being asked to [isolate multiple times](#), and similar things will inevitably happen for workers.

What could help

There are no easy solutions to the problem of providing incentives to self-isolate. But we do need to think about a package of measures that can help.

Improvements to the testing system so that people do not need to self-isolate for long, an increase in payments to workers forced to stay at home to maintain current income, extending payments to a wider range of people, and robust pressure on employers to respect the rights of workers to sick leave are a start.

France and Belgium, for example, have reduced their mandatory isolation period from 14 days to seven days in order to [improve compliance](#). And in many European countries mandatory payments for sick leave fully cover lost earning, while in the UK it covers, on average, only just over [10% of income](#).

Providing this kind of security is obviously be expensive up-front, but in the end it saves money for the government. It is very damaging for the economy to allow coronavirus to spread and to let households fall into a debt spiral. It is ultimately a false economy not to fully support workers and businesses for as long as is needed to survive the pandemic.

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