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Overview of COVID-19 funding in NI and the economic implications: an update

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This briefing paper provides an overview of the key economic implications of COVID-19 Government funding made available in Northern Ireland – at central and devolved levels. It also provides contextual information on the Northern Ireland economy prior to, and during the pandemic, before looking at future challenges faced by businesses and citizens, which the Executive and the Assembly will need to address.

Key Points

- The outbreak of COVID-19 has caused massive economic disruption in NI, along with the rest of the United Kingdom (UK) and the world at large. As part of a range of public health measures, the UK Government took the unprecedented step of introducing a UK-wide lockdown. That was followed by the Executive introducing new powers to prevent the spread of the virus at the end of March.
- These Government announcements kept large numbers of people at home, with some sectors stopping work almost entirely.
- In March 2020, published data showed the extent of this shock on the economy. By April 2020, the UK economy had contracted by more than 20%; the biggest decline in economic activity in the UK since records began. Economic output saw its largest ever quarterly fall; declining more than 13% in Q2 2020.
- As lockdown restrictions lifted in the summer 2020, growth rebounded and recovered some of the lost ground, albeit from a very low base. The subsequent introduction of tiered restrictions, and another national lockdown has seen the recovery stall, with Gross Domestic Product (GDP) growth of just 0.4% in October 2020. It is likely to take several years for the economy to return to 2019 levels of output and unemployment.
- Both the UK Government and the Executive implemented a range of measures aimed to help mitigate these adverse impacts.
- Subsequent support measures aimed to bridge gaps in cash flow in the short term, sought to help businesses avoid having to make staff redundant and to remain capable of resuming normal trade following the pandemic. Those measures also have aimed to support employees and the self-employed facing unemployment and reduced income.
- Many of these restrictions were eased in summer, only to be re-introduced in various forms across the UK in autumn 2020. Additional support has therefore been made available to affected businesses and sectors of the economy. It is likely more will be needed in early 2021, and that further economic support policies will complement them.
- The most recently published statistics on the Coronavirus Job Retention Scheme ("Furlough Scheme") indicate that in NI, there are still 54,100 employees on the scheme.
- By the end of July 2020, under its first round, 78,000 claims had been made in NI to the Self-Employed Income Support Scheme, with a value of £223 million. By the end of September 2020, a further 65,900 claims had been made under the second round, totalling more than £163 million.

- Some sectors have been more vulnerable to the economic impacts of COVID-19 than others. The accommodation and food sector (comprised mainly of hotels, restaurants and cafes) in particular, saw more than 80% of employees furloughed at peak uptake of the scheme. The hospitality and entertainment sectors face continued headwinds; as further restrictions were imposed in autumn 2020.
- Uptake of financial support schemes for businesses across all sectors of the economy also has been very high. Many businesses continue to face difficulties, including potential closure, significant revenue losses and cash flow disruptions.
- To date, more than £65 billion has been claimed from the three largest UK Government-backed financial loan schemes; with NI businesses accounting for 2.5% of this.
- In NI, the Executive introduced its own range of measures, aimed specifically at supporting NI businesses. Many of these have closed, to be replaced with new schemes in response to recent wave of restrictions. Those new schemes include the COVID Restrictions Business Support Scheme, and the Localised Restrictions Support Scheme.
- As of 8 December 2020, 2,544 applicants to Part A of the scheme have been paid a total value of £12.1 million. A further 108 applicants to Part B of that Scheme have been paid a total of £194,000 between them.
- There is still a long road to recovery ahead. The situation is evolving quickly and it will be important to understand the impact of existing support measures. Additional funding could also be made available in new areas by Government and existing measures could evolve further, as found to be necessary.
- For example – more funding may be necessary for people who have lost jobs, but do not possess the skills needed to move into roles in sectors less vulnerable to future downturns. This will be particularly challenging in the post-pandemic and the post- UK Exit from the European Union (EU) environment, where financial resources will be limited and the public spending outlook will remain uncertain. Such uncertainty was highlighted in November 2020 by the UK Office of Budget Responsibility's outlook, which informed the UK Chancellor's Spending Review announcement. It also will be a key consideration of the Executive, informing its Programme for Government, anticipated to be forthcoming in spring 2020 and new strategies, such as those addressing the economy as a whole and skills in particular.
- It is becoming clear that despite the rollout of vaccines across the UK, social distancing measures and changes to how people socialise may be necessary until well into 2021. The latest round of closures and restrictions is not likely to be the last. This invariably will limit the capacity of public places such as shops, bars, restaurants, cafes, leisure facilities and public transport; and in turn would be anticipated to adversely impact those businesses and the economy.

- It appears that there also will be changes to the way people work. A key theme of the response to the pandemic has been the increase in the number of people working from home. Before the pandemic, less than 19% of people in NI had ever worked from home. Anecdotal evidence suggests that employers are open to more remote working, and have been actively reviewing the amount of office space they require. This in turn could adversely affect city centre hospitality and retail businesses, local and regional rates revenues, and landlord rents.
- Throughout the pandemic, preparations for the UK Exit from the EU have continued in anticipation of the transition period ending on 31 December 2020. Whatever the outcome of the ongoing negotiations, in particular on trade; there will be a changed context, which will have implications for NI. That context also will be shaped – at least in part – by the adverse consequences of COVID-19. The combination of these factors may present further challenges for businesses and the citizens of NI, in turn placing pressure on the Executive and the Assembly to find solutions.
- Another consideration is the contrasting sectoral impacts of COVID-19 and UK exit from the EU. Those businesses which avoided the worst impacts (such as financial services and agriculture) during the pandemic could be among the worst affected by a no trade-deal Brexit.
- Other factors also are likely to emerge in the coming months, as the NI navigates its way through this period of unprecedented economic uncertainty – locally, nationally and globally.

Introduction

COVID-19 has had a substantial impact on societies throughout the world. It is the biggest public health crisis in a generation, creating unprecedented challenges for national and devolved Governments across the United Kingdom (UK), causing them to react quickly and limit negative economic impacts, amongst other things.

In early October 2020, the Finance and Economics Team within the Assembly's Research and Information Service (RaISe) produced a briefing paper[1] examining key support measures introduced by the UK Chancellor and the Executive to counter those challenges. It has been a fast-evolving situation that the Governments have faced. Since that October 2020 RaISe briefing was published, increased infection rates have led to the implementation of further Executive restrictions at various intervals during autumn 2020. Those restrictions have included different rules, allowing some NI businesses to remain open and requiring others to close; some were specific to a geographic area.

This briefing updates that October 2020 RaISe paper; examining key current implications of central Government support measures, and any significant developments that have occurred in the interim. The paper draws on a wide range of publicly available sources, including the Office for National Statistics (ONS), the NI Statistics and Research Agency (NISRA), Her Majesty's (HM) Treasury, HM Revenue and Collection (HMRC), and the (NI) Department for the Economy (DfE).

Section 1 provides contextual information on the economy in the UK as a whole and NI in particular, before, during, and since the pandemic; evidencing key economic impacts arising from coronavirus to date. Against this background, **Section 2** presents an updated overview of key economic implications of COVID-19 funding made available in NI by at the UK Government and the Executive – as of 11 December 2020.

Thereafter, **Section 3** considers the following within the context of the noted funding:

- How will the NI economy function in the short to medium terms, due to COVID-19 impacts?
- Will COVID-19 related funding needs change as NI continues to address pandemic challenges for the foreseeable future, despite the beginning of a vaccination programme?
- How does the UK's exit from the European Union (EU) and its potential impact on the NI economy, especially post-transition, feature in the above considerations?

[1] NI Assembly Research and Information Service (RaISe), An overview of COVID-19 funding in NI and the economic implications. 6 October 2020.

In closing, **Section 4** offers concluding remarks, drawing on key findings presented in earlier sections of the paper.

Highlighted throughout are key issues in blue text boxes, which aim to facilitate Assembly Members' consideration and deliberation on the economy, in their plenary, committee and constituency capacities.

Members also may wish to note that more detail on the economic and labour market impacts of the pandemic and related Government responses will continue to emerge for the foreseeable future. In time, they will provide a more comprehensive picture of both the nature and scale of economic impacts experienced and the outlook for recovery. Going forward, therefore, RaISe's Finance and Economics Team will continue to maintain a watching briefing, updating this publication, as appropriate.

1 Background

This section provides background information on the pandemic, summarising key economic impacts so far in the UK as a whole and in NI. In March 2020, when announcing business support measures, the (NI) Economy Minister emphasised the scale of the challenges facing the NI economy, stating:[2]

> *The past few weeks have been some of the most difficult in living memory. We are in the midst of a global health and economic crisis, the scale of which seemed unimaginable only a few months ago. The magnitude of the challenge presented by Covid-19 is all too clear.*
>
> *Whilst this is primarily a health crisis, its impact on global markets has been devastating. In Northern Ireland, our tourism industry collapsed overnight, our hospitality sector is under unprecedented pressure and businesses are facing crippling uncertainty. No one has escaped the economic shock. Workers face losing their jobs, business owners face the collapse of companies they have built up over a lifetime, and otherwise extremely successful firms are losing their order books and facing hundreds of lay-offs.*

The NI economy has continued to face challenges in light of a second wave of infections, and the re-introduction in the autumn of many Executive restrictions. Additional support has therefore been made available to affected businesses and sectors of the economy. When announcing this support in November 2020, the Finance Minister reiterated the scale of the challenge and the pressure that businesses were under:[3]

> *Our businesses are facing huge challenges and are under immense pressure…*
>
> *The Executive does not underestimate the extreme pressures that our businesses and people are facing and this package signals our continued determination to support them.*

This section focusses on data that are relevant to identifying and understanding those challenges. It examines a range of high level economic indicators – in particular:

- Gross Domestic Product (GDP – the most common measure of the size and health of a country's economy);
- NI Composite Economic Index (broadly comparable to GDP);
- Claimant count (a measure of the number of people claiming unemployment-related benefits); and,

[2] Department for the Economy, Extraordinary times require an extraordinary response – Dodds. 23 March 2020.
[3] Department of Finance, Murphy announces £300 million support package. 23 November 2020.

- Various indices showing impact on output in the production and service sectors.

Together, these indicators provide a broad overview of the severity of the impact on economic growth and the labour market, relying on the most current publicly available data. To give that data some context, this section first looks at the indicators pre-COVID-19, before moving onto the period following the outbreak.

1.1 Pre COVID-19 Economic Data

At the beginning of 2020, economies across the UK, including NI's, were characterised by modest economic growth, high employment rates, and historically low unemployment rates. GDP (Gross Domestic Product – a comprehensive measure of the size of the economy) in the UK had grown by 1.5%[4] in 2019, and the average forecast was for 1.1% growth in 2020, followed by 1.4% in 2021[5]. The NI Composite Economic Index (a measure of economic output somewhat comparable to UK GDP), had grown by 0.9%[6] in the previous year; and the unemployment rate was at a near-record low of 2.5%[7].

1.2 Since COVID-19

The outbreak of COVID-19 has caused massive economic disruption in NI, along with the rest of the UK and the world at large. As part of a range of public health measures, the UK Government took the unprecedented step of introducing a UK-wide lockdown. [8] That was followed by the Executive introducing new powers to prevent the spread of the virus at the end of March[9]. These Government announcements kept large numbers of people at home, with some sectors stopping work almost entirely. Construction sites were shut down, non-essential shops closed and production lines stopped.

The combination of these circumstances meant that the UK economy, including NI's, was severely limited in terms of what it could produce. Consumers reigned in their spending: partly because there were less opportunities to spend money; but also because of the prevailing uncertainty about the economic environment and their job security. Businesses were confronted with cash-flow problems as they saw their revenue decline, but with no reduction in costs like rent and wages.

