The Emerging Threats to Social and Personal Security during the Pandemic

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Abstract

At the beginning of the 21st century, the Western as well as some developing countries had an illusion that they had reached the top of the Maslow pyramid. During 2020, the whole world suddenly and rapidly descended to the foot of the pyramid. The emerging threats endangers the very existence of a human being reducing it to the matter of physical survival or the "naked life" according to Giorgio Agamben.

Insofar as the pandemic is still developing, we can only make short-term forecasts and conclusions. Nonetheless, we can carefully highlight several types of dangerous consequences of the pandemic.

- 1) Threats to human health and life caused not only by mortality from the Covid-19, but primarily by collapse of national public health systems. Moreover, the anti-Covid vaccination as such bears risks to health.
- 2) The growing threat of loss of livelihoods as a result of job loss, bankruptcy of small businesses in conditions of partial and full lockdowns. High debt burden of entrepreneurs and people also threatens the loss of businesses and real estate.
- 3) Exponentially expanded digitalization of everyday life (working, learning, shopping, entertaining etc.) carries a number of risks, such as (1) digital inequality which tends to marginalize already vulnerable groups of population (children and youth from poor families, old people etc.). (2) Excessive digital governmental control over citizens. Authorities of all levels, financial organizations are very busy collecting personal data on an unprecedented scale, under the guise of good intentions to care for the health of citizens. (3) Digital crime. It is clear that these huge arrays of personal data could be easily hacked by criminal communities.
- 4) Compulsive breakdown of social and family ties as a result of "self-isolation", social distancing, segregation of the elderly people, disabled persons and children lead to the destruction of the fabric of social community and support. As well as the closure of theaters and museums, and often churches, the cancellation of Christmas and New Year celebrations.

Keyword: Social and personal security threats, pandemic

1. Revisiting Maslow's hierarchy of needs in times of pandemic

Maslow's hierarchy still serves as a useful analytical and visual tool to explain not only human behavior but perceptions of threats to personal safety and security as well. In fact, the lack of satisfaction of basic human needs is perceived by a person as a threat to his personal safety. However, recently some scholars, columnists and bloggers

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purport to revise, "rewire" or "invert" the pyramid. *Forbes*' columnist Steve Denning scornfully states, "Simple, orderly, intuitively sensible, cognitively appealing and offering order out of chaos, the hierarchy of needs has only one problem: it is plain, flat, dead wrong... In reviews of research based on Maslow's theory, little evidence has been found for the ranking of needs that Maslow described or even for the existence of a definite hierarchy at all" (Denning 2012).

Denning goes on to praise an article by Pamela Rutledge, Director of the Media Psychology Research Center and a professor of media psychology at Fielding Graduate University, in *Psychology Today*. The essence of the aforementioned opus intriguingly entitled "*Social Networks: What Maslow Misses*" can be summed up in one quote. "As popular and widely applied as this model has been, however, insights from the use and adoption of social technologies like Facebook and Twitter, combined with increased knowledge about brains and networks, show that our understanding of Maslow's model misses the mark in a very fundamental way. It doesn't give enough credit to the role of social connection" (Rutledge 2012).

Here, we can observe two consequences of a rather superficial reading of Maslow's original text. Firstly, the "social connection" can be easily incorporated into two existing rubrics - "The love needs" and particularly "The esteem needs". The latter has found a caricature expression in notorious fashion of posting selfies on Facebook, Instagram, Twitter etc. Secondly, the above-mentioned authors forget Maslow's warning that "The perfectly healthy, normal, fortunate man has no sex needs or hunger needs, or needs for safety, or for love, or for prestige, or self-esteem, except in stray moments of quickly passing threat" (Maslow 1943: p.392).

The corner stone of Maslow's hierarchy is the concept of pre-potency of needs. "Human needs arrange themselves in hierarchies of pre-potency. That is to say, the appearance of one need usually rests on the prior satisfaction of another, more pre-potent need. Man is a perpetually wanting animal. Also no need or drive can be treated as if it were isolated or discrete; every drive is related to the state of satisfaction or dissatisfaction of other drives (Maslow 1943: p. 371).

At the beginning of the 21st century, the Western as well as some developing countries had an illusion that their societies had reached the top of the Maslow pyramid and even higher. During 2020, the whole world has suddenly and rapidly fallen to the foot of the pyramid, just like Alice into the rabbit hole. The emerging pandemic threats to endanger the very existence of an individual human being reducing *raison d'être* to the matter of physical survival or the "naked life", according to Giorgio Agamben.

