

THE SOUL AT WORK

INVISIBLE VALUE INCOME PROGRAM

SERVICE DESIGN
ROYAL COLLEGE OF ART



Royal College of Art
Postgraduate Art & Design



1. Introduction 01

- Content & Team
- Abstract

2. Mental Health 04

- Impact brought by depression
- Lack of awareness and policy
- Definition of Good mental health
- Elements that causes poor mental condition

3. User 07

- User interviews
- Key insights&findings
- Persona
- Painpoints
- Design principles

4. Future Trend 12

- Signals of women's future
- Signals of evaluation system at workplace
- Future Prediction

5. Invisible Value Income Program 15

- Future scenario
- Key stakeholders
- Value proposition
- User journey
- Sensei platform
- Funding

6. Conclusion 24

- Interview
- Workshop
- Impact
- IVI program& Wellbeing
- Impact of IVI program

8. References 29



Amaan Khan
Amanullah.mohammed@network.rca.ac.uk



Guoxing Song
guoxing.song@network.rca.ac.uk



Jing Qian
jing.qian@network.rca.ac.uk



Kotoko Kimura
kotoko.kimura@network.rca.ac.uk



Zhiyuan Zheng
zhiyuan.zheng@network.rca.ac.uk

Abstract

This project is a speculative design project, involved working with Fuzzy Design Studio, R.S.M., and co-creating with B.C.G., to re-imagine our relationship with work for women. The project has created an inclusive and well-being friendly future working scenario in 2040 by making the value created at home visible and getting paid by Invisible Value Income Program (we call it the I.V.I. Program). This innovative governmental public program involves policy design, speculative design and digital platform.

Partner**Studio Fuzzy****The Royal Society of Medicine**

Speculative design project: (RSM + Fuzzy)

Soul at Work

- rethinking what work can be.
- ↳ creating healthy, human friendly, productive working environment
 - research and generate "preferred state"
 - live pilots
 - implementation into existing employer health offering

Challenge:

- HMW
reimagine relationship with work
- ↳ create new ways of working
 - ↳ work place culture

- describes "preferred state"
- seamless implementation
- is attractive to professional women

2. Mental Health



Impact brought by depression in the workplace:

Firstly, we started our research on an overview of mental health in the workplace. We referred to various reports and websites that are relating to this issue.

In Europe, it is estimated that every year up to 10% of people experience depression. An estimated 86-87% of cases of depression in Europe occur in adults of working age. However, depression is not recognised in around half of the people present with it to health professionals in primary care.

According to the report of TARGET, which is a business-led, Pan-European campaign, there are facts such as;

- ✓ 1 in 10 workers have taken time off work due to depression
– the average time lost is 36 days per episode
- ✓ Employees with depression report on average 5.6 hours per week of lost time, representing a severe erosion of productive capacity
- ✓ Eighty-one per cent of lost productivity time is due to reduced performance while on the job, also known as presenteeism (the act of attending work whilst ill)

Lack of awareness and policy for mental health in the work place:



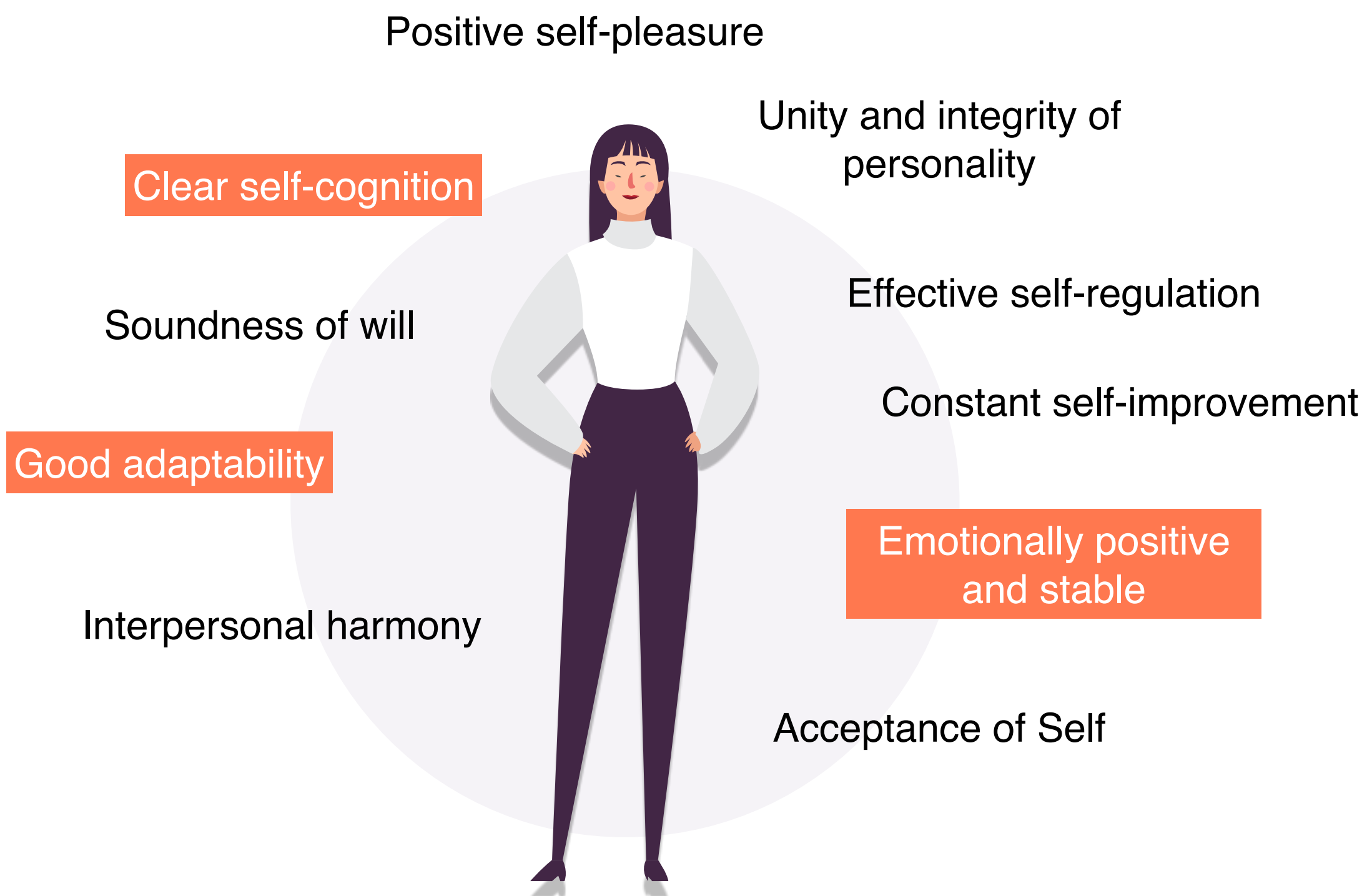
Depression is relatively standard, but **there is a striking lack of awareness of it in the workplace, and many managers admit they do not know how to support employees with the condition or even what their workplace policies on mental health are.** Perhaps not surprisingly, as a result, most workers are reticent to inform their bosses when diagnosed with the condition.

While one in five workers in Europe had been diagnosed with the condition at some stage, only half (54%) were aware of a colleague who had been. This is because only a third of workers with depression told anyone at work about it – and those that did were most likely to tell an immediate colleague.

Employees' principal reasons for keeping silent are stigma and the fear of putting their job at risk.

Furthermore, one in 10 managers confronted with an employee with depression admitted that they did not know how to react, while nearly one-third said they have no formal support or resources to deal with employees who have depression. **The majority of workplaces (78% in the UK), do not have a formal mental health policy in place and would most likely benefit from reviewing how they deal with depression.**

Good Mental State:



What is the definition of good mental health?

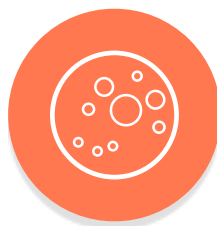
Our research found that even the medical community does not have a universal definition of a good mental health condition. The most frequently occurring criteria for what constitutes an excellent mental state are A clear self-cognition, Good adaptability, Emotionally positive and stable, and more. Among these criteria, we find that self-cognition is the most important one, which plays a decisive role.

“
A lot of mental health and stressful problems originate from a cognitive disability. If you are able to improve your cognitive function, which can improve your mental health and productivity.
”

Loy from The RSM who has dedicated his career in digital medicine mentioned it during interview.

Elements that cases poor mental condition:

We did a comprehensive research on the causes of stress that contribute to poor mental health, especially for women in the workplace. By way of analysis and summary, we have classified these causes into these six categories.