To place some meaning on the above, the following subsections examine economic growth in the UK since 2018, looking at measures of economic output in NI and how the NI labour market has reaction to the pandemic:

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[4] Office for National Statistics (ONS), GDP, year-on-year growth.
[5] HM Treasury, Forecasts for the UK economy: a comparison of independent forecasts, 19 February 2020.
[6] NI Statistics and Research Agency (NISRA), NI Composite Economic Index, Q1 2020.
[7] NISRA, Labour Market Report April 2020.
[8] HM Government, Prime Minister's statement on coronavirus, 23 March 2020.
[9] NI Executive, Executive approves new powers to protect the public, 28 March 2020.

1.2.1 UK GDP – highlighting the largest drops in economic output on record;

1.2.2 NI economic growth – showing the largest quarterly declines on record via economic output measures; and,

1.2.3 NI labour market – presenting the increases in unemployment and benefit claimants.

1.2.1 UK GDP

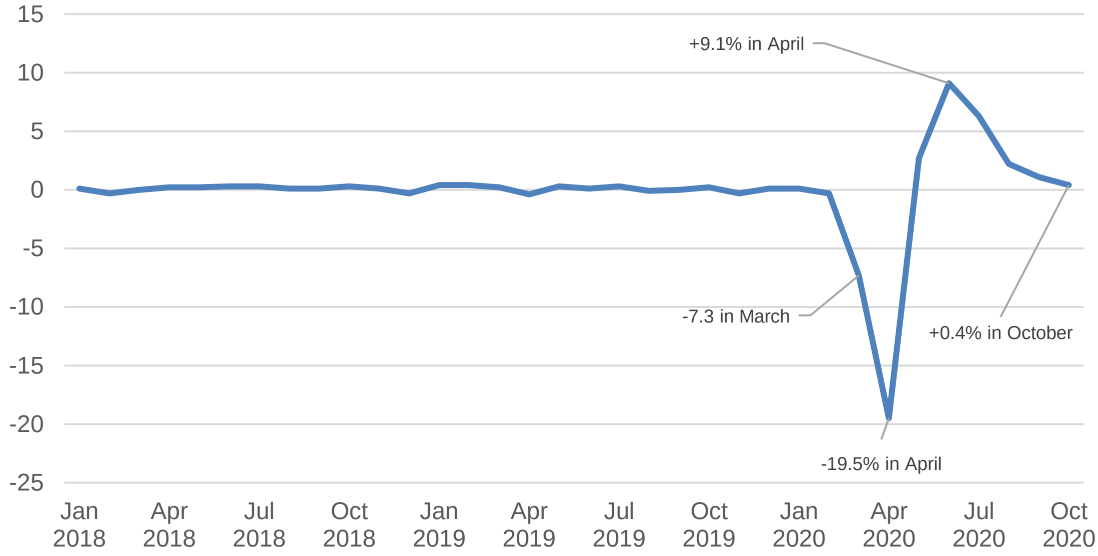
In March, monthly estimates of the Office for National Statistics (ONS) gave the first indication of the impact that these new unprecedented government policies were having on the economy throughout the UK. As Figure 1 shows, between February and March 2020, UK GDP[10] fell by 7.3%, and in April it fell by a further 19.5% as the country spent its first full month in lockdown. **This was by far the biggest monthly decline in GDP since the series began in 1997.**

Moreover, between March and May 2020, the number of claimants[11] of Jobseeker's Allowance throughout the UK more than doubled, i.e. an increase of more than 1.4 million people. This rise suggests many employers had to react quickly to cope with their reduction in revenue, including laying off staff or significantly reducing working hours. Employers' reactions served to inform the scale of the employment support measures introduced by the UK Government.

As lockdown restrictions lifted in the summer 2020, UK GDP experienced a strong rebound in growth of 9.1% in June and a further 6.3% in July, albeit from a very low base. The subsequent introduction of tiered restrictions, and another national lockdown has seen the recovery in economic growth stall somewhat; recording just 0.4% growth in October 2020. Nonetheless, there has been a significant bounce-back from the steep declines of March and April 2020. It is likely, however, that it will take several years for the UK economy to return to 2019 levels of output and unemployment.

[10] ONS, GDP monthly estimate, UK: October 2020. 10 December 2020.
[11] ONS, Seasonally adjusted claimant count.

Figure 1: Monthly % change in real GDP, UK, Jan 1997 – Sep 2020



Source: ONS, December 2020.[12]

1.2.2 Economic growth in NI

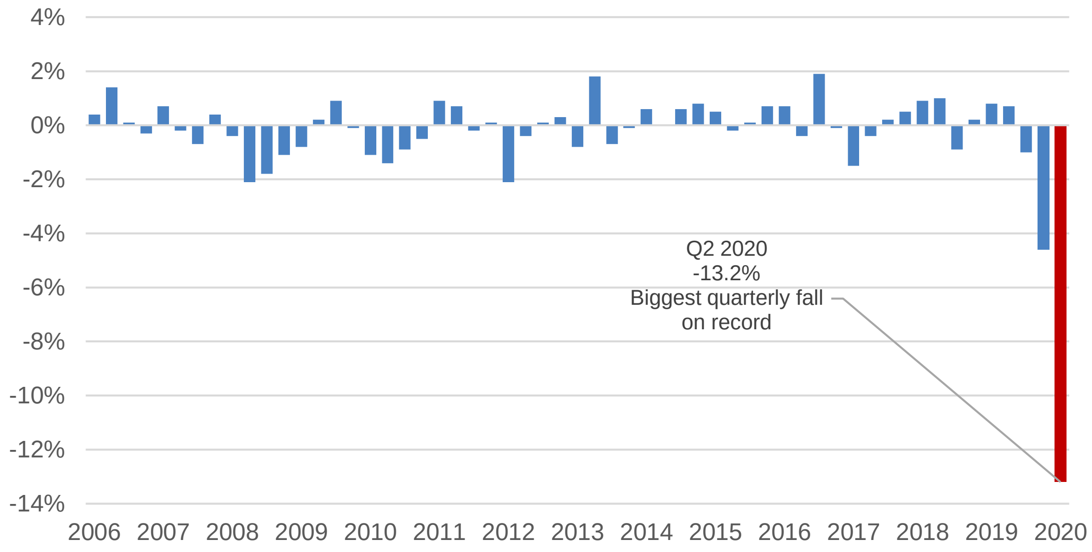
Although GDP data at the NI level is unavailable,[13] the NI Statistics and Research Agency (NISRA) produce a broadly equivalent measure, i.e. the NI Composite Economic Index[14] (NICEI). This Index helps in two ways. It:

1. Gives an indication of how the NI economy has performed each quarter; and,
2. Allows broad comparisons with the UK as whole, and other countries.

The three months to June 2020 represent the largest fall in in the NICEI since the record began in 2006. Economic output in NI fell by 13.2% in the quarter to June, and was 18.1% lower than at the same time in the previous year.

[12] ONS, GDP monthly estimate, UK: October 2020. 10 December 2020.
[13] While GDP is not regularly published at the NI level ONS released experimental estimates of Gross Value Added (GVA) and GDP for the countries and regions of the UK on 19th December 2019.
[14] The NI Composite Economic Index (NICEI) is broadly equivalent to the GDP series produced by the ONS and is used to measure the performance of the NI economy.

Figure 2: NI Composite Economic Index, quarterly % change, Q1 2006 – Q2 2020



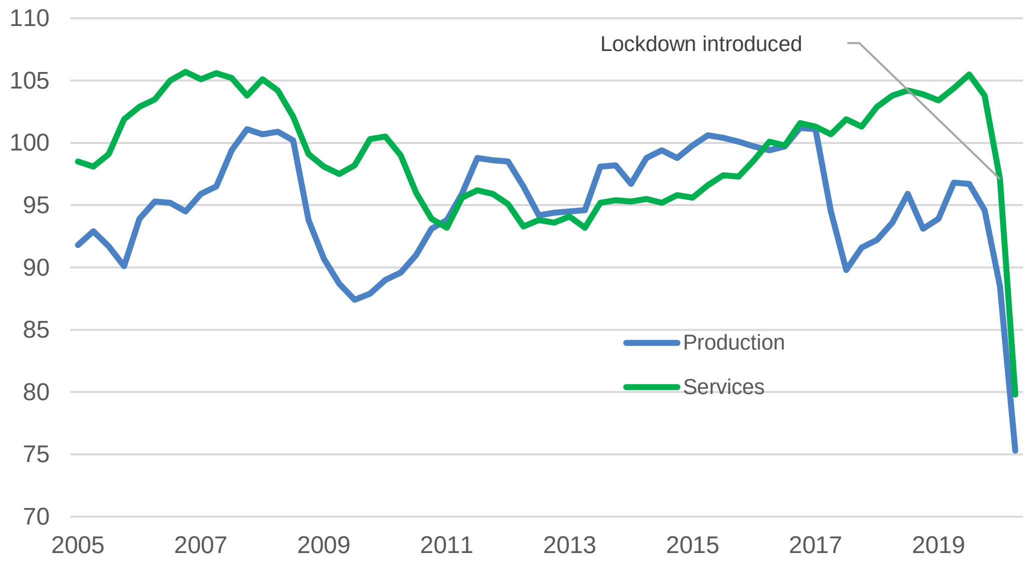
Source: NISRA, October 2020.[15]

Two other NISRA data series highlight the severity of the impact of COVID-19 on the NI economy, i.e. the Index of Production[16]; and, the Index of Services.[17] Both are indicators of how production (manufacturing, utilities, mining) and services (retail, hospitality, business services, ICT) are performing. They were updated in September 2020 to include Q2 2020, and therefore capture the effects of the pandemic and the lockdown measures introduced by the UK Government on 23 March 2020. Inclusion of this is helpful because it covers the same period as the most recent NICEI data, which allows for an up to date measure of the economy's performance across a range of indicators.

In the period April to June 2020, the **Index of Production fell by more than 13%, and by 21.5% over the year. Put in context, this represents the largest quarterly decrease since the Index began in 2005**. Significantly, it is 12.1% below the previous low point in 2009, following the global financial crisis. Similarly, the Index of Services shows a comparable trend. Output **fell by more than 17% in April to June 2020, and by 24.6% over the year. Like the Index of Production, Index of Services is significantly lower than at any point since the series began**.

[15] NISRA, Northern Ireland Composite Economic Index, Quarter 2 2020. 8 October 2020.
[16] NISRA, Index of Production, Q2 2020. Provides information on the output of production industries (manufacturing, utilities, mining).
[17] NISRA, Index of Services, Q2 2020. Provides information on the output of services industries (retail, hospitality, business services, ICT).

Figure 3: NI Index of Production / Services (2016=100) Q1 2005 – Q2 2020



Source: NISRA, October 2020.[18]

The University of Strathclyde Fraser of Allander Institute is currently working on a project examining the impact of the pandemic on the NI economy, as commissioned by the Department for the Economy (DfE).[19] The Institute's modelling estimates there is likely to be a more severe initial impact on the NI economy, followed by a faster recovery, in comparison to the UK average. This is summarised in Figure 4 below, which shows the larger fall in NI during March and April 2020. The results suggest recovery has been more rapid in NI, with higher growth than the UK average, throughout May to September 2020. The estimated trough to peak growth, i.e. April – September 2020, was 32.7% in NI, compared to 22.9% in the UK.

[18] NISRA, Northern Ireland Composite Economic Index, Quarter 2 2020. 8 October 2020.
[19] Department for the Economy, The Impact of Covid-19 on the NI Economy: Modelled Results for Q3 2020. 11 December 2020.

Figure 4: Modelled monthly GDP growth in NI, compared with UK outturn data, March 2020 – September 2021

Time period	NI (modelled)	UK (actual)
March	-7.5%	-7.3%
April	-20.4%	-19.5%
May	4.3%	2.6%
June	13.0%	9.1%
July	8.2%	6.3%
August	3.0%	2.2%
September	1.1%	1.0%
Trough to peak (April to September growth)	32.7%	22.9%
Current position vs February	-2.3%	-8.3%

Source: DfE, Fraser of Allander Institute. December 2020.