Maslow wrote in his iconic paper "A theory of Human Motivation" in the *Psychological Review* (1943): "There are at least five sets of goals, which we may call basic needs. These are briefly physiological, safety, love, 'esteem, and self-actualization" (Maslow 1943: p. 395).

At the base of the pyramid, Maslow reasonably placed physiological needs. The most pressing physiological need is undeniably hunger. "... in the human being who is missing everything in life in an extreme fashion, it is most likely that the major motivation would be the physiological needs rather than any others. A person who is lacking food, safety, love, and esteem would most probably hunger for food more strongly than for anything else" (Maslow 1943: p.374).

In the midst of the pandemic, the UN World Food Program (WFP) raised the alarm for a famine of biblical proportions. According to the WFP's *Global Report on Food Crisis 2020*, 821 million people all over the world suffer from chronic hunger and there are a further 135 million people facing crisis levels of hunger or worse (World Food Programme 2020: p.2). Moreover, the WFP's analysis shows that the Covid-19 pandemic may lead to a calamity of epic scale, with millions facing starvation worldwide. David Beasley, Executive Director of the UN World Food Program warns that the number of people experiencing malnutrition would grow by 80% by the end of the year. WFP's projections show that Latin American nations face the most dramatic change in their situation, with the number of malnourished people increasing by as much as 269%. Eastern and Central Asia stands at 135%. Sub-Saharan Africa may see the number of their hungry almost double. This year some 138 million people in 83 countries rely on WFP for their food supply. For many of them the UN humanitarian body is the "last hope for survival" (Russia Today 2020).

However, the phantom of hunger threatens not only the people of poor countries but one of the richest powers as well. Thus, one in five Americans has now turned to a food pantry, food bank or community food distribution at some point since the pandemic began – a 50% increase. Almost 10% of parents with children under five years of age reported high rates of very high food insecurity (Tedeneke 2020).

It is important to keep in mind that Maslow deliberately did not finalize the list of the physiological needs and often highlighted hunger as an example. He presumed, "it seems impossible as well as useless to make any list of fundamental physiological needs for they can come to almost any number one might wish, depending on the degree of specificity of description" (Maslow 1943: p. 373).

As a result, his interpreters and followers often confuse the very concept of physiological needs and reduce them to food, water, blood, oxygen and sleep. However, turning to the original text we will discover that he spoke about physiological needs in a more broad sense, using the notion of homeostasis which "refers to the body's automatic efforts to maintain a constant, normal state of the blood stream" (Maslow 1943: p. 373). With this in mind, we must include the health among the primary physiological needs. The fear of getting sick, losing health, and, in extreme cases, life becomes pervasive during the pandemic.

The second stratum of Maslow's pyramid constitutes the safety needs. According to Maslow, "The healthy, normal, fortunate adult in our culture is largely satisfied in his safety needs. The peaceful, smoothly running, 'good' society ordinarily makes its members feel safe enough from wild animals, extremes of temperature, criminals, assault and murder, tyranny, etc. (Maslow 1943: pp. 379-380).

However, when a person lacks safety, his "dominating goal is a strong determinant not only of his current world-outlook and philosophy but also of his philosophy of the future. Practically everything looks less important than safety... A man, in this state, if it is extreme enough and chronic enough, may be characterized as living almost for safety alone" (Maslow 1943: p. 377).

Maslow underlines that "the need for safety is seen as an active and dominant mobilizer of the organism's resources only in emergencies, e.g., war, disease, natural catastrophes, crime waves, societal disorganization, neurosis, brain injury, chronically bad situation" (Maslow 1943: p. 380). That is true for the current pandemic situation.

Health concerns are further multiplying due to high costs of Covid-19 treatment and the looming collapse of public healthcare. Moreover, the presumed panacea to fight COVID-19, namely, mass vaccination of population with newly minted vaccines causes more fears than hopes of getting rid of the pandemic. In these confused circumstances, an average person feels himself totally unsafe and insecure.