Blurred Border

Blurred border of private life and work domains leads to stress.

- For Example, the blurred border of private life and work domains leads to stress. Thanks to Zoom's help, the boundary is even more blurred now.

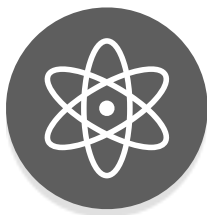


Social identities Conflict

When individuals face different roles, the differences values and identities behind their roles can easily lead to conflicts.

- Moreover, if the expectation of different role women play has the conflict, it will also lead to stress. For instance, the expectation of being a good mother is to spend more time with her children, which can conflict with spending more time focusing on her work to get a promotion.

Among the many stressors, we also find that most of the elements are uncontrollable.



Physiological situation

Hormonal imbalance, Period



Role Conflict

Conflict in expectations of different roles leads to stress.
e.g mother; wife; worker; daughter...



Social Support conflict

Social support conflict causes increased role pressure, and the pressure of different roles resonates and spreads.



Cultural Conflict

High Cultural integration
Low Humanist Orientation Culture

3. Users



26

In-Depth Interviews

53

Questionnaire Responses

UK, Germany, France, Japan, India, China, Belgium, Africa, Thailand, US, Australia, Italy

Interview:

To better understand our target user group, we conducted in-depth interviews and questionnaires with working females around the world who work across different industries, including healthcare, consulting, public service, and more. In total, this involved 83 participants, including four wellbeing specialists.

During the interviews, we explored the relationship between work and family for women of different ages, what causes them stress, how concerned they are about their mental health, and the ideal image of their future work and life.

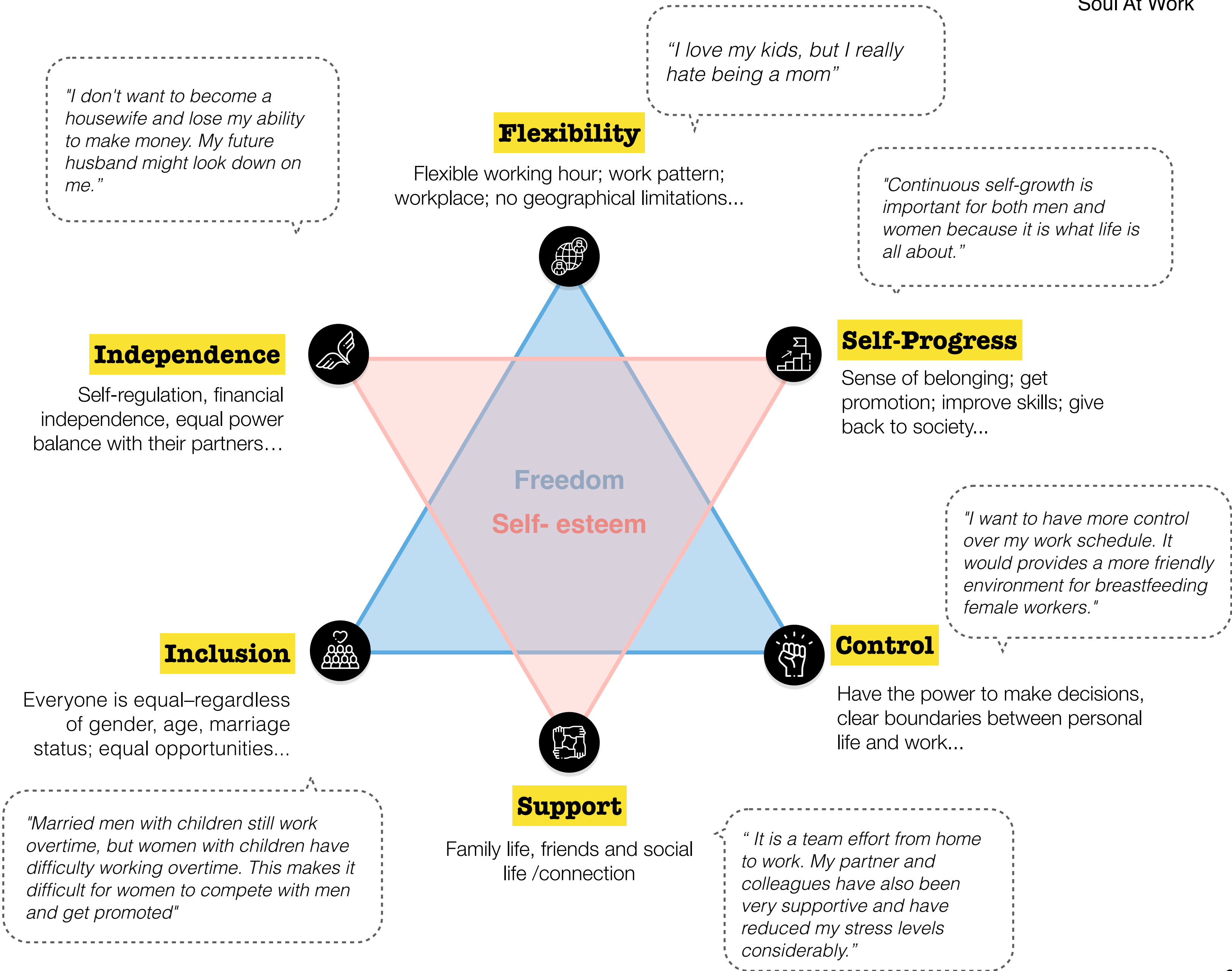
It is interesting to note that although they are in different countries and industries, there is a certain commonality in the factors that affect their Wellbeing. Gathering our research findings, we started to look for patterns, which led to the division of our findings into four insights, which lead to various opportunity areas for our service to build on.

