

Spring Budget 2021 Pre-Budget Briefings

Covid-19 and economic challenges for disabled women

Covid-19 and Economic Challenges for Disabled women

Pre Budget briefing from the UK Women's Budget Group

Key points

- There are 14.1 million disabled people in the UK: **20% of men and 23% of women are disabled.**
- **Half of all people in poverty live in a household with at least one disabled person.** Overall, **28% of disabled families live in poverty**, compared with 18% of families where no one is disabled.
- During the Covid-19 pandemic, **a survey showed over a third of disabled mothers reporting that they have struggled to feed their children.**
- Disabled women were the most likely group to say they will come out of the Covid-19 pandemic in more debt. Early in the crisis **34.2% of disabled women reported their household had already run out of money** women (compared with 24.4% of non-disabled women).
- **The cost of living has risen for disabled people during the Covid-19 pandemic. Disabled people were already facing on average an extra £583 in costs per month** due to their impairment or condition. The decision not to raise legacy benefits in line with the Universal Credit uplift has particularly impacted disabled people.
- **20% of disabled women have reported losing government support since the start of the crisis** and 42.9% had lost support from others around them.
- **53.4% of disabled women are employed compared with 71.8% of non-disabled women.** Disabled women's employment has increased by 11.6% in the past 7 years however they are **more likely to be underemployed and in low-paid jobs.**
- Disabled people earn **19.6% less than non-disabled people**, equivalent to **£3,822 per year.** However, the **gap for disabled women is significantly higher at 36%** (median earnings compared to a non-disabled man), equivalent to **less £7,020 per year.**
- **1 in 5 employers are still hesitant to employ a disabled person, and 42% of employers are discouraged from hiring disabled vacancy applicants** due to concerns about providing adequate support during the Covid-19 pandemic.

Pre-pandemic context

There are about 14.1 million disabled people¹ living in the UK, a fifth of the UK population. 20% of men and 23% of women are disabled.²

The global Covid-19 pandemic has had a significant economic impact on disabled

people, who have lower employment prospects than non-disabled people. The support they receive from social security benefits is crucial to meet additional daily expenses and live with dignity.

¹ A person is considered to be disabled if they report a long-standing illness, disability or impairment which causes substantial difficulty with day-to-day activities, as defined by the Equality Act 2010. Both the Family Resources Survey and the Labour Market Survey identify

disabled people through self-reporting against a set of criteria based on this definition.

² Data from the Family Resources survey 2018-19 (<http://bit.ly/2Y1ULVE>)

Universal Credit (UC) and Working Tax Credits were increased in early April 2020 in response to the pandemic. However, many of the other benefits on which disabled people rely did not see the same increase.

Disabled people also depend more on public services such as health and social care, both of which have had to be redesigned to meet shielding needs and social distancing requirements during the crisis. Scope found that 28% of disabled people have felt forgotten during the pandemic³ and ONS found 75% of disabled people reporting they were 'very worried' or 'somewhat worried' about the impact it is having on their lives (compared with 66% for non-disabled people).⁴

This briefing gives an overview of the economic situation of disabled people and the impact of the coronavirus pandemic, focusing on disabled women when disaggregated data is available.

Employment and earnings

Disabled people are more likely to be underemployed and to be in low-paid jobs. Overall, disabled people earn 19.6% less than non-disabled people, equivalent to £3,822 per year.⁵ However the gap for disabled women is significantly higher at 36% (average median gross earnings compared to a non-disabled man).⁶ This totals an equivalent difference in earnings of £7,020 per year.⁷

In 2017 the Government set out its ten-year plan 'Improving Lives: the future of work, health and disability' White Paper to get a

million more disabled people into work. Earlier the same year it also launched the Personal Support Package, providing £330 million to support disabled people to find work. It plans to develop a National Strategy for Disabled People by the end of 2020. Plans for this are under review due to the Covid-19 pandemic and there is concern it may be de-prioritised.⁸

In 2018, the UN recommended that the UK Government develop an employment strategy for disabled people, focusing particularly on disabled women, people with psychosocial and/intellectual impairments and persons with visual impairments, in line with the Government's pledge to increase the number of disabled people in employment by a million over a decade.⁹

The Government's Access to Work (AtW) programme provides interview support, equipment, support with travel and travel costs, support workers and a mental health support service for disabled people. It was approved for 32,00 people in 2018-19. However, as of October 2020 the Department for Work and Pensions only supports 4% of disabled people into work each year.¹⁰

The Disability Confident scheme aims to provide guidance to organisations on how to attract, recruit and train disabled workers, with 18,219 employers signed-up as of July 2020.¹¹

The economic impact of Covid-19

The Covid-19 pandemic significantly changed the employment landscape.