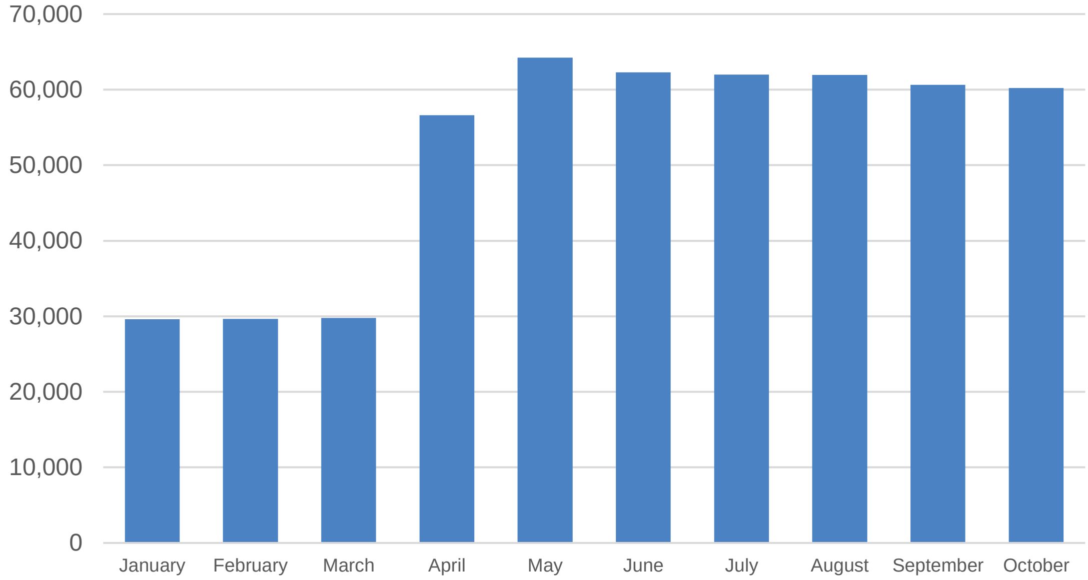
1.2.3 The labour market in NI

NI also faces unprecedented labour market impacts. Figure 5 below shows that in February 2020, there were 29,642[20] people claiming[21] unemployment-related benefits in NI. By May 2020, this had increased by 34,613 people; a rise of 217%. **October 2020 was the sixth consecutive month where the NI claimant count topped 60,000; a level not seen since 2013**.

[20] ONS, Nomis. Seasonally adjusted claimant count.

[21] The Claimant Count measures the number of people claiming benefit principally for the reason of being unemployed. It includes all Universal Credit claimants who are required to seek work and be available for work, as well as all JSA claimants.

Figure 5: Claimant count, NI, Jan 2020 – Oct 2020



Source: ONS, October 2020.[22]

The effects on the NI labour market can be seen in other indicators too. NI's unemployment rate[23] rose to 3.0%[24] between May and July 2020, and increased again between August and October 2020, to 3.9%. In the period from 1 November 2019 to 30 November 2020, 10,720 redundancies were proposed; the highest annual total since records began.[25] The average number of weekly hours worked across the NI economy increased slightly in August-October 2020, to 30.6; having fallen to 28.0 in May-July 2020, which was one of the lowest weekly averages on record. This is likely because of people coming off the UK Government's furlough scheme in recent months.

Although the NI economy is beginning to recover, it will take some time to fully assess the impact that COVID-19 has had, but the currently available evidence shows that already the downturn has been more severe than the recession that followed the global financial crisis in 2009. It is also likely that it will take several years for the NI economy to return to 2019 levels of output and employment.

Government in NI has had to react quickly to COVID's immediate impacts; implementing a wide range of support measures – funded at central and devolved levels – for households and businesses adversely affected by the pandemic. The next section of this paper provides an overview of some of those support measures,

[22] ONS, Claimant count, seasonally adjusted. 11 November 2020.
[23] The unemployment rate is different to the claimant count. Generally – the unemployment rate is the official unemployment measure for the UK and NI, and is based on a sample of around 4,000 households each quarter. The claimant count is a measure of the number of people claiming unemployment-related benefits principally for the reason of being unemployed, and is an administrative data source from Jobs and Benefits Office systems. More detail is provided on the NISRA website.
NISRA, Labour Market Report, December 2020. 15 December 2020.
[25] NISRA, Redundancies, 15 December 2020.

focussing on those with the largest uptake across the UK and NI. Such data will help to understand the scale of the demand for these measures.

2 Key economic implications of select COVID-19 funding thus far

Both the UK Government and the Executive implemented a range of measures aimed to help mitigate the adverse impacts of COVID-19. Included amongst them were those seeking to protect public health and those aiming to minimise economic and financial uncertainty in NI. Inevitably, the nature of the public health measures introduced at central and devolved levels, primarily those during the nationwide lockdown,[26] led many businesses to experience a severe revenue fall and related cash flow problems. Subsequent support measures aimed at bridging gaps in cash flow in the short term have sought to help businesses both to avoid the need to make staff redundant and to remain capable of normal trade resumption following the pandemic. Many of these restrictions were eased in summer 2020 only to be re-introduced in various forms across the UK in October and November 2020.[27] [28] [29] [30] This has therefore meant that additional support has been made available to affected businesses and sectors of the economy. At the time of writing, although restrictions have eased slightly, it is likely more will be needed in early 2021, and that further economic support policies will complement them. This remains to be seen.

Nonetheless, these support measures collectively aim to lessen the adverse economic impact of COVID-19. They seek to support employees and the self-employed facing unemployment and reduced income; thereby potentially helping to maintain consumer spending levels in the economy. However, these support measures inescapably result in fallen tax revenues, significantly impacting on UK public finances, including NI's. This will have implications going forward, which is discussed later in this paper, at section 3.

This section provides a select overview of the UK Government support measures, along with an updated view of their key economic implications thus far. The selected measures were chosen given their widespread uptake across all parts of the UK, including NI. This section also looks at any significant additional measures introduced by the Government since the last paper was published. Members may wish to note that in December 2020 a complete list of business support measures was published by the House of Commons Library.[31]

[26] It is worth noting that although public health measures such as national or localised lockdowns are intended to slow the spread of the virus, they will, by design, worsen its economic impact. The eBook, Mitigating the COVID Economic Crisis: Act Fast and Do Whatever It Takes, CEPR and Vox EU, 18th March 2020 – makes the case for 'decisive and coordinated fiscal stimulus…overwhelming'.

[27] The Executive Office, Executive agrees two-week circuit breaker. 19 November 2020.

[28] HM Government, Prime Minister's statement on coronavirus (COVID-19), 5 November 2020.

[29] Welsh Government, National Coronavirus firebreak to be introduced in Wales on Friday.19 October 2020.

[30] Scottish Government, New moves to stop COVID-19 spread. 7 October 2020.

[31] House of Commons Library, Coronavirus: Support for businesses, 9 December 2020.

The following subsections highlight:

2.1 UK-wide support measures – introduced and administered by the UK Government for all parts of the UK.

2.2 NI-only measures – introduced and administered by the Executive, and aimed specifically at NI businesses.

2.1 UK-wide Government measures

The first Government funded support measures were introduced with the UK Budget on 11 March 2020[32], when the Chancellor announced a £12 billion package of temporary measures to support businesses and households through the initial disruption caused by the lockdown. On 17 March 2020, he announced a much larger support package worth £330 billion, saying he would do "whatever it takes to support our economy through this crisis".[33]

On 2 November 2020, the UK Government confirmed extensions to the Self Employed Income Support Scheme, as well as to the deadlines for the business loans schemes. On 5 November, it further announced the extension of its Coronavirus Job Retention Scheme to the end of March 2021.

The most significant of the support measures still in operation, and their key implications, are outlined in the following subsections, with particular focus on:

2.1.1 Employment support measures, including:

- Support to enable businesses to retain employees, and continue to pay them despite significant falls in revenue; and,
- Support for the self-employed who have seen a fall in their income.

2.1.2 Business support measures, including:

- Government backed financial loans for different sizes of businesses.

All of the above UK-wide schemes are available to eligible people in NI.[34]

2.1.1 Employment support measures

Employment support measures outlined in this subsection include:

- Coronavirus Job Retention Scheme (CJRS); and,
- Self-Employment Income Support Scheme (SEISS).

[32] HM Treasury, Budget 2020. 11 March 2020.
[33] HM Treasury, Chancellor of the Exchequer, Rishi Sunak on COVID19 response, 17 March 2020.
[34] See footnote 30.

Coronavirus Job Retention Scheme (CJRS)

One of the most significant UK-wide support measures, in terms of cost and uptake across the UK, has been the Coronavirus Job Retention Scheme (CJRS)[35] – commonly referred to as the "Furlough Scheme". CJRS's aim is to keep employees in their jobs, with the UK Government paying 80% of their wages, up to a maximum of £2,500 per month. The Government also pays employer National Insurance and Minimum Auto-enrolment Pension contributions.

Under the CJRS, the scale of the UK Government's contribution reduced gradually after the first two months of the Scheme's operation. From 1 July 2020, employers were able to bring furloughed employees back on reduced hours, with the Government covering the cost of the remaining furloughed hours. From 1 August 2020, employers were required to meet the cost of National Insurance and pension costs themselves.

On 5 November 2020, in light of new restrictions across the UK, the CJRS was extended until 31 March 2021. [36] The Job Support Scheme proposed in the Chancellor's Winter Economy Plan[37] was postponed on 1 November 2020.

The most recently published statistics[38] on the CJRS uptake indicate that as of 30 September 2020 in NI, **6.8% of eligible employments were furloughed; equivalent to 54,100 employees**[39]. This is significantly lower than the uptake in the October 2020 paper, when 32% of eligible employments were furloughed; a difference of more than 25 percentage points.

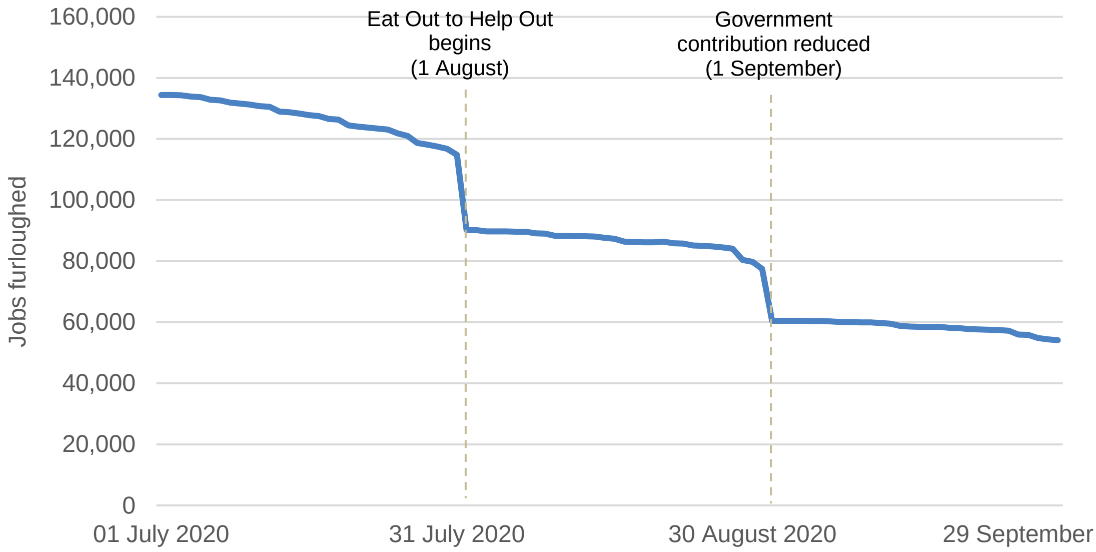
The sector breakdown of this figure is currently unavailable for NI, but data for the UK as a whole show that the arts, entertainment and recreation, and accommodation and food services sectors had the highest proportion of employees furloughed; at 23% and 22%, respectively. Those sectors therefore have seen the highest CJRS uptake; and it seems that still will most likely be the case as both the retail and hospitality sectors continue to be subject to restrictions.