Preferable Future scenario:

So is there a pattern to what female workers expect for their future? The answer is yes. We went back to the survey responses and interviews to find insights related to each of these expectations, which enabled us to find out why they desire it and find any current obstacles holding them back. In total, this involved 83 participants, including four wellbeing specialists.

This expectation for the future we summarise as the expectations of private life and expectations of the external workplace.

These bring us to the six key expectations employees have in life and work. Fulfilling these expectations leads us to an ideal scenario where women have freedom at work and have a sense of self-achievement in their life.



About Johanna:

We collected the daily schedules of six working mothers from in-depth interviews and consolidated the description of Johanna and a day in the life of Johanna:

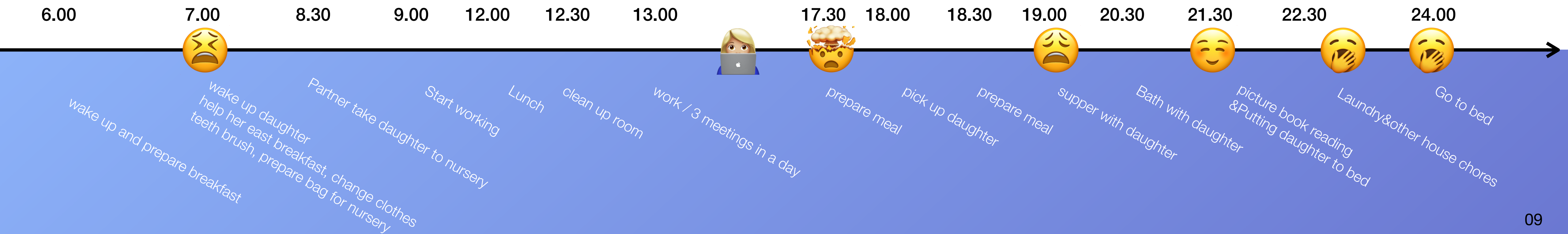
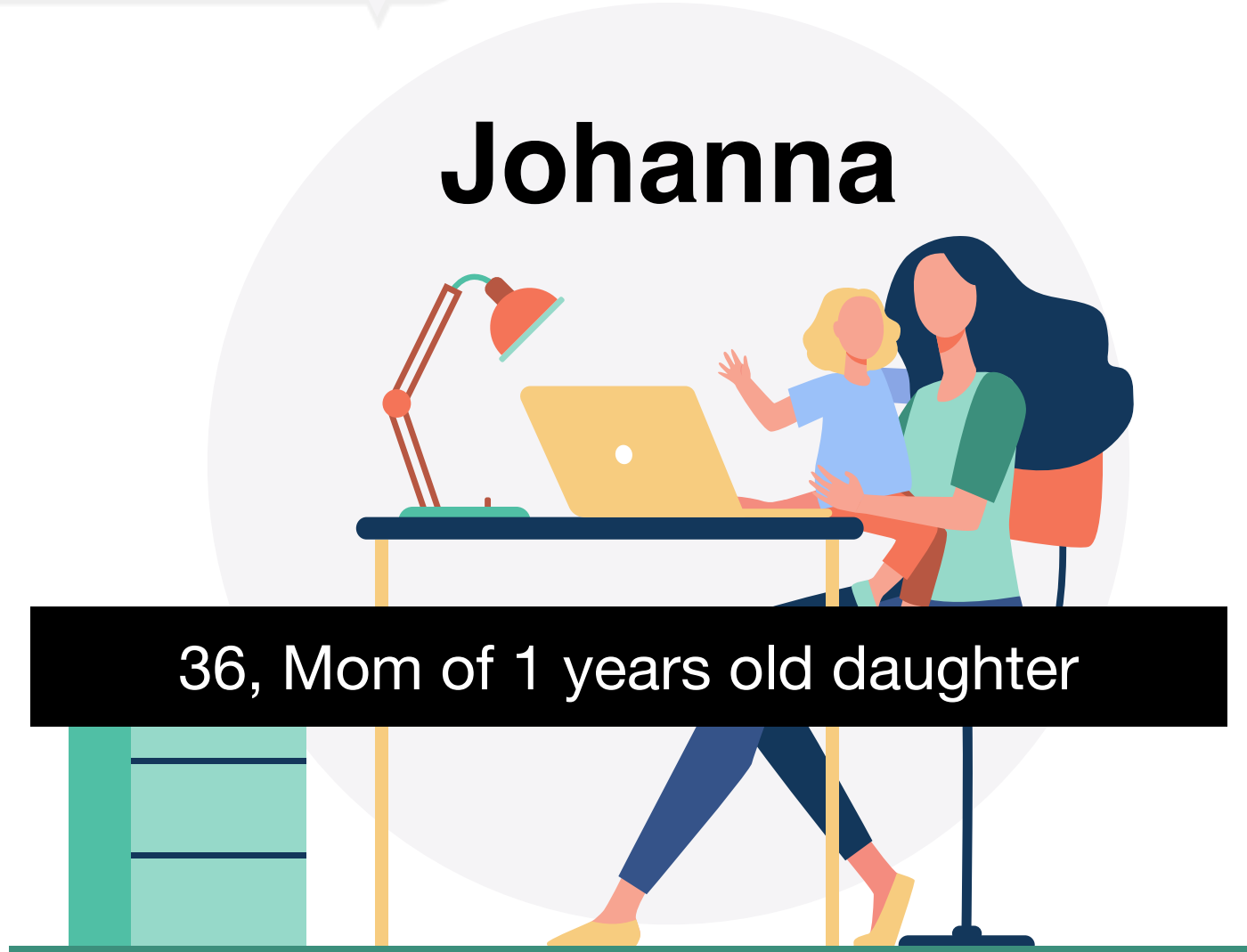
Johanna has just finished her maternity leave break and plans to return to work. Now she has very little time for herself as she is swamped every day juggling childcare, housework and work.

While Joanna on maternity leave, her partner is working harder because the baby's impending arrival has increased the financial pressure on their family. After the baby arrives, he still needs to work late on weekdays, so Joanna has to do most of the housework and childcare independently.

A day in the life of Johanna:

“I don't have one minute to myself. I am 100% productive at work in back-to-back meetings every day and when the meetings stop. it's 100% parenting time.”

“Trying to accomplish too many tasks at the same time.”



Pain points:

Based on Johanna's situation, we generated the following three main user pain points and causes.

A. Inequality between the partners at housework and child care

- there is the social bias that women should do home/family caring
- Since men have higher income averages, it is more economically rational for women to devote more time to household chores than men.