³ Scope (May 2020) *The Disability report: Disabled people and the coronavirus crisis* (<https://bit.ly/34VGdLo>)

⁴ ONS (August 2020) *Coronavirus and the social impacts on disabled people in Great Britain: July 2020* (<https://bit.ly/3gPnEuZ>)

⁵ TUC (November 2020) *Disability pay and employment gaps* (<https://bit.ly/3lQp3UV>)

⁶ Ibid.

⁷ Original calculation with data from TUC (November 2020) *Disability pay and employment gaps* (<https://bit.ly/3lQp3UV>)

⁸ House of Commons Library (August 2020) *People with disabilities in employment* (<https://bit.ly/3gSXzkC>)

⁹ UK Independent Mechanism (2018) *Update report to the UN Committee on the Rights of Persons with Disabilities* (<http://bit.ly/2QGII7>)

¹⁰ New Local (October 2020) *This isn't working: reimagining employment support for people facing complex disadvantage* (<https://bit.ly/2HhK7Vu>)

¹¹ Gov.uk (August 2020) *Disability Confident: employers that have signed up* (<https://bit.ly/31PPb11>)

In June 2020, 7.7 million people of working age (between 16-64 years) reported that they were disabled, 19% of the working age population. 4.1 million of these were in employment.¹²

From October-December 2020, 53.4% of disabled women were in employment.¹³ This figure was 71.8% for non-disabled women.¹⁴ The number of unemployed disabled women was 6.9%, and 42.6% were economically inactive.¹⁵

In the summer of 2020, 1 in 6 (17%) of the working population were facing redundancy. However, this rose to 1 in 4 (27%) for disabled people, to 37% for those whose disability substantially impacted their activities, and to 1 in 2 (48%) for those who were extremely clinically vulnerable.¹⁶ 42% of employers have claimed to be discouraged from hiring disabled vacancy applicants due to concerns about providing adequate support during the Covid-19 pandemic.¹⁷

On 4 January 2021, a third national lockdown was announced and the clinically extremely vulnerable were once again urged to shield. Despite the roll out of the Covid-19 vaccine which has seen this group prioritised for immunisation, they still face specific challenges. Shielding means many will be unable to transfer to home working, having to instead claim Statutory Sick Pay (SSP). However, the SSP earnings threshold (£120 per week) mean that many disabled women, who are more likely to be in low-paid work, will not qualify.

A higher proportion of disabled women who work from home reported spending more time working than before the crisis.¹⁸ Disabled women also found it more difficult to focus and found work more stressful. 68% of disabled women reported doing the majority of housework, with 72% also doing the majority of childcare.¹⁹ The disproportionate responsibility for housework and childcare explains why nearly 60% said they were struggling to balance paid work and looking after their children. It is likely that the burden of childcare and housework will have intensified for disabled women during the third national lockdown in which schools are closed.

Looking at longer term trends for disabled women's employment, it has increased by 11.6 percentage points, from 41.9% in April-June 2013 to 53.5% in April-June 2020. The rate for disabled men has increased by 8.1 percentage points during this period (45.8% to 53.9%).²⁰ Whilst it is encouraging that disabled women's employment has increased, 1 in 5 employers are still hesitant to employ a disabled person²¹ and they are still more likely to be in low-paid work, and in poverty. There is much work to be done to increase equal access to higher-paid and senior roles.