Figure 6 below shows the total number of jobs that were on furlough each day from 1 July 2020 until 30 September 2020. Throughout July, there was a steady decline in the number of furloughed jobs, falling from 134,000 at the start of the month to just under 115,000 by the end. This is likely to have been partly the result of sectors continuing to open up, and changes to the CJRS that have meant that employers were able to furlough only employees whom they had already successfully claimed grants from the Government. The large drop in people on furlough between 31 July and 1 August appears to have been driven by the accommodation and food services sector. This coincided with the start of the UK Government's Eat Out to Help Out Scheme, which

[35] HMRC, Coronavirus Job Retention Scheme. 15 May 2020.
[36] HM Treasury, Government extends Furlough to March and increases self-employed support. 5 November 2020.
[37] HM Treasury, Winter Economy Plan, 24 September 2020.
[38] HMRC, Coronavirus Job Retention Scheme statistics: November 2020. 25 November 2020.
[39] Some individuals may be included more than once if they have been furloughed from more than one job or their employer has made multiple claims covering differing pay periods.

ran throughout August 2020. This can be seen clearly in Figure 6 below. The next large fall in CJRS uptake, at the beginning of September, may have arisen from the scheme coming to its original closing end date (before the Chancellor's extension announced on 5 November 2020.

Figure 6: CJRS: Jobs furloughed per day, NI, 1 July 2020 – 30 September 2020



Source: HMRC, November 2020.

Figures 7 and 8 show the CJRS's variation in uptake between council areas and constituencies as of 30 September 2020. At the council area level, **Belfast had the highest number of employments furloughed; at 11,200, representing a take up rate of 7.6%**. This is to be expected given Belfast is home to almost a third[40] of NI's employee jobs. However, the noted figures are significantly lower than they were on 31 August 2020, when 44,100 employments furloughed; a 30% uptake rate. **Newry, Mourne and Down had the highest uptake rate; at 7.8%, with 5,500 furloughed employments of an eligible 70,700**.

[40] NISRA, Business Register and Employment Survey 2019.

Figure 7: CJRS, NI council area, as of 30 September 2020

Council area	Employments furloughed	Eligible employments	Take up rate
Antrim & Newtownabbey	4,700	65,000	7.2%
Ards & North Down	4,400	64,700	6.8%
Armagh City, Banbridge & Craigavon	5,900	94,900	6.2%
Belfast	11,200	147,200	7.6%
Causeway Coast & Glens	3,600	53,200	6.8%
Derry City & Strabane	3,500	59,600	5.9%
Fermanagh & Omagh	2,700	45,500	5.9%
Lisburn & Castlereagh	4,700	66,100	7.1%
Mid & East Antrim	4,100	59,600	6.9%
Mid Ulster	3,900	64,700	6.0%
Newry, Mourne and Down	5,500	70,700	7.8%
Northern Ireland	**54,100**	**791,100**	**6.8%**

Source: HMRC, November 2020.

At a constituency level for the given period, **Belfast North had the highest uptake CJRS rate (7.8%) for the given period; and the third highest number of furloughed employments, at 3,500**. Other constituencies with high uptake rates of the CJRS include Belfast West, South Down, Lagan Valley and Belfast East (all between 7.3% and 7.7%). The lowest rate is in Fermanagh and South Tyrone, at 5.1%. This is equivalent to 2,300 furloughed employments, of an eligible 45,100.

Figure 8: CJRS, NI constituency, as of 30 September 2020

Constituency	Employments furloughed	Eligible employments	Take up rate
Belfast East	3,200	43,600	7.3%
Belfast North	3,500	44,900	7.8%
Belfast South	3,700	51,100	7.2%
Belfast West	3,100	40,400	7.7%
East Antrim	2,800	38,400	7.3%
East Londonderry	2,600	37,200	7.0%
Fermanagh & South Tyrone	2,300	45,100	5.1%
Foyle	2,400	41,400	5.8%
Lagan Valley	3,600	48,100	7.5%
Mid Ulster	2,900	44,300	6.5%
Newry & Armagh	3,400	48,000	7.1%
North Antrim	3,000	46,300	6.5%
North Down	2,500	36,700	6.8%
South Antrim	3,500	47,800	7.3%
South Down	3,500	45,700	7.7%
Strangford	2,600	37,600	6.9%
Upper Bann	3,400	57,700	5.9%
West Tyrone	2,300	36,900	6.2%
Northern Ireland	**54,100**	**791,100**	**6.8%**

Source: HMRC, November 2020.

Potential Issue for Consideration:

Despite the UK-wide support measures introduced by the UK Government at central and devolved levels, local economies remain more vulnerable to job losses because they have high concentrations of jobs and activity in vulnerable sectors. For example, manufacturing in Mid Ulster accounts for a larger than the NI average. This is also the case for: business services in Belfast; transport & storage in Antrim & Newtownabbey: and, hospitality in the Causeway Coast & Glens.

Given the above, will some local areas in NI experience more significant downturns in 2021 than others, due to each individual area's reliance on more vulnerable sectors?

A watching brief should be maintained to track whether this occurs; where; and to what extent.

Self-Employment Income Support Scheme (SEISS)

Following the initial announcement of the furlough scheme, there were calls for similar support for the self-employed. The Self-Employment Income Support Scheme (SEISS)[41] is similar to furlough. Eligibility extends to those who make most of their income from self-employment, with profits of £50,000 or less.

Under "Tranche 1" of this UK-wide SEISS, which closed on 13 July 2020, the SEISS issued a taxable grant worth 80% of average monthly profits over the previous three years, paid in one instalment, for a maximum of £7,500. On 29 May 2020, "Tranche 2" of the Scheme was announced by the Chancellor.[42] Applications opened on 17 August, and under this round, those eligible could claim a second and final taxable grant worth 70% of their average monthly trading profits, for a further three months; up to a maximum of £6,750. SEISS applications closed on 19 October 2020.

On 24 September 2020 the UK Government announced[43] an extension to the SEISS, which was introduced in November 2020, and closing at the end of April 2021. The SEISS Grant Extension is made in two taxable grants, i.e. – November 2020 – January 2021 and February – April 2021.

A number of revisions have been made to this grant's conditions since the Chancellor introduced it:

- On 22 October 2020 the first grant covered 40% of average monthly trading profits, capped at £3,750.
- Thereafter, on 2 November, the Chancellor further announced that the payment for the first month (November) would be set at 80%; increasing the total grant level to 55% of trading profits, capped at £5,160.
- On 5 November 2020, the Chancellor then announced that all three months of the first grant (November – January) would be calculated on the basis of 80% of average trading profits, up to a maximum of £7,500. Applications for this SEISS grant opened on 29 November and are to close on 29 January 2021.

This support measure has been crucial in NI given the large share of the NI workforce that is self-employed. In 2019,[44] they numbered **134,000**; **equivalent to more than 15% of the workforce in NI**.

Indeed, to date the SEISS uptake has shown how important this support has been. By the end of July 2020, under Tranche 1, **78,000 claims** had been made, with a value of **£222.9 million**. By the end of September 2020, a further **65,900 claims**, totalling **£163.4 million** had been made under Tranche 2, as shown in Figure 9 below.

[41] HMRC, Support for businesses and self-employed people during coronavirus, 26 March 2020.
[42] HM Treasury, Chancellor extends Self-Employment Support Scheme and confirm furlough next steps. 29 May 2020.
[43] HM Treasury, Government extends Furlough to March and increases self-employed support. 5 November 2020.
[44] NISRA, Self-employment in Northern Ireland 2019. 26 May 2020.

Figure 9: SEISS tranches 1 and 2, NI, 2020

Tranche 1 (closed 13 July)	
claims as of 31 July	
Total claims	78,000
Total value of claims	£222.9 million

Tranche 2 (opened 17 August)	
claims as of 30 September	
Total claims	65,900
Total value of claims	£163.4 million

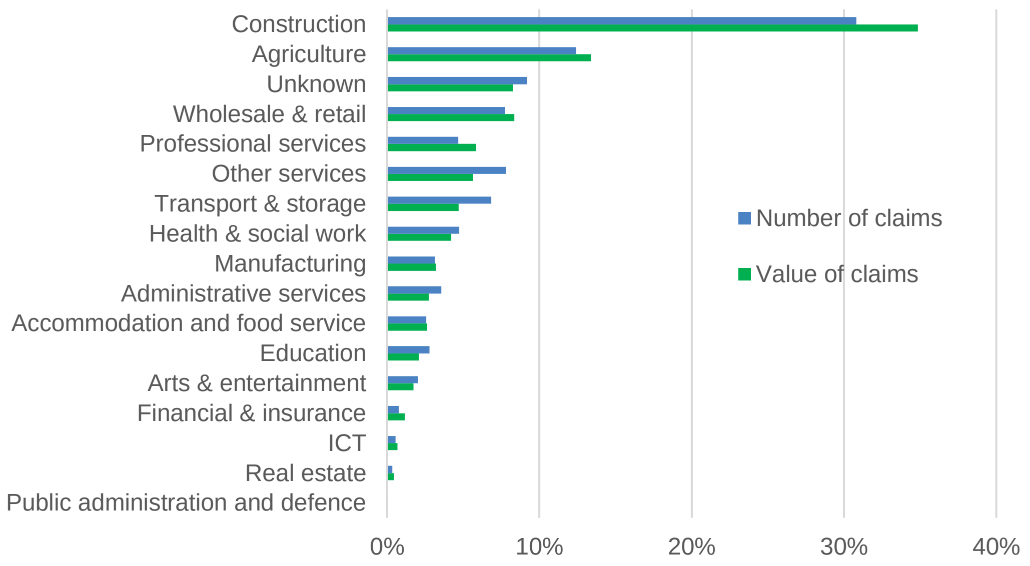
Source: HMRC, November 2020.

Such high take-up in NI is unsurprising given the large number of self-employed and the sectors concerned, for example, construction, hospitality and arts, which have been more vulnerable to the impact of coronavirus than others. In those sectors, workers have close physical proximity to colleagues or members of the public, or face drastically reduced demand. All this adversely impacts on business.

An example of such negative impact can be found in the NI sector with the largest number of self-employed, i.e. construction – more than a fifth of the total. These self-employed range from those working on large scale regeneration projects, to local painters and decorators. In the short term, it was reasonably foreseeable that these people were likely to suffer most, especially those working on small projects, where premises have had to close. Statistics collected on the SEISS reflect this,[45] with the largest number of grant claimants coming from the construction sector. They accounted for just over a third of claims received in the first and second Tranches – see Figure 10 below.

[45] HMRC, Self-Employment Income Support Scheme statistics: October 2020.

Figure 10: SEISS, total claims by sector, NI, as of 30 September 2020



Source: HMRC, November 2020.

Note: Chart shows total of claims in Tranches 1 and 2 of the SEISS.

There are also large numbers of self-employed in both the banking and finance sectors and the distribution and hospitality sectors; each accounting for approximately 14% of the overall total. However, as shown above in Figure 10, self-employed people in these sectors appear to account for relatively few of the SEISS claims.

Figures 11 and 12 (below) show the variation in uptake of both Tranches by council areas and constituencies. At the council area level, Newry, Mourne & Down has the highest number of claims at 18,800 in absolute terms, as of 30 September 2020; equivalent to 13% of all NI claims. Belfast and Armagh and Banbridge & Craigavon account for the next most claims; each with a share of 11.9%.