The situation is aggravated by the fact that the pandemic threatens to unseal Pandora's box and unleash a tangle of diseases more deadly than COVID-19. The New York Times predicts outbreaks of epidemics of already suppressed diseases such as HIV, tuberculosis and malaria in the nearest future. "The lockdowns, particularly across parts of Africa, Asia and Latin America, have raised insurmountable barriers to patients who must travel to obtain diagnoses or drugs, according to interviews with more than two dozen public health officials, doctors and patients worldwide. Fear of the coronavirus and the shuttering of clinics have kept away many patients struggling with HIV, TB and malaria, while restrictions on air and sea travel have severely limited delivery of medications to the hardest-hit regions. According to one estimate, a three-month lockdown across different parts of the world and a gradual return to normal over 10 months could result in an additional 6.3 million cases of tuberculosis and 1.4 million deaths from it. A six-month disruption of antiretroviral therapy may lead to more than 500,000 additional deaths from illnesses related to HIV, according to the WHO. Another model by the WHO predicted that in the worst-case scenario, deaths from malaria could double to 770,000 per year" (Mandavilli 2020).

A number of practicing doctors around the world are sounding the alarm amid the suspension of the provision of regular medical care to the population, primarily to chronically ill persons. In this vein, Dr. Mike Yeadon pleads MPs "Don't Vote for Lockdown". He claims, "There is a small and potentially growing all-causes excess mortality signal. I am working with a pathologist and our evaluation so far shows that these excess deaths are inconsistent with being COVID-19. In short, they are not dying from respiratory illness, but from heart failure and from cerebrovascular accidents such as stroke and diabetes. An awful realisation I have is that these excess deaths are just the sort you would expect if you take a mixed population, deprive them of easy access to the healthcare system for seven months and keep them stressed" (Yeadon 2020).

Furthermore, the very methods of managing health emergency by governments tend to jeopardize the situation. Partial and full lockdowns have resulted in job losses, bankruptcy of small and medium businesses. High debt burden of entrepreneurs and people also threatens the loss of business assets and real estate. Thus, the majority of population loses its livelihood and therefore the ability to satisfy basic physiological needs. Finally, the mass media narrative of pandemic multiplies the general atmosphere of insecurity and panic.

According to the International Labour Office (ILO) Monitor, 94% of the world's workers currently live in countries with some sort of workplace closure measure in place. This share reached a peak of 97% on 25 April 2020, then slowly declined until mid-July, after which it started to increase slightly again. Lockdowns of workplaces for all but essential workers continue to affect a sizeable share of the global workforce. As at 26 August 2020, 32% of the world's workers were living in countries with such lockdowns. A further 50% were living in countries with required workplace closures for some sectors or categories of workers, while just 12% of workers were living in

countries that have only recommended workplace closures in place. The scale of these effects is evidenced by the estimated 12.1% loss in working hours globally – equivalent to 345 million full-time jobs – for the third quarter of 2020 in comparison to the fourth quarter of 2019 (International Labour Office 2020b: p. 2).

Full or partial unemployment immediately resulted in a sharp drop in wages and disposable incomes in general. According to ILO estimates, a 10.7% decline in global labour income – equivalent to US\$3.5 trillion – has been estimated for the period covering the first three quarters of 2020 in comparison with the same period of 2019 (International Labour Office 2020a: p. 24).

The Institute of International Finance (IIF) in its latest quarterly Global Debt Monitor highlights an unprecedented increase in global debt. "Governments accounted for 60% of the \$12 trillion buildup in the world's debt pile, excluding financials. Global non-financial corporate debt rose by over \$4.3 trillion to a fresh high of near \$80 trillion, while household debt rose by \$500 billion, to near \$50 trillion" (Institute of International Finance 2020).

The third component of Maslow's pyramid are the love needs. He presumes, "If both the physiological and the safety needs are fairly well gratified, then there will emerge the love and affection and belongingness needs... Now the person will feel keenly, as never before, the absence of friends, or a sweetheart, or a wife, or children. He will hunger for affectionate relations with people in general, namely, for a place in his group, and he will strive with great intensity to achieve this goal" (Maslow 1943: p. 381-382).

However, we should argue that in the extreme situation of unsafety and danger love and affection needs increase notwithstanding the dissatisfaction of more basic needs. The universally adopted practice of compulsive breakdown of family and social ties as a result of "self-isolation", social distancing, segregation of the elderly people, disabled persons and children lead to destruction of the fabric of social community and support. As well as the closure of theaters and museums, and often churches, the cancellation of Christmas and New Year celebrations etc. Such measures lead to social isolation and deprivation and can result in mental disorders, increasing alcohol and drug addiction, increase in crimes, domestic violence, suicides, etc.