Poverty

Disabled people are at a higher risk of poverty and are more likely to bear the brunt of economic crises.²² The Covid-19 crisis hit after a decade of stagnant wages and austerity policies that severely impacted the income of disabled people. Low-income households had already experienced five years of real income

¹² House of Commons Library (August 2020) *People with disabilities in employment* (<https://bit.ly/3gSXZkC>)

¹³ ONS (February 2021) Dataset A08: Labour market status of disabled people (<https://bit.ly/37Hm2kJ>)

¹⁴ ONS (February 2021) Labour market overview, UK: February 2021 (<https://bit.ly/3bA134n>)

¹⁵ ONS (February 2021) Dataset A08: Labour market status of disabled people (<https://bit.ly/37Hm2kJ>)

¹⁶ Citizens Advice Bureau (August 2020) *An Unequal Crisis* (<https://bit.ly/38PoyH7>)

¹⁷ Leonard Cheshire (October 2020) Locked out of the labour market (<https://bit.ly/36KUPfQ>)

¹⁸ WBG et al (2020) *Disabled Women and Covid- 19* (<http://bit.ly/2GbOzo2>)

¹⁹ Ibid.

²⁰ Ibid.

²¹ Leonard Cheshire (October 2020) Locked out of the labour market (<https://bit.ly/36KUPfQ>)

²² Equality and Human Rights Commission (2009) *The equality impacts of the current recession* (<https://bit.ly/3lEMfWB>)

stagnation between 2013/14 and 2018/19. The IFS attributes this to falls in income from working age benefits and tax credits.²³

Workers whose employment is most at risk due to the economic crisis resulting from Covid-19 were most likely to already be in low-paid employment and poverty.²⁴ The Social Metrics Commission found that 7.2 million-half of all people in poverty- live in a household that includes a disabled person. 28% of disabled families are in poverty, compared with 18% of families where no one is disabled.²⁵

Prior to the Covid-19 crisis, many disabled workers were already more likely to go without basics, 34% cutting back on food for themselves (18% for non-disabled), 35% going without heating (17% for non-disabled).²⁶ Disabled people were already facing on average an extra £583 in costs per month due to their impairment or condition, despite benefits designed to meet such costs.²⁷

Polling undertaken early in the crisis found the situation has exacerbated pre-existing inequalities. Disabled women were the group most likely to say they will come out of the Covid-19 pandemic in more debt than before. 34.2% of disabled women (compared with 24.4% of non-disabled women) report their household has already run out of money.²⁸

37.7% of disabled mothers have struggled to feed their children since the start of the crisis. There is also a gap between the access to equipment for children undertaking home schooling, with 39.7% of disabled mothers reporting their children did not have access to the required technology, compared with 24.4% of non-disabled mothers.²⁹ School

closures from January to March 2021 during the third national lockdown once again sees home-schooling reliant on technology and parents' supervision. This is likely to have aggravated disabled women's stress from competing demands on their time seen during the first lockdown.

Changes to disability and incapacity benefits

The social security safety net for many disabled people has been weakened by spending cuts since 2010.³⁰

Employment and Support Allowance (ESA) is a benefit for disabled or ill people who are unable or less able to work. Claimants go through a Work Capability Assessment and those deemed able to work are expected to have regular interviews with an adviser and to look for a job. Personal Independence Payment (PIP) is to support individuals meeting the extra costs caused by disability or long-term ill-health. Although non-conditional (with respect to employment), eligibility is subject to an assessment and usually periodic reviews. For both types of benefits, claimants can appeal if they believe the sanction or decision to withdraw a benefit was erroneous or unfair.

Prior to the Covid-19 pandemic, the Council of Europe concluded that the UK does not conform to the right to social security under the European Social Charter because levels of Statutory Sick Pay, minimum Employment and Support Allowance (ESA) and long-term

²³ IFS (June 2020) *Living standards, poverty and inequality in the UK: 2020* (<https://bit.ly/3gNeXAT>)

²⁴ Ibid.

²⁵ Social Metrics Commission (July 2020) *Measuring poverty 2020* (<https://bit.ly/34Tvz7D>)

²⁶ TUC (2019) *Disability employment and pay gaps 2019* (<http://bit.ly/2yscwzA>)

²⁷ Scope (May 2020) *The Disability report: Disabled people and the coronavirus crisis* (<https://bit.ly/34VGdLo>)

²⁸ WBG (June 2020) *Disabled women and Covid-19* (<https://bit.ly/2YVACku>)

²⁹ Ibid.