Figure 11: SEISS, NI council area, as of 30 September 2020

Council area	Total claims	Total value (£)	Take up rate
Antrim & Newtownabbey	8,900	23,700,000	75.4%
Ards & North Down	11,200	30,800,000	74.7%
Armagh City, Banbridge & Craigavon	17,100	47,400,000	75.7%
Belfast	17,100	41,800,000	76.3%
Causeway Coast & Glens	14,100	39,500,000	75.0%
Derry City & Strabane	11,200	27,100,000	73.7%
Fermanagh & Omagh	11,500	30,000,000	73.7%
Lisburn & Castlereagh	9,500	26,400,000	75.4%
Mid & East Antrim	9,500	25,500,000	72.0%
Mid Ulster	15,000	41,700,000	75.0%
Newry, Mourne & Down	18,800	52,400,000	77.0%
Northern Ireland	**143,900**	**386,300,000**	**75.4%**

Source: HMRC, November 2020.

At the constituency level, South Down has the highest number of SEISS claims, with 13,800; 9.6% of the total. That figure was followed by Mid Ulster, with 7.8% of the total; and then, Newry & Armagh, with 7.4% of the total. Belfast North, East, South and West have the four lowest shares of total claims made; each accounting for 4% or less of the total.

Figure 12: SEISS, NI constituency, as of 30 September 2020

Constituency	Total claims	Total value (£)	Take up rate
Belfast East	4,900	12,500,000	74.2%
Belfast North	5,200	11,700,000	78.8%
Belfast South	5,000	13,600,000	71.4%
Belfast West	5,700	13,500,000	81.4%
East Antrim	5,500	14,100,000	74.3%
East Londonderry	9,400	26,400,000	75.8%
Fermanagh & South Tyrone	9,700	25,100,000	72.4%
Foyle	6,400	14,000,000	72.7%
Lagan Valley	7,600	21,000,000	74.5%
Mid Ulster	11,200	31,400,000	74.7%
Newry & Armagh	10,600	28,800,000	74.6%
North Antrim	10,500	29,600,000	72.9%
North Down	5,600	14,700,000	73.7%
South Antrim	7,400	20,400,000	75.5%
South Down	13,800	39,600,000	77.5%
Strangford	7,700	21,800,000	75.5%
Upper Bann	8,300	22,800,000	76.9%
West Tyrone	9,500	25,400,000	75.4%
Northern Ireland	**144,000**	**386,400,000**	**75.1%**

Source: HMRC, August 2020.

Other implications of employment support measures

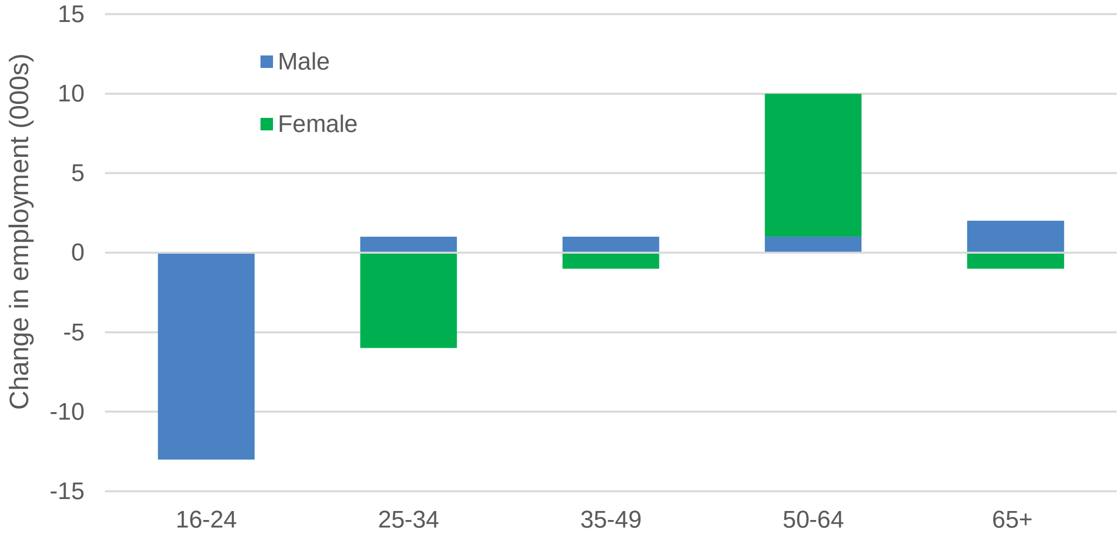
Many of the roles typically occupied by younger people have been more "at risk" of furlough or redundancy. Unemployment has increased in recent months, and is expected to continue for some time ahead. It therefore is likely that NI's younger demographic could be worse hit economically and financially than others.

Indeed, since the beginning of the pandemic, younger workers (those aged 16-24) have been the most affected, according to available statistics compiled by NISRA[46]. They account for almost 80% of the fall in employment levels in NI from January-March 2020 and July-September 2020. And, males have accounted for all of that fall. During the stated periods, young people have experienced:

- A fall in employment levels of 13,000 (72% of total job losses);
- An increase in unemployment of 6,000 (43% of the total); and,
- An increase in economic inactivity of 8,000. All other age groups have seen economic inactivity decrease.

[46] NISRA, Labour Market Report, December 2020. 15 December 2020.

Figure 13: Falls in employment by age group, NI, Jan-Mar to Jul-Sep 2020



Source: Labour Force Survey, NISRA, December 2020.

In addition, in NI higher-skilled and older office-based employees probably have adapted to working from home better than many of their younger colleagues. They tend to be further up the career ladder, earn more, have greater job security, and are less likely to live in shared accommodation with non-family members. As Figure 13 shows, those in the 35-49 and 50-64 have experienced fewer job losses than the youngest age group. The consequence of this is that a disproportionate number of people who have already lost jobs, and whose jobs are at risk, are in younger demographic groups in NI.

The draft PfG and the subsequent Delivery Plans do not include any outcomes or indicators that explicitly relate to helping young people re-engage with the labour market. However, an action of Outcome 6 ("We have more people working in better jobs") of the Outcomes Delivery Plan is stated as:

> *Deliver Employability programmes and services, aiming to secure sustainable employment for the economically inactive and unemployed…*

Furthermore, one of the key strategic areas of Outcome 8 ("We care for others and we help those in need"), states:

> *Through collaboration - the Department for Communities has established a programme of work, to take forward the development of a fresh suite of employability programmes that supports people who need assistance to access the labour market so that they can move closer to; into and maintain employment.*

At the time of writing this paper, a new PfG for NI has yet to be agreed by the Executive.

Potential Issue for Consideration:

To support economy recovery in NI, young people will need support to re-establish themselves in the labour market The businesses in which they traditionally work were closed throughout Government lockdowns and during some restricted periods, and therefore are anticipated to be amongst the last that will re-open fully.

It also seems that those businesses consequently could become unviable, having to close permanently – in full or in part – and thereby could result in the coming months in additional for young persons, an already vulnerable group.

For example, almost three-quarters of people working as waiters / waitresses in NI are under the age of 25. These individuals are relatively low paid roles; yet are likely to be significantly impacted by further restrictions on NI's hospitality sector in the coming months.

A watching brief should be maintained to track whether the above potential impact comes to fruition; and if so, the incidence to which it occurs. This also has relevance in relation to Outcome 6 (We have more people working in better jobs) of the Executive's Outcomes Delivery Plan.

Moreover, such a watching brief would need to track the Executive's forthcoming Programme for Government, anticipated for spring 2021, including, for example, any potential Economic Strategy, as well as the Department for the Economy's Skills strategy.

Note: Proportion of people working as waiters / waitresses is based on ONS Annual Population Survey data.[47]

Another issue is the challenge facing older people who have lost jobs, and who do not possess skills that could enable them to move to roles less vulnerable to future downturns. This factor is anticipated to adversely impact NI's economic recovery, limiting its growth in the longer term, because this group of people may find it particularly difficult to compete in the jobs market. This seems likely when one considers the current context. A 2018 study that showed NI has the lowest rates of career progression (people moving from low-skilled jobs to medium- or high-skilled jobs) across all skill levels.[48] These data suggest that support in this area may be necessary as the economy moves towards recovery.

[47] ONS, Employment by detailed occupation and industry by sex and age, 2017. 11 May 2018.
[48] Institute for Public Policy Research (IPPR). The skills system in Northern Ireland: Challenges and opportunities. August 2018.

2.1.2 Business support measures

Business support measures outlined in this section include:

- Coronavirus Business Interruption Loan Scheme (CBILS);
- Coronavirus Large Business Interruption Loan Scheme (CLBILS); and,
- Bounce Back Loans Scheme (BBLS).

In addition to the employment support measures discussed in the previous sub-section, the UK Government announced a range of schemes to support businesses faced with closure, significant losses in revenue and disruptions to their cash flow.

These schemes were originally due to close between September and November 2020, but on 2 November 2020 the Chancellor announced[49] that they would remain open until 31 January 2021. He also announced that holders of Bounce Back Loans could be used to "top up" original loan amount (subject to wider scheme restrictions).

Some of the most significant schemes are discussed below.

UK Government-backed financial loan schemes

The three main UK Government-backed loan schemes for businesses are:

- The **Coronavirus Business Interruption Loan Scheme (CBILS)**[50] was announced as part of Budget 2020[51] on 11 March 2020, and offers loans of up to £5 million to businesses with a turnover of £45 million or more, with no interest charged for the first 12 months. The loans are 80% backed by the UK Government;
- On 2 April 2020, the **Coronavirus Large Business Interruption Loan Scheme (CLBILS)**[52] was introduced, to offer similar support to larger businesses with turnover of more than £45 million; and,
- On 17 April 2020, the **Bounce Back Loans Scheme (BBLS)**[53] was announced – similar to the CBILS – but for smaller businesses, and with a simplified application process. The Scheme offers all businesses loans of up to £50,000, or 25% of their turnover, and is 100% backed by the UK Government.

All the above schemes have seen strong uptake. As of 15 November 2020, almost 1.5 million loans had been made by the UK Government throughout the UK, across these

[49] HM Treasury, Government increases support for self-employed across the UK. 2 November 2020.
[50] HM Treasury, Coronavirus Business Interruption Loan Scheme. 23 March 2020.
[51] HM Treasury, Budget 2020. 11 March 2020.
[52] HM Treasury, Coronavirus Large Business Interruption Scheme. 3 April 2020.
[53] HM Treasury, Bounce Back Loan Scheme. 27 April 2020.

schemes. This amounted to a total value of £65.48 billion, as shown below in Figure 14.

Figure 14: Coronavirus business loan schemes, UK, as of 15 November 2020

	Value of loans (£ billion)	Number of loans	Applications
Coronavirus Business Interruption Loan Scheme (CBILS)	£18.46	77,909	173,556
Coronavirus Large Business Interruption Loan Scheme (CLBILS)	£4.84	658	1,065
Bounce Back Loan Scheme (BBLS)	£42.18	1,397,475	1,766,768
Total	**£65.48**	**1,476,042**	**1,941,389**

Source: HM Treasury, HM Treasury coronavirus (COVID-19) business loan scheme statistics. Data up to close of business 15 November 2020.