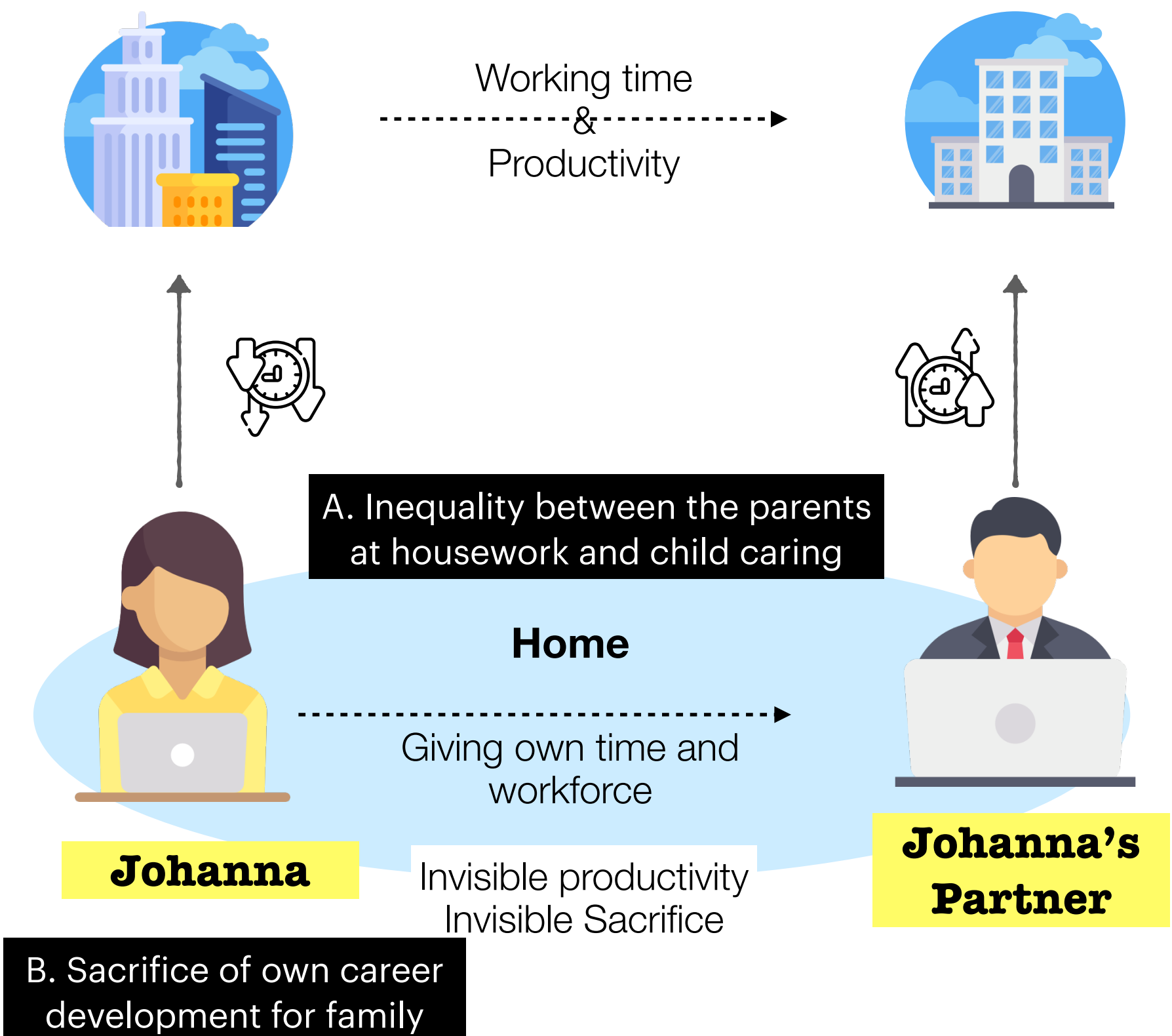
B. Sacrifices of own career development for family