³⁰ See WBG briefing on social security for more: <http://bit.ly/2CTAFnw>

incapacity and unemployment entitlements are lower than 40% of the median income.³¹

Since the Covid-19 pandemic began, 20% of disabled women had reported losing support from the government. 32% of disabled women also reported they were not sure who to turn to for help during the Covid-19 pandemic.³²

Many disabled women have not benefited from the uplift in Universal Credit since they are on 'legacy benefits' including ESA which did not receive an increase in March 2020.

A Work and Pensions Committee (WPC) report criticised the Department of Work and Pensions decision not to raise legacy benefits in line with UC. They argue that this has left large numbers of people, particularly disabled people struggling with the costs of essentials such as basic food items.³³ The Disability Benefits Consortium reported that 95% of disabled people surveyed (from a 224 person sample) had experienced a rise in the cost of food, utilities and managing their health.³⁴ This is likely to have continued through the current 2021 national lockdown.

The WPC also found that the Covid-19 lockdowns have made it more challenging for many people to undertake health assessments for benefit claims. There was a significant drop in new PIP claimants with only 58% at the start of the Covid-19 pandemic compared to the number made in early 2019.³⁵ The reason for this is not yet known, however the WPC is concerned that people are being deterred from making new claims and may be going without vital support as a result.³⁶

Organisations such as Scope have called for the scrapping of sanctioning and conditionality for disability benefits, as well as scrapping the 5-week wait for Universal Credit, which pushes many disabled people into financial insecurity. They are also calling for the removal of the waiting days for Statutory Sick Pay (SSP) permanent for all illnesses, and an increase in SSP in line with the National Minimum Wage.

During the crisis, welcome amendments to the Carer's Allowance enabled the continuation of benefit payment if the carer was unable to continue caring due to the carer/person they care for needing to self-isolate. Carers are now also allowed to include hours spent providing emotional support towards the 35-hour threshold of care per week, showing recognition of the important and time-consuming role of providing emotional support whilst caring. Carers in Scotland are also entitled to an additional Carer's Allowance Supplement of £230.10 from the start of April to end of September 2020.³⁷ However, Carer's Allowance continues to be the lowest benefit in the UK's social security system, at only £67.25 per week.

Social Care and Covid-19

On 31 March, under the Coronavirus Act 2020, the Department for Health and Social Care enacted the Social Care Act 'easements' with the intention of streamlining and redirecting resources and care workers to where their application was most needed. This meant that local authorities were able to suspend assessments, care planning and reviews, and limit 'non-essential homecare services' for

³¹ European Committee of Social Rights (2018) *36th national report on the implementation of the European Social Charter: Conclusions XXI-2* (2017)

³² WBG (June 2020) *Disabled women and Covid-19* (<https://bit.ly/2YVACku>)

³³ Parliament.uk (June 2020) *Raise the rates of legacy benefits to support people hit hardest by coronavirus* (<https://bit.ly/31LMBCK>)

³⁴ Disability Benefits Consortium (June 2020) *'It would mean not having to skip meals'- the emergency need to #IncreaseDisabilityBenefits* (<https://bit.ly/3jAeL9T>)

³⁵ Gov.uk (July 2020) *Personal Independence Payment: Official Statistics to April 2020* (<https://bit.ly/32L6TMb>)

³⁶ Parliament.uk (June 2020) *Raise the rates of legacy benefits to support people hit hardest by coronavirus* (<https://bit.ly/31LMBCK>)

³⁷ Gov.scot (June 2020) *Extra payment for carers to help through coronavirus* (<https://bit.ly/2ZF01ip>)

those who have support of family and/or friends.

DHSC guidance recommended that the Care Act 2014 should be followed as far as possible. Of 151, only eight English councils (Warwickshire, Birmingham, Solihull, Coventry, Sunderland, Derbyshire, Middlesbrough, Staffordshire) implemented these changes and there are no longer any local authorities exercising the easements.³⁸ However, it has been shown that all councils saw some of the duties suspended, and others modified due to social distancing requirements.³⁹ Whether officially implemented or not, those in need of care have seen significant changes to their regular support and 42.9% of disabled women reported a loss of support from others around them.⁴⁰

Disabled people have also been disadvantaged further in struggling to obtain Personal Protective Equipment for their carers, putting themselves and their caregivers at increased risk.⁴¹