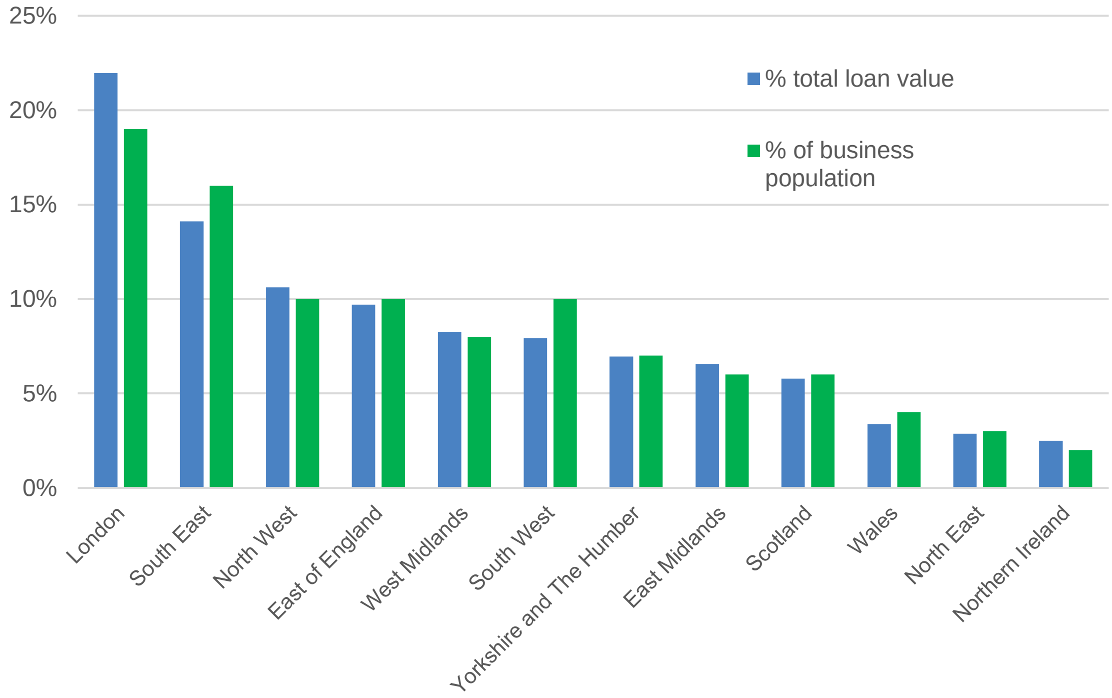
The BBLS accounts for the largest share of loans by value and volume, across the UK. A large proportion of these are likely to have been to: smaller businesses with less than 10 employees (around 90% of all businesses in the UK and NI[54]); or, those with lower turnover (70% of businesses have annual turnover of less than £250,000, and 40% have less than £100,000), which have struggled with cash flow, and probably do not have substantial reserves to fall back on.

The British Business Bank has published regional and industry data[55] for loans offered under the CBILS and BBLS, as of 7 August 2020. The same detail has not been published for the larger CLBILS due to commercial considerations.

Figure 15 below shows relative value of CBILS and BBLS loans offered in each region, alongside the estimated proportion of UK businesses in that region. NI's share of the total loans made in the UK corresponds with its share of the UK business population. That is, **NI businesses claimed 2.5% of the total value of loans to UK businesses, accounting for 34,736 loans worth £1.372 billion. This is comparable to its share of the UK business population,[56] which is 2.0%**.

[54] ONS, UK Business; activity, size and location: 2020. 29 September 2020.
[55] British Business Bank, Regional analysis of Coronavirus loan schemes shows continued even distribution across the UK.15 October 2020.
[56] See footnote 53.

Figure 15: UK Government-backed loan schemes, % of total loan value vs. % of UK business population, by region, as of 4 October 2020



Source: British Business Bank, Regional analysis of Coronavirus loan schemes shows continued even distribution across the UK.15 October 2020.

Potential Issue for Consideration:

When developing proposals for future schemes to aid economic recovery in both a post-COVID-19 and a post-UK Exit from the EU environment, it will be important for the Executive to consider the balance between: funding for viable existing businesses through their recovery and protecting jobs; and, supporting / incentivising businesses to set up and create new jobs.

Since the onset of the pandemic has been supporting existing businesses, the focus of the UK Government's and Executive / departmental COVID-19 support measures has responded to the most immediate needs of businesses. However, when economic recovery gathers momentum in NI there should be a watching brief on the Executive's and individual departments' responses to ensure that they do not shift their focus towards helping new businesses set up at the expense of existing businesses. An appropriate balance must be struck amongst the competing interests, to efficiently and effectively promote NI's economic recovery.

Moreover, such a watching brief would need to track the Executive's forthcoming Programme for Government, anticipated for spring 2021, including any potential Economic Strategy, as well as the Department for the Economy's Skills strategy.

At a constituency level as of 15 October 2020, in terms of value, Newry & Armagh accounts for the largest share of the total CBILS and BBLS loans made in NI; equivalent to 9.7%. This is followed by Fermanagh & South Tyrone, at 9.2%, and Mid Ulster, at 8.2%.

Figure 16: Total value of CBILS and BBLS, NI constituency, as of 15 October 2020

	Number of loans	Value of loans (£)
Newry and Armagh	3,347	£132,818,468
Fermanagh and South Tyrone	3,284	£125,969,554
Mid Ulster	3,034	£112,703,866
West Tyrone	2,921	£102,727,588
South Down	2,603	£89,609,076
North Antrim	2,003	£89,830,085
East Londonderry	1,997	£83,280,059
Upper Bann	1,942	£82,632,479
Belfast South	1,888	£96,804,037
Lagan Valley	1,884	£77,935,027
South Antrim	1,585	£59,175,775
Strangford	1,470	£50,400,598
East Antrim	1,244	£39,043,628
North Down	1,223	£44,425,801
Belfast East	1,165	£62,234,898
Foyle	1,132	£47,721,590
Belfast North	1,006	£37,083,613
Belfast West	984	£34,608,821
Northern Ireland	**34,712**	**£1,369,004,963**

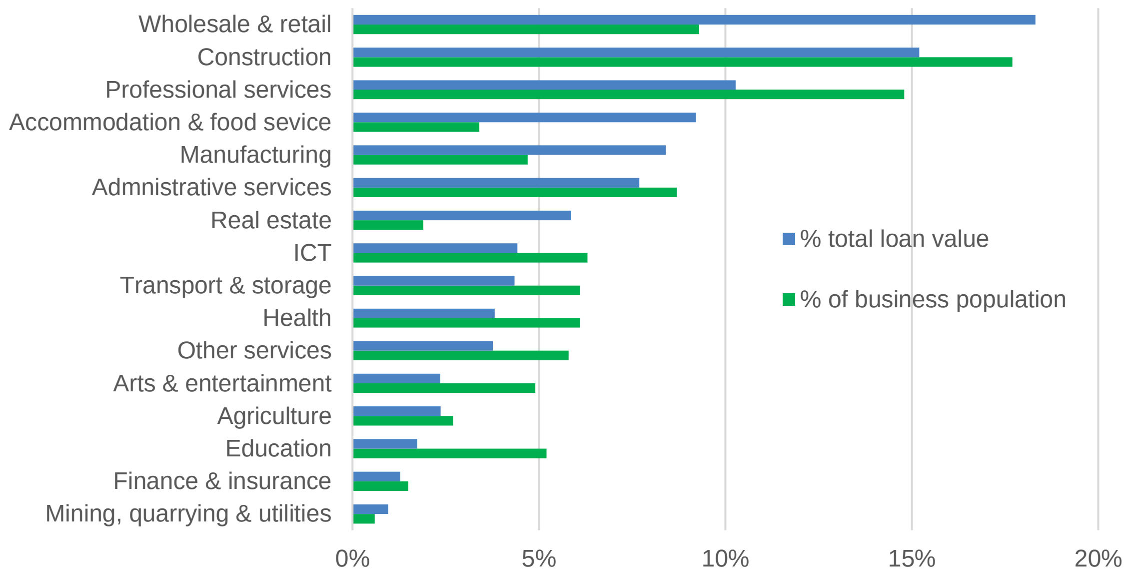
Source: British Business Bank, October 2020.

Note: A small number of loans do not have a constituency allocated, and so the totals in Figure 16 above may be slightly different to the quoted overall totals.

Sector level data is unavailable for NI or other UK regions. At the UK level, Figure 17 (below) shows that the wholesale and retail sector has accessed the highest proportion of CBILS and BBLS loans, at18.3%. Construction (15.2%) and professional services (10.3%) account for the next highest proportions. Four sectors in NI accounted for greater shares of the total loan value than their share of the UK business population. These were: Wholesale & Retail (18.3% of loan value, but 9.3% of business population); Accommodation & Food service (9.2% vs 3.4%); Real estate (5.9% vs 1.9%); and, Manufacturing (8.4% vs 4.7%).

This pattern is similar to the uptake of employment support schemes in NI. Wholesale and retail and Construction also were among the NI sectors that furloughed large proportions of their workforces. More than 70% of NI employees in the Construction sector were furloughed at the peak of the CJRS's uptake, and the sector accounted for 35% of all claims on the SEISS at that time.

Figure 17: UK Government-backed loan schemes by sector, % of total loan value vs. % of UK business population, as of 4 October 2020



Source: British Business Bank, [Regional analysis of Coronavirus loan schemes shows continued even distribution across the UK](#).15 October 2020

Potential Issue for Consideration:

Primary research, including surveying NI businesses that received support loans, could be commissioned to determine the effectiveness of the Government-backed loan schemes. The survey could include questions to ascertain the extent to which respondents could have continued trading without financial support.

It also would be important to understand what caused any delays in payment to businesses.

Such studies could identify helpful lessons, which the Executive and individual departments could draw on when developing and implementing future schemes. In particular, would such study reveal findings that could usefully inform the development of relevant indicators and measures, to increase the Executive's and individual departments' openness and transparency, and ultimately, their accountability?

2.2 NI-only measures

In NI, the Executive has introduced its own range of measures[57], aimed specifically at supporting NI businesses. COVID-19 funding allocations, by department and response measure, can be found in Annex 1 of this paper. A visualisation[58] compiled by the Assembly's Research and Information Service (RaISe) provides a series of interactive graphs, showing funding allocations made.

A number of the schemes now have closed, and were discussed in the earlier version of this briefing paper (dated 6 October 2020). No new related information or statistics have been published by the Executive / individual departments about those schemes.

This sub-section addresses two of the largest support measures that since have been introduced. On 23 November 2020, the Finance Minister announced[59] a £300 million support package, including £200 million for businesses and £98 million for the most vulnerable social groups.

Business support measures outlined in this section include:

- COVID Restrictions Business Support Scheme (CRBSS);[60] and
- Localised Restrictions Support Scheme (LRSS).[61]

COVID Restrictions Business Support Scheme (CRBSS)

On 22 October 2020, the Economy Minister announced the CRBSS, aiming to help support businesses affected by Executive restrictions announced on 14 October 2020.[62]. Invest NI administers this Scheme, on behalf of the Department for the Economy (DfE), operating it in two parts, which will close at 6pm on 16 December 2020:

- **Part A**: A business required to close or cease trading under the Health Protection (Coronavirus, Restrictions) (No.2) Regulations (Northern Ireland) 2020,[63] but is ineligible for the Local Restrictions Support Scheme (LRSS), which is discussed later in this section.
- **Part B**: A business not forced to close in the past or at present under restrictions, but is part of the direct supply chain to a business forced to close / cease trading under the Health Protection (Coronavirus, Restrictions) (No.2)

[57] A full list of support schemes that have been made available (including those schemes which have now closed) to NI businesses and employees over the course of the pandemic can be found here: Coronavirus updates: Support for your business
[58] NI Assembly Research and Information Service (RaISe), A snapshot of COVID-19 funding. 10 December 2020.
[59] Department of Finance, Murphy announces £300 million support package. 23 November 2020.
[60] Invest NI, Coronavirus Restrictions Business Support Scheme. 10 December 2020.
[61] Invest NI, Coronavirus Localised Restrictions Support Scheme. 11 December 2020.
[62] The Executive Office, Executive tightens restrictions to curb Covid-19. 14 October 2020.
[63] Department of Health, The Health Protection (Coronavirus, Restrictions) (No2) Regulations (Northern Ireland) 2020. 7 December 2020.

Regulations (Northern Ireland) 2020, and as a result has been severely impacted.