The fourth stratum of Maslow's pyramid constitute the esteem needs. "All people in our society ... have a need or desire for a stable, firmly based, (usually) high evaluation of themselves, for self-respect, or self-esteem, and for the esteem of others... Satisfaction of the self-esteem need leads to feelings of self-confidence, worth, strength, capability and adequacy of being useful and necessary in the world. But thwarting of these needs produces feelings of inferiority, of weakness and of helplessness" (Maslow 1943: p. 383).

It is clear that a person who has lost a job or got bankrupt inevitably feels "inferiority, of weakness and of helplessness". The same is true for elderly people who are now treated by authorities as physically and mentally disabled and are deprived of existential rights to decide how to live and die with dignity.

It should be noted here that self-esteem of an individual largely depends on social comparison with other people in the immediate and distant environment. In conditions of growing inequality, people are less and less inclined to feel themselves successful and fulfilled. This problem is so multifaceted that outgrows the framework of the Maslow's hierarchy of basic needs and will be considered in the next section.

Finally, at the top of the pyramid sits the need for self-actualization. "Even if all these needs are satisfied, we may still often (if not always) expect that a new discontent and restlessness will soon develop, unless the individual is doing what he is fitted for. A musician must make music, an artist must paint, a poet must write, if he is to be ultimately happy. What a man can be, he must be. This needs we may call self-actualization" (Maslow 1943: p. 383).

Needless to say, during the pandemic, almost all means of self-actualization are suspended indefinitely. Only few highly self-motivated individuals continue to struggle their way in the environment of total uncertainty and insecurity.

This brief excursus into the Maslow's master text is incomplete if one does not recall his notion on preconditions for the basic need satisfactions which is of paramount importance in these dark times. "Such conditions as freedom to speak, freedom to do what one wishes so long as no harm is done to others, freedom to express one's self, freedom to investigate and seek for information, freedom to defend one's self, justice, fairness, honesty, orderliness in the group are examples of such preconditions for basic need satisfactions. Thwarting in these freedoms will be reacted to with a threat or emergency response... These conditions are defended because without them the basic satisfactions are quite impossible, or at least, very severely endangered" (Maslow 1943: p. 384).

2. The drastic rise in inequality amid pandemic threatens social stability and security

Predictably, the pandemic has exacerbated inequality by not only widening the gap between haves and have-nots, but also creating new dimensions. Nobel laureate in economics and former vice president of the World Bank Joseph Stiglitz states, "COVID-19 has not been an equal opportunity virus: it goes after people in poor health and those whose daily lives expose them to greater contact with others. And this means it goes disproportionately after the poor, especially in poor countries and in advanced economies like the United States where access to health care is not guaranteed" (Stiglitz 2020).

At one extreme, there is an exponential growth in absolute and relative poverty, not only in the poorest, but also in the richest countries. The World Bank (WB) in the latest report Poverty and Shared Prosperity 2020 admits that COVID-19 and the economic crisis are already reversing hard-won gains against global poverty, ending more than two decades of continuous progress. Poverty as measured by the international poverty line is expected to rise in 2020 for the first time since 1998. Economic forecasts indicate that the pandemic will cause a contraction in global per capita gross domestic product growth of between 5% (in a baseline scenario) and 8% (in a downside scenario) during 2020. Nowcasts of poverty commissioned for the report suggest that, in the baseline scenario, poverty would increase by 1.2 percentage points in 2020 and 1.4 percentage points in 2021, while in the downside scenario, the increase would reach 1.5 percentage points in 2020 and 1.9 percentage points in 2021. The scenarios translate into a global poverty rate of between 9.1% and 9.4% in 2020 and between 8.9% and 9.4% in 2021. According to WB, in 2020, an estimated 88 million people worldwide will be pushed into poverty under the baseline COVID-19 scenario and as many as 115 million people under the downside scenario (World Bank 2020: p.5).

Those people who were already poor before the outbreak of the pandemic are on the frontline and are more risk prone. First of all, their jobs may be more easily disrupted or eliminated under lockdown conditions. Usually, poorer people and those with lower levels of education and fewer skills are less likely to be able to work remotely. Businesses such as restaurants, hotels, and bars, along with the wholesale and retail trade, which typically employ less-educated workers, are rarely able to accommodate working from home.

Poorer workers are also more likely to work in occupations and sectors that are less compatible with social distancing (for example, construction, labor-intensive manufacturing, and small retail), thus increasing their risk of personal exposure to COVID-19, with its health and income consequences. The poorest may also be hit harder because they do not have safety cushions, such as savings that can compensate lost incomes and cover basic needs in case of unemployment. Moreover, the poor quite often are occupied in informal sector and lack basic social protection.