A survey conducted by Inclusion London found that over 60% of disabled respondents have struggled to access food, medicine and other necessities since the start of the crisis,⁴² with ONS confirming that this was a concern for 44.9% of disabled people across the UK.⁴³ This is particularly the case for those that are not on the 'Extremely Vulnerable' register and have as a result been 'frozen out' from their usual online shopping providers.⁴⁴

During the crisis, local authorities have experienced an easing of Education, Health and Care Plans (EHCP), and assessments have been less timely, which is likely leaving some disabled adults and children without the care and support they need.⁴⁵ There is also evidence that social services departments are failing to prioritise disabled parents for support they need in looking after their children during the multiple and ongoing lockdowns.⁴⁶

Sanctions and access to justice

The current modifications to the Care Act 2014 could remain in place until March 2022 (voted on by MPs every six months, with the first renewing vote in September 2020). No local authorities are currently enacting the easements brought in through the Coronavirus Act 2020. However, legal advice charities have warned that despite not officially adopting, or continuing to adopt the easements, local authorities responding to complaints through the Local Government and Social Care Ombudsman (LGSCO) could plead that modifications were necessary to adhere to social distancing.⁴⁷ This uncertainty could present issues for claimants reporting breaches to the LGSCO.

There has been much coverage⁴⁸ throughout the crisis on the increase in the number of 'Do not attempt resuscitation' (DNAR) notices assigned to disabled people. Early in the Covid-19 crisis, DNRs were placed in the medical records of disabled patients without their consent- an illegal action, with groups

³⁸ CQC (February 2021) *The Care Act and the 'easements' to it* (<https://bit.ly/37II2vE>)

³⁹ Community Care (July 2020) *Why having no councils formally suspending Care Act duties does not equate to nationwide compliance* (<https://bit.ly/34U2QzI>)

⁴⁰ WBG (June 2020) *Disabled women and Covid-19* (<https://bit.ly/2YVACKu>)

⁴¹ BBC (July 2020) *Coronavirus: Why disabled people are calling for a Covid-19 inquiry* (<https://bbc.in/3bg785H>)

⁴² Inclusion London (June 2020) *Abandoned, forgotten and ignored* (<https://bit.ly/3jC1spG>)

⁴³ ONS (June 2020) *Coronavirus and the social impacts on disabled people in Great Britain: May 2020* (<https://bit.ly/3jzOicZ>)

⁴⁴ Scope (May 2020) *The Disability report: Disabled people and the coronavirus crisis* (<https://bit.ly/34VGdLo>)

⁴⁵ Ibid.

⁴⁶ Sisters of Frida (April 2020) *The Impact of Covid-19 on disabled women from Sisters of Frida* (<https://bit.ly/2YUWvAe>)

⁴⁷ Community Care (July 2020) *Why having no councils formally suspending Care Act duties does not equate to nationwide compliance* (<https://bit.ly/34U2QzI>)

⁴⁸ Turning Point (June 2020) *DNACPR: Campaign Targets Unlawful 'Do Not Resuscitate' orders issued during Covid-19 crisis* (<https://bit.ly/3kjYdDt>)

such as Turning Point recognising 22 cases of orders requiring immediate challenge and Learning Disability England noting 20% of its organisations recording incidents of this.⁴⁹ Whilst the government condemned these actions, it did not publish national guidelines addressing this issue. Many in the disability rights sector remain deeply concerned that the lives of disabled people are being devalued in the face of scarce medical resources.⁵⁰

Violence against disabled women

Due to their higher vulnerability, disabled people and disabled women in particular experience domestic abuse at double the rate of non-disabled people. During their lifetime, one in two disabled women will experience domestic violence in the UK, compared with one in four for non-disabled women.

One in 6 (17.5%) disabled women in the UK experienced domestic violence in the year end to March 2020, compared to 1 in 15 (6.7%) non-disabled women.⁵¹ Disabled women face higher levels of violence than disabled men, and more severe abuse.⁵² This high prevalence of violence experienced by disabled women is compounded by the increased difficulty of leaving an abusive relationship; sometimes the abuser is also the caregiver. The type of violence suffered is often related to their condition, including the withholding of medicine and food, or non-provision of help for other personal needs.⁵³