Between 28 October and 8 December 2020, 4,411 applications have been started, 3,672 have been submitted, and **2,544 applicants have been paid a total value of £12.1 million**. A breakdown of these figures by council area and constituency is shown in Figures 18 and 19 below.

At the council area level, Belfast has the highest number of applications paid in part A of the CRBSS, at 326. That figure accounts for almost 13% of the total, amounting to a total of £1,564,800 in payments. This is unsurprising, given that a large share of NI's population, jobs and economic activity is based in Belfast. Fermanagh and Omagh accounts for the lowest number of applications paid, with just 137, amounting to a total of £657,000 in payments.

Figure 18: Total applications and payments to date, CRBSS, NI council area, as of 8 December 2020

	Applicants	% of total	Payment (£)	% of total
Antrim & Newtownabbey	176	6.9%	844,800	7.0%
Ards & North Down	223	8.8%	1,070,400	8.9%
Armagh City, Banbridge & Craigavon	323	12.7%	1,550,400	12.8%
Belfast	326	12.8%	1,564,800	12.9%
Causeway Coast & Glens	189	7.4%	907,200	7.5%
Derry City & Strabane	242	9.5%	1,038,000	8.6%
Fermanagh & Omagh	137	5.4%	657,000	5.4%
Lisburn & Castlereagh	188	7.4%	902,400	7.5%
Mid & East Antrim	235	9.2%	1,128,000	9.3%
Mid Ulster	274	10.8%	1,311,600	10.9%
Newry, Mourne & Down	229	9.0%	1,099,200	9.1%
TBC	2	0.1%	9,600	0.1%
Northern Ireland	**2,544**	**100.0%**	**12,083,400**	**100.0%**

Source: Invest NI[64], nibusinessinfo, December 2020.

At the constituency level, Upper Bann had the highest number of applications paid in part A of the CRBSS for the given period, at 211. This accounts for just over 8% of the total, amounting to a total of £1,012,800 in payments.

[64] Some applications are presently identified as 'To be Confirmed' on a geographical basis. These relate to instances where postcodes have not immediately been recognised by Invest NI's automated Postcode checker. This could be because the postcode was not entered, was entered incorrectly or is a recently created or amended postcode. Such instances are corrected manually by Invest NI as the CRBSS progresses.

Figure 19: Total applications and payments to date, CRBSS, NI constituency, as of 8 December 2020

	Applicants	% of total	Payment (£)	% of total
Belfast East	100	3.9%	480,000	4.0%
Belfast North	114	4.5%	547,200	4.5%
Belfast South	98	3.9%	470,000	3.9%
Belfast West	91	3.6%	436,800	3.6%
East Antrim	145	5.7%	696,000	5.8%
East Londonderry	142	5.6%	676,200	5.6%
Fermanagh and South Tyrone	145	5.7%	692,400	5.7%
Foyle	175	6.9%	749,400	6.2%
Lagan Valley	152	6.0%	729,600	6.0%
Mid Ulster	195	7.7%	936,000	7.7%
Newry and Armagh	164	6.4%	787,200	6.5%
North Antrim	160	6.3%	768,000	6.4%
North Down	133	5.2%	638,400	5.3%
South Antrim	132	5.2%	633,600	5.2%
South Down	139	5.5%	667,200	5.5%
Strangford	115	4.5%	552,000	4.6%
Upper Bann	211	8.3%	1,012,800	8.4%
West Tyrone	131	5.1%	600,600	5.0%
TBC	2	0.1%	9,600	0.1%
Northern Ireland	**2,544**	**100.0%**	**12,083,000**	**100.0%**

Source: Invest NI[65], nibusinessinfo, December 2020.

On Part B of the scheme, bBetween 28 October and 8 December 2020, 958 applications have been started, 569 have been submitted and **108 applicants have been paid a total value of £194,000**.[66]

Localised Restrictions Support Scheme (LRSS)

The LRSS provides financial support to businesses required to close or severely limit operations at their premises under NI's Health Protection Regulations. LRSS eligibility is defined under those Regulations. The Table below summarises business restrictions under LRSS.

[65] Some applications are presently identified as 'To be Confirmed' on a geographical basis. These relate to instances where postcodes have not immediately been recognised by Invest NI's automated Postcode checker. This could be because the postcode was not entered, was entered incorrectly or is a recently created or amended postcode. Such instances are corrected manually by Invest NI as the scheme progresses.

[66] A full breakdown by council area and constituency is provided here: Covid Restrictions Business Support Scheme Part B

Figure 20: Restrictions to businesses under the LRSS, as of 8 December 2020

Date	Businesses forced to close or severely restrict operations due to Localised Restrictions put in place through the Health Protection Regulations
5 October 2020	Certain businesses operating **in Derry City & Strabane only,** including: • Cafes, pubs and restaurants. • Hotels and guesthouses. • Other businesses including cinemas, museums, galleries, trampoline parks, inflatable parks, escape rooms, bowling alleys and ice rinks. • Libraries. These Localised Restrictions were superseded by the Localised Restrictions, which came into force across NI on 16 October 2020.
16 October 2020	Certain businesses operating **in any part of Northern Ireland,** including: • Cafes, pubs and restaurants. • Hotels, guesthouses and bed & breakfasts. • Close contact services in commercial premises such as hairdressers and barbers, beauty salons, day spas, nail bars, tattoo parlours, sports and massage therapy, wellbeing and holistic therapies, tanning, dress fitting, tailoring and fashion design, electrolysis and body piercing. • Other businesses including campsites and caravan parks for touring caravans, hostels, bunkhouses, cinemas, museums, galleries, bingo halls, funfairs, indoor amusement arcades, indoor visitor attractions, trampoline parks, inflatable parks, bowling alleys and ice rinks. These restrictions are in force until 10 December 2020 (though some businesses were allowed to re-open for 1 week from 20 November to 26 November inclusive).
27 November 2020	Certain additional businesses operating **in any part of Northern Ireland,** including: • Retail businesses that are not permitted to remain open (such as those referred to as non-essential retail). • Outdoor sports and exercise facilities and outdoor visitor attractions. • Indoor sports and exercise facilities, including soft play areas. • Guest accommodation and self-catering establishments. These restrictions are in force until 10 December 2020.

Source: Invest NI, nibusinessinfo, December 2020.

There are three levels of support available to eligible businesses which fall into the categories listed in Figure 20. The level of support they receive is based on the Total Net Annual Value (NAV) of the property from which their business operates, i.e.:

- **Lower rate**: £800 for each week that the restrictions apply for:
    - a business that is the sole occupant operating from a property with an NAV of £15,000 or less,
    - a guesthouse or bed & breakfast that has a capital value (which means it is valued as a domestic property for rates); or
    - a business that is the occupier of a part of a property which is restricted with any NAV.
- **Standard rate**: £1,200 for each week that the restrictions apply for:
    - a business that is the sole occupant of a property with an NAV between £15,001 and £51,000.
- **Higher rate**: £1,600 for each week that restrictions apply for:
    - A business that is the sole occupant of a property with an NAV of £51,001 or more.

LRSS uptake statistics are not yet published. Analysis or breakdown of its uptake by sector or geography cannot be undertaken at the time of writing this paper.

Other measures also have been made available to businesses as part of the £300 million support package announced by the Executive on 23 November 2020[67]. Those include (but are not limited to): a £95 million High Street Voucher Scheme; £20 million to support company directors previously ineligible for support; £20 million to extend the 12-month rate holiday for manufacturing businesses; and, £10.6 million to support “wet pubs” that have not been able to reopen.

[67] Full details of the allocations are available here: Minister of Finance statement to the Northern Ireland Assembly - Covid-19 funding 2020-21.

3 Considerations for the future

This section provides a brief overview of some further considerations in future, i.e.:

- How the NI economy may function post-pandemic?
- How funding needs may evolve to address new challenges arising from the pandemic?
- How the UK's exit from the European Union (EU) features, post-pandemic?

Post-pandemic function of the NI economy

This paper presents an updated overview of key economic implications of COVID-19 Government funding made available in NI – at central and devolved levels. Such funding has sought to address significant short-term damage to the NI's economy: recovery to 2019 levels of economic output and employment will take years rather than months. And it is likely that any future change to the structure of the NI economy – e.g. the balance of economic activity and employment across sectors – will not be substantially different, despite job losses in the short term. The sectors expected to be the primary drivers of economic growth in the next decade (professional services, healthcare, ICT) are likely to be the same as before the pandemic.

However, the unprecedented scale of key challenges faced by the NI economy throughout the pandemic may change how the economy operates in future, and what the "new normal" may look like. Emergent challenges for NI businesses and its citizens will need to be addressed, including the UK Exit from the EU. Importantly, the Executive and the Assembly will continue to play central roles in developing and implementing those solutions.

At present, there are parts of the economy that have had to close and reopen multiple times; and it is becoming clear that despite the rollout of vaccines across the UK, social distancing measures and changes to how people socialise may be necessary until well into 2021. The latest round of closures and restrictions is unlikely to be the last. This invariably will limit the capacity of public places, such as shops, bars, restaurants, cafes, leisure facilities and public transport. As a consequence, the hospitality sector is not likely to quickly return to pre-pandemic levels. This also could put further pressure on high street shops as the shift to more online shopping accelerates.

Post-pandemic work practices

Recently published data shows that prior to the pandemic, just 5.1% of people employed in NI mainly worked from home (the second lowest proportion of any UK region). Furthermore, just 18.6% have "ever" worked from home. This is the lowest proportion of any UK region, where the national average is 26.7%.[68] This suggests that

[68] ONS, Homeworking in the UK labour market, 24 March 2020.

around three-quarters of employed people in NI have never worked from home. Yet, a key characteristic of the response to the pandemic has been a substantial increase in the number of people working from home. This has occurred particularly in sectors such as business services and ICT, where remote working has proven to be effective. It also is likely that some employees will have seen benefits to their work-life balance, and will reconsider their future working arrangements once the disruption caused by the public health measures have passed. Anecdotal evidence suggests that employers also are open to more remote working, and are actively reviewing the amount of office space they require.[69] [70] [71]

Another issue is **how Executive funding may evolve** to address new challenges arising from the pandemic. For example, the focus of support measures since the onset of the pandemic has been supporting existing businesses. However, as the economic recovery gathers momentum, the Executive's focus may shift more towards helping new businesses set up; as may the UK Government's.

Another example is how to support people who have lost jobs, but do not possess the skills needed to move into roles in sectors less vulnerable to future downturns. This will be particularly challenging in the post-pandemic, post- UK Exit from the EU environment, when financial resources provided by Government could be limited and the public spending outlook could be uncertain. Key considerations for the Executive going forward, in terms of, e.g. its anticipated PfG in spring 2021 and individual departments' strategies, such as the DfE, in terms of, e.g., its forthcoming skills strategy.[72]

Post-pandemic economic recovery and COVID-19 vaccination rollout and uptake

On 2 December 2020, the UK became the first country to approve general use of a fully tested COVID-19 vaccine. On 8 December 2020, the first vaccinations took place in NI, with around 25,000 more doses set to arrive in the following weeks. Whilst this is a hugely significant development, and a turning point in the pandemic, the (NI) Health Minister stated[73] that it would be a "long-term logistical challenge" and that roll-out would take up a large part of 2021. This has implications for the economic recovery. In particular, how soon restrictions can be lifted safely in NI so that people can return to their workplace, travel freely, and socialise.

Post-pandemic and UK Exit from the EU

In the relatively short period of time since March 2020, the economy in the UK, including NI-specific, has experienced an unprecedented shock. The scale of the downturn has been larger and steeper both on the way down and on the way up,

[69] BBC, Covid: City firms look to cut office space amid pandemic, 8 October 2020.
[70] Guardian, Nearly 75% of City firms reviewing office space provision, 8 October 2020.
[71] World Economic Forum, COVID-19: Is this what the office of the future will look like? 28 May 2020.
[72] Department for the Economy, OECD Skills Strategy Northern Ireland – assessment and recommendations. 22 July 2020.
[73] Department of Health, Covid-19 vaccinations arrive in Northern Ireland. 4 December 2020.

though the recovery stalled somewhat in October 2020.[74] Unprecedented measures have been taken to help businesses and households that have been affected.