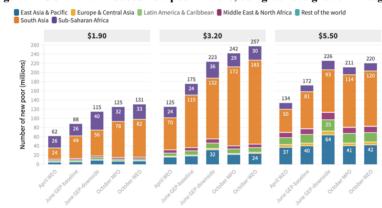


Figure 1: COVID-19-induced new poor in 2020, using various growth vintages*

* Source: World Bank 2020

According to the World Bank, the poor remain predominantly rural, young, and undereducated. Women are overrepresented among the poor globally and also across most regions of the world (World Bank 2020: p.9). The WB gives social portrait of the emerging new poor. Although a large share of the new poor will be concentrated in countries that are already struggling with high poverty rates, middle-income countries will also be significantly affected. Overall, some 72 million of the projected new poor in the baseline scenario (and 94 million in the downside scenario) will be in middleincome countries - more than three-quarters of the total. Their other characteristics slightly differ from those of the chronic poor. Thus, many of the new poor are likely to live in congested urban settings, which can serve as a conduit for infection. Many of the new poor are likely to be engaged in informal services, construction, and manufacturing - the sectors in which economic activity is most affected by lockdowns and other mobility restrictions as well as mandatory social distancing. Furthermore, the new poor who are 15 and older are also more likely to be paid employees and work in manufacturing, services, and commerce sectors. The new poor tend to be more educated than the chronic poor (World Bank 2020: p.11).

The World Bank predicts that a 1% increase in the Gini index in each country in 2020 would increase the additional poor by around 15% in 2020. A 2% increase in the Gini would result in an almost 30% increase. This unprecedented global shock could very well have a larger negative impact on inequality (Yonzan 2020).

Exploiting variation in telework ability, the World Bank estimates that COVID-19 increases the average Gini index for emerging market and developing economies by more than 6%, with an even larger impact for low-income countries. The average increase in the Gini index for EU countries has been estimated at 3.5% with a 2-month lockdown, rising to 13.5% with an additional 6-month partial lockdown (Yonzan 2020).

A new OECD report *Regions and Cities at a Glance 2020* highlights widening regional disparities in access to healthcare and economic growth and persistent disparities in digitalization over the past decade. At the onset of the pandemic, some regions were less well prepared to face the health emergency. With 10 beds for every 1000 inhabitants, regions close to metropolitan areas have almost twice as many beds as remote regions. Over the last decades, most regions in OECD countries have seen a significant reduction in the number of hospital beds available per inhabitant, with an average decline of 6% since 2000 and of 22% in remote areas (OECD 2020).

The pandemic has further deepened and expanded the existing digital divide in a drastic manner. Partial and full lockdowns, "self-isolation", social distancing had led to an exponentially expanded digitalization of everyday life (working, learning, shopping, entertaining etc.). The digital inequality tends to marginalize already vulnerable groups of population (children and youth from poor families, low-skilled and under-educated workers, elderly people etc.).

People living in large cities and capitals were able to shift quickly to remote working. On the contrary, many rural areas still suffer from a lack of access to high-speed broadband, that prevents workers and school children to go digital. One in three households in rural areas does not have access to high-speed broadband, on average. Overall, only 7 out of 26 OECD countries have succeeded in ensuring access to high-speed connection to more than 80% of households in rural regions. However, in some regions of Italy, Portugal and Turkey, 25% or more of the population does not use the Internet or does not have a computer (OECD 2020).

IMF's paper investigates the feasibility to work from home in a large sample of advanced and emerging market economies. The authors warn that nearly 100 million workers in 35 advanced and emerging countries (out of 189 IMF members) could be at high risk because they are unable to do their jobs remotely. This is equivalent to 15% of their workforce, on average. The IMF traces the most vulnerable. Overall, workers in food and accommodation, and wholesale and retail trade, are the hardest hit for having the least "teleworkable" jobs at all. That means more than 20 million people who work in these sectors are at the highest risk of losing their jobs. Yet some are more vulnerable than others: (1) Young workers and those without university education are significantly less likely to work remotely; (2) Women could be particularly hit hard, threatening to undo some of the gains in gender equality made in recent decades; (3) part-time workers and employees of small and medium-sized firms face greater risk of job loss (Brussevich, Dabla-Norris and Khalid 2020).