Disabled women may be particularly at risk of financial abuse – in the form of financial

coercion at the hands of family and intimate partners – both because of their disability and because of the disability benefits they receive.⁵⁴ Relatives and partners often control access to benefits that women are entitled to because of their disability, increasing their isolation. This control not only leads to financial abuse against disabled women but may also make it harder for them to leave abusive relationships because of both safety concerns and lack of financial resources.⁵⁵ Additionally, care packages are not portable so disabled women might be trapped in not being able to move because the care package is tied to the borough where they live. Availability of accessible accommodation is also crucial in disabled women's decision to leave an abusive relationship.⁵⁶

During the Covid-19 pandemic, there has been a sharp increase in cases of domestic abuse⁵⁷ as well as financial abuse.⁵⁸ Sisters of Frida found that the current Covid-19 crisis has forced disabled women to increase dependence on others, placing them at greater risk of domestic abuse.⁵⁹ Women with learning difficulties who have experienced domestic and sexual violence have lost one-to-one support from advocates. Deaf women have also experienced difficulty communicating as support has moved mostly over the phone or online. 15% of disabled

⁴⁹ Ibid.

⁵⁰ Forbes (June 2020) Doctors issuing unlawful 'Do Not Resuscitate' orders for disabled Covid patients 'outrageous' (<https://bit.ly/2EVFC1j>)

⁵¹ ONS (2019) Disability and crime, UK: 2019 (<https://bit.ly/3fd80de>)

⁵² Public Health England (2015) *Disability and domestic abuse: Risk, impacts and response* (<http://bit.ly/2ILYSc>)

⁵³ Women Enabled International and Sisters of Frida (op. cit.)

⁵⁴ Women's Aid and TUC (2014) *Unequal, Trapped & Controlled: Women's experience of financial abuse and potential implications for Universal Credit* (<http://bit.ly/2zaUdgz>)

⁵⁵ Women Enabled International and Sisters of Frida (op. cit.)

⁵⁶ EHRC (2018) *Housing and disabled people: what should local authorities do?* (<http://bit.ly/2Cxen9P>)

⁵⁷ ONS (November 2020) Domestic abuse during the coronavirus (COVID-19) pandemic, England and Wales: November 2020 (<https://bit.ly/37Inluo>)

⁵⁸ Refuge (September 2020) Know economic abuse: 2020 Report (<https://bit.ly/38FK1BL>)

⁵⁹ Sisters of Frida (April 2020) *The Impact of Covid-19 on disabled women from Sisters of Frida* (<https://bit.ly/2YUWvAe>)

LGBT people also reported not feeling safe where they were staying during lockdown.⁶⁰

Conclusion

Disabled women still face considerable challenges in living an autonomous, safe and dignified life and this has only been exacerbated during the Covid-19 pandemic. Those in paid employment face challenges returning to work, reliant on safe working environments and travel. Extra living costs for disabled people are often not sufficiently met by disability benefits. This is worsening during the Covid-19 pandemic. Although some disability benefits were better protected during austerity, they have not been raised along with others such as UC and Working Tax Credits. The increase in living expenses for disabled people, which has not been matched with benefit increase leaves disabled people at an even greater disadvantage and more likely to slip into poverty.

Disabled women face higher rates of domestic violence, often specific to their impairment, including withholding of money from benefits. Given their higher vulnerability to domestic violence and abuse, the design of UC raises concerns of risk of financial abuse for disabled women in particular.

Recommendations:

- Larger companies should be mandated to report the number of people they make redundant by protected characteristics including sex, disability, and race, to ensure accountability against bias or discrimination while gender pay gap reporting is suspended.
- Employment and Support Allowance, Jobseeker's Allowance and other

benefit payments should be increased in line with the rise in Universal Credit and Working Tax Credits.

- Statutory Sick Pay must be increased to the Real Living Wage and be extended to all workers with no income floor to ensure that those who have symptoms of Covid-19 or are awaiting test results are not forced to go to work.
- The Government should consider debt relief for people accumulating Covid-19 related debt, which are disproportionately likely to be disabled people, to avoid further widespread poverty and destitution.
- Equality Impact Assessments of local government funding levels and spending should be carried out across the UK, taking into account the impacts the pandemic has had on different protected characteristics groups.

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⁶⁰ LGBT Foundation (May 2020) *Hidden Figures: The impact of the Covid-19 pandemic on LGBT communities in the UK* (<https://bit.ly/3hPhnQJ>)