In addition, throughout the pandemic, preparations for the UK leaving the EU have continued, in anticipation of the transition period ending on 31 December 2020. Throughout the given time, uncertainties persist regarding the Protocol under the Withdrawal Agreement Act, including the absence at the time of writing of a trade deal, despite negotiations still to conclude at the time of writing, e.g., the Westminster Internal Market Bill making its way through the UK Houses of Parliament. Whatever the outcome of these current uncertainties, implications for NI are anticipated, and they also are expected to be shaped in part by the adverse consequences of COVID-19.[75] The combination of these factors present potential further challenges for businesses and the citizens of NI in future, in turn placing pressure on the Executive and the Assembly to find solutions.

Those challenges are likely to arise from **apparent contrasting sectoral impacts of COVID-19 and UK Exit. For example, those which avoided the worst impacts during the pandemic, such as financial services and agriculture, could be among the worst affected by a no-deal Brexit**.[76]

The above are just a few examples of how the apparent medium-term adverse impacts of COVID-19 could bring changes that extend beyond the headline changes to GDP growth, employment and unemployment. For the foreseeable future, it is reasonably expected that other factors will emerge, as NI navigates its way through this period of unprecedented economic uncertainty.

[74] The accommodation and food services was a large drag on growth in October as tightening of restrictions had an adverse impact on trade and a subsequent lack of demand. See: GDP monthly estimate, UK - Office for National Statistics (ons.gov.uk)
[75] See recent paper by the Social Market Foundation: Assessing the economic implications of coronavirus and Brexit. 31 May 2020.
[76] Oral Evidence from Richard Hughes, Chairman, Office for Budget Responsibility. Treasury Select Committee, Oral Evidence, 1 Dec 2020, Q50.

4 Conclusions

The outbreak of COVID-19 has caused massive economic disruption in NI, along with the rest of the UK and the world at large. As part of a range of public health measures, the UK Government took the unprecedented step of introducing a UK-wide lockdown. That was followed by the Executive introducing new powers to prevent the spread of the virus at the end of March 2020. Those announcements kept large numbers of people at home, with some sectors stopping work almost entirely.

UK Government published data in March showed the extent of this shock on the economy. By April 2020, that data reveal the UK economy had contracted by more than 20%; the biggest decline in economic activity in the UK since records began. Economic output experienced its largest ever quarterly fall; declining more than 13% in Q2 2020. As lockdown restrictions lifted in the summer 2020, growth rebounded and recovered some of the lost ground; albeit from a very low base. The subsequent introduction of tiered restrictions, and another national lockdown saw the recovery stall; with GDP growth of just 0.4% in October 2020. It is likely to take several years for the UK and NI economies to return to 2019 levels of output and unemployment.

Since March 2020, both the UK Government and the Executive have implemented a range of measures aimed to help mitigate the above-noted adverse economic impacts. Subsequent support measures aimed to bridge gaps in cash flow in the short term, sought to help businesses avoid having to make staff redundant and to remain capable of resuming normal trade following the pandemic. They also have aimed to support employees and the self-employed facing unemployment and reduced income. Many of these restrictions were eased in summer 2020, only to be re-introduced in various forms across the UK in the autumn. Additional support therefore has been made available to affected businesses and sectors of the economy. It is likely more will be needed in early 2021 and that further economic support policies will complement them.

All of the schemes introduced have seen strong uptake. In particular, the furlough scheme. The most recently published UK Government statistics indicate 54,100 NI employees remain on the Scheme. Moreover, by the end of July 2020, under its first round, 78,000 claims had been made in NI under the Self-Employed Income Support Scheme; totalling £223 million. By the end of September 2020, a further 65,900 claims had been made in NI under the second round; totalling more than £163 million (i.e. in addition to the £223 million previously claimed).

Some sectors in NI have been more vulnerable to the adverse economic impacts of COVID-19 than others. The accommodation and food sector (comprised mainly of hotels, restaurants and cafes) in particular, saw more than 80% of employees furloughed at peak uptake of the furlough scheme. The hospitality and entertainment sectors face continued headwinds; further restrictions were imposed in autumn 2020, and it remains unclear if further will be introduced, for example, following the Executive’s meeting on 17 December 2020.

Uptake of financial support schemes for businesses across all sectors of the economy also has been very high. Many continue to face closure, significant revenue losses and cash flow disruptions. To date, more than £65 billion has been claimed from the three largest UK-wide schemes, with NI businesses accounting for 2.5% of this.

In NI, the Executive introduced its own range of measures, aimed specifically at supporting NI businesses. Many of these have closed, to be replaced with new schemes in response to autumn 2020 restrictions. The COVID Restrictions Business Support Scheme is one such scheme. As of 8 December 2020, 2,544 applicants had been made to the main part of the Scheme; totalling £12.1 million. A further 108 applicants had been made to a supplementary part of the Scheme; totalling £194,000.

As the UK economy continues on its road to recovery, available Government funding may evolve and be required in new areas. For example, more funding may be necessary for people who have lost jobs, but do not possess the skills needed to move into roles in sectors less vulnerable to future downturns. This will be particularly challenging in the post-pandemic and post-UK Exit from the EU environment, when financial resources provided by Government – at central and devolved levels – will have been stretched significantly. The public spending outlook is also likely to be uncertain. Key considerations for the Executive going forward will have to contemplate those factors, when formulating, for example, its anticipated PfG in spring 2021 and individual departments' strategies, such as the DfE's forthcoming Skills strategy.

It is apparent that despite the recent rollout of vaccines across the UK, social distancing measures and changes to how people socialise may be necessary until well into 2021. The latest round of Government closures and restrictions presumably are not likely to be the last. It seems likely that they will continue to adversely impact businesses, such as shops, bars, restaurants, cafes, leisure facilities and public transport – which means there is likely to be continued reliance on the support measures outlined in this paper.

It appears that there also will be changes to the way people work. A key theme of the response to the pandemic has been the increase in the number of people working from home. Before the pandemic, less than 19% of people in NI had ever worked from home. Anecdotal evidence suggests that employers are open to more remote working, and have been actively reviewing the amount of office space they require. Further study in this area will be merited, to fully understand the extent to which this change embeds, along with issues arising from this increased workplace practice.

Throughout the pandemic, preparations for the UK leaving the EU have continued in anticipation of the transition period ending on 31 December 2020. Whatever the outcome of the ongoing negotiations and related enactment of UK legislation; there will be a changed context, in which there will be implications, including those for NI. They also will be shaped – at least in part – by the adverse consequences of COVID-19. The combination of these factors presumably will present further challenges for businesses and NI citizens, in turn placing pressure on the Executive and the Assembly to consider those implications and find solutions, where needed.

Another consideration for both institutions in that regard will be the contrasting sectoral impacts of COVID-19 and UK Exit. Those sectors which avoided the worst impacts during the pandemic (such as financial services and agriculture), could be among the worst affected by a no-deal Brexit. Other factors also are likely to emerge in the coming months, given the unprecedented economic uncertainty that NI is to face in the new year and beyond.

Annex 1

Figure 20 below provides a breakdown the COVID-19 funding allocations made by the Executive to NI departments. It captures the most current data; last updated 23 November 2020[77]. Following the Figure, a visualisation[78] compiled by the Assembly's Research and Information Service (RaISe) is provided, comprising a series of online interactive graphs illustrating those departmental allocations.

Figure 21: COVID-19 funding allocations to date, NI, as of 23 November 2020

Department	COVID-19 Response	£ million
Department of Agriculture, Environment and Rural Affairs	Agri Food Sector Market intervention	25.0
	Waste	15.2
	Fishery Support	1.5
Total		**£41.7**
Department for Communities	Councils	85.3
	Charities	20.5
	Supporting People*	6.0
	Shielding Package for clinically high risk	10.0
	Discretionary Support	5.0
	NIHE response to homelessness	7.0
	Community Support Scheme	9.5
	NIHE Supporting People PPE	3.5
	Culture	33.0
	Sport	27.0
	Benefit Delivery Response	5.0
	Safely re-open the Voluntary & Social Enterprise Sectors	2.5
	Social Enterprises	9.3
	Food Packages	3.5
	Heating Payments	44.3
Total		**£271.4**
Department for Education	Direct payments to families - free school meals	26.7
	Emergency Childcare Provisions	12.0
	Extension of Free School Meals to Youth	0.4
	Substitute Teachers*	0.0
	EA Pressures	3.4
	Childcare*	7.2
	Summer Activity to Support Children and Learning	12.4
	Free School Meals	15.5
	Restart - PPE	25.6
	Schools	43.2
	Schools Lost Income	1.5

[77] Department of Finance, COVID-19 Funding Allocations. 23 November 2020.
[78] NI Assembly Research and Information Service (RaISe), A snapshot of COVID-19 funding. 10 December 2020.

	Non-Statutory Pre-School Settings	1.0
	SEN	0.2
	COVID-Response	28.4
	COVID-Restart	26.8
	Outdoor Learning / Residential Centres	1.0
Total		**£205.3**
Department for the Economy	Small Business Grant*	245
	Hospitality, Tourism and Retail Sectors Grant*	73.2
	Microbusiness Hardship Fund*	23.7
	Student hardship	1.4
	Invest NI SME Improvement Grant*	0.2
	Invest NI – Communication Strategy	0.9
	Invest NI - Future Fund - Business Start up	3
	Higher Education - Sustaining Research Base	1
	Higher Education - Teaching Grant	1.5
	Tourism	19.9
	FE & HE - To Provide Safer Learning Environment	9
	University R & D	5.8
	Apprenticeships	17.2
	Free School Meals - Further Education	0.7
	Assistance to Business	8.5
	Higher Education Places	3.2
	Skills & Youth Training	8.4
	Energy	1.4
	Air Route Support	1.9
	Further Education - Lost Income	2.5
	Company Directors	20
	Wet Pubs	10.6
	Bed and Breakfasts	4.1
	High Street Voucher Scheme	95
	Extension of Digital Selling Capability Grant	3
	Large Business Grant Scheme	5
Total		**£566.1**
Department of Finance	Business Rates Holiday (3 months)	103.5
	Further Rates Support	213.1
	Manufacturing Rates Relief	20
	Localised Restrictions Support Scheme	90
Total		**£426.6**
Department of Health	Track, Trace and Protect App	1.6
	COVID-19 Pressures	765.5
	PPE	61.3
	Further NHS Support - Workforce	49
	Hospices	14
	AfC Pay	1.6
	Surge Planning and Nightingale Stand Up	25

	Response and Rebuilding	32.4
Total		**£950.4**
Department of Justice	PPE	10
	PSNI	6.4
	Prison Service	6.9
	Temporary Resting Facilities*	0.9
	NICTS	1
Total		**£25.2**
Department for Infrastructure	Winter services	5
	Translink - Lost Income	70
	Airports*	4.4
	NI Water	47.5
	Lost Income	46.3
	Taxi and Bus Industry - statutory licences	1.4
	A6	14.8
	Bus / Coach and Taxi Support	19
Total		**£208.4**
The Executive Office	Press work on behalf of Executive - COVID-19	0.5
	Executive Communications	3.1
Total		**£3.6**
Centrally Held (pending development of proposals/confirmation of costs)		
Held Centrally	Bus / Coach and Taxi Support	6
	Airports	8.8
	Ferry Operators	0.4
	Held for DfE - Further Restriction Support Schemes	60
	Held for Further Rates Support	150
Total		**£2,923.9**

* Totals revised to reflect reduction in requirement