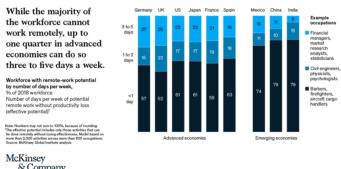
The authors conclude, "Our finding - that workers at the bottom of the earnings distribution are least able to work remotely - is corroborated by recent unemployment data

from the United States and other countries. The COVID-19 crisis will exacerbate income inequality. To compound the effect, workers at the bottom of the income distribution are already disproportionately concentrated in the hardest-hit sectors like food and accommodation services, which are among those sectors least amenable to teleworking. Low-income workers are also more likely to live hand-to-mouth and have little financial buffers like savings and access to credit" (Brussevich, Dabla-Norris and Khalid 2020).

McKinsey's analysis foretells that remote work will pertain after the pandemic. At that, their analysis of more than 2,000 activities across some 800 occupations in nine countries found that the potential for remote work is concentrated among highly skilled, highly educated workers in a handful of industries, occupations and geographies. More than 20% of the workforce in advanced economies could work remotely three to five days a week as effectively as if working from an office – three to four times the share of workers able to work from home prior to COVID-19. If remote work persists at that level, it would dramatically reshape urban economies, transportation and consumer spending, among other things.

The McKinsev admits that more than half the workforce has little or no opportunity to work remotely. Their jobs may require frequent interaction with others or the use of site-specific machinery like a centrifuge or a stamping machine. Thus, remote work risks accentuating social inequities, not to mention disparities in wellbeing in an era of unpredictable pandemics (Madgavkar 2020).

Figure 2: Remote working potential in major economies, across different occupations



& Company

Sourse: McKinsey Global Institute 2020.

The World Economic Forum (WEO) in its report Future of Jobs Report 2020 presents a rather controversial picture. The bad news: by 2025, 85 million jobs may be displaced by a shift in the division of labour between humans and machines. The good news - this job disruption would be counterbalanced by job creation in new fields: the jobs of tomorrow. Across the 15 industries and 26 economies covered by the report, it is estimated that some 97 million new roles may emerge that are more adapted to the new division of labour between humans, machines and algorithms. This sounds fantastic but not for those in the bottom of the ladder.

WEO's comments, Some of these emerging professions will be easier to break into than others. These include data and AI, product development and cloud computing, where transitions "do not require a full skills match between the source and destination occupation", according to the report. But some job clusters of tomorrow remain more "closed" and tend to recruit staff with a very specific skill set. More than 70% of the people moving into the clusters of product development and data and AI come from different job families (Whiting 2020).

While remote working undermines current well-being of vulnerable groups of population across the world, distance learning is laying a time bomb for their children's future. ILO's report *Youth & COVID-19* states that education was radically disrupted, with one in eight young people left without access to courses, teaching, or training (International Labour Office 2020c: p.2).

Obviously, for those affected by the pandemic, it will be a little consolation to learn that while they got poorer, the super-rich got even richer.

According to the new Oxfam report *Power, Profits and the Pandemic,* profits of 32 of the world's largest companies increased by \$109 billion in 2020 as the Covid-19 pandemic lays bare an economic model that delivers profits for the wealthiest on the back of the poorest. The top 100 stock market winners have added more than \$3 trillion to their market value since the pandemic. As a result, the 25 richest billionaires have increased their wealth by staggering amounts. Oxfam International Executive Director Chema Vera said: "Covid-19 has been tragic for the many but good for a privileged few. The economic crisis we are suffering because of the pandemic has been fuelled by a rigged economic model. The world's largest corporations are making billions at the expense of low wage workers and funneling profits to shareholders and billionaires – a small group of largely white men in rich nations" (Oxfam 2020).

The Guardian analyses data by Swiss bank UBS and concludes, that the world's billionaires "did extremely well" during the coronavirus pandemic, growing their already-huge fortunes to a record high of \$10.2tn (£7.8tn). The billionaires increased their wealth by more than a quarter (27.5%) at the height of the crisis from April to July, just as millions of people around the world lost their jobs or were struggling to get by on government schemes. The billionaires' wealth had hit a new height, surpassing the previous peak of \$8.9tn reached at the end of 2017. The number of billionaires has also hit a new high of 2,189, up from 2,158 in 2017 (Neate 2020).

3. Conclusion

Insofar as the pandemic is still developing, we can only make short-term forecasts and conclusions. Nonetheless, we can carefully highlight several types of dangerous consequences of the pandemic.

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- organizations are very busy collecting personal data on an unprecedented scale, under the guise of good intentions to care for the health of citizens. (3) Digital crime. It is clear that these huge arrays of personal data could be easily hacked by criminal communities.
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