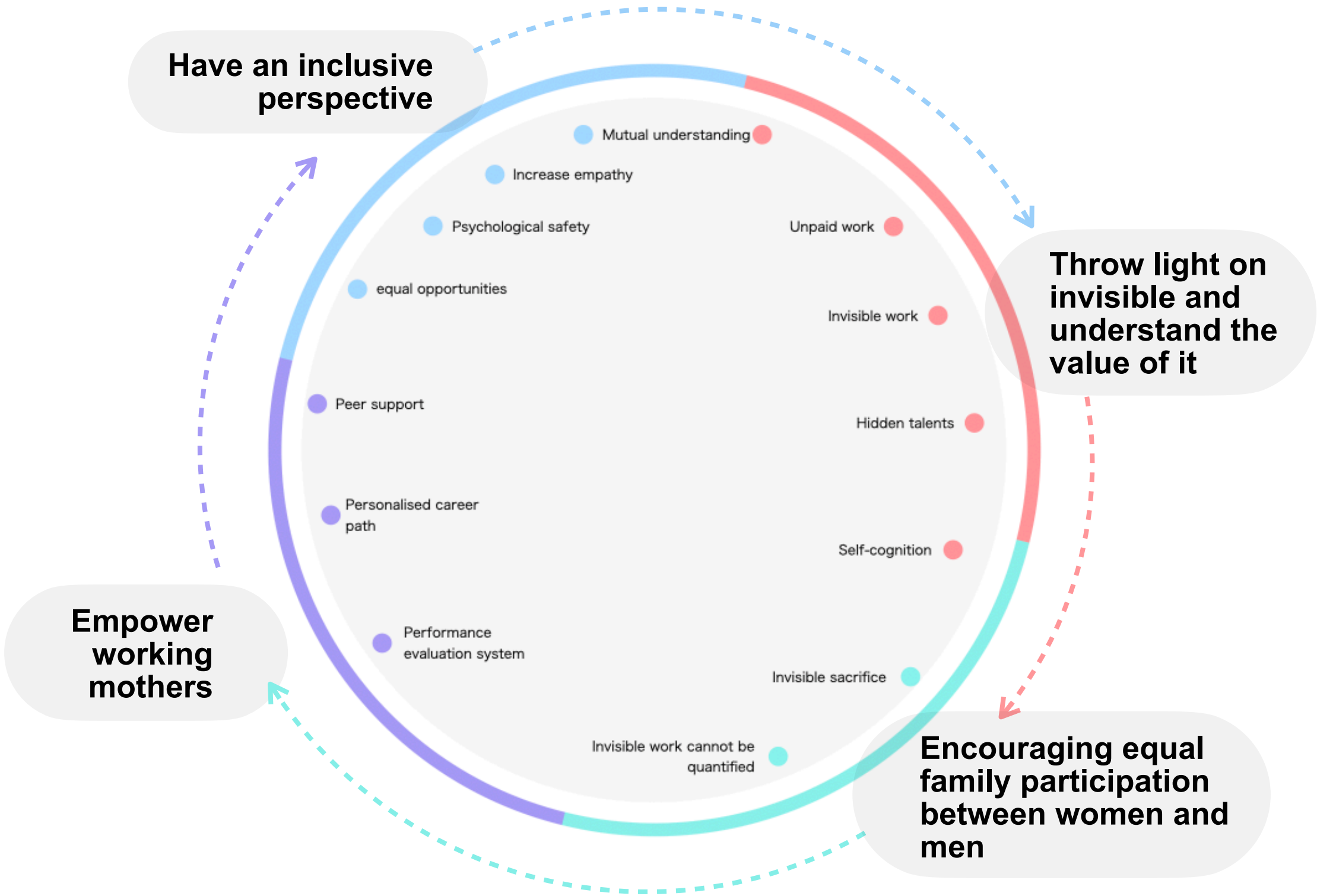
- Work at home does not generate economic income. Hence, it is invisible to the public.
- There are no clear indicators of value for work at home.

C. Devaluation of working mom by the workplace

- Current company evaluation systems are related to the amount of time an employee devotes to the company.
- Working mothers are busy multi-tasking and therefore, do not have time for self-improvement.

C. Devaluation of working mom by the workplace





Question:

After analysing the major pain points of working mothers and the causes of these problems, we found out that:

Working mother performs the majority of housework and childcare, which is unpaid. However, their partner's productivity at work is not affected compared to hers.

It is unfair that the value created at home is not paid for financially, because in the grand scheme of life, it does create value for others.

Why is this Invisible value not get paid?
Isn't this social and evaluation system creating pain points for working mothers?

Design principles:

Bearing these questions in mind, we reviewed the insights from our research and interviews and established four design principles that would serve as a framework for creating our future scenario. The future scenario would need:

- To throw light on Invisibles and understand the value of it;
- To encourage equal family participation between men and women;
- To empower working moms;
- To have an inclusive perspective.

4. Future Trends

Due to technological progress and the diversification of values in society, women's lifestyles have become more diverse, and there are many options for their future.

We asked ourselves: **what technologies could potentially influence women's life cycles? How are the concepts of family changing? How are work styles diversifying?**

Based on the results of this research, we created the Future cone for 2040.

Later marriages and ageing of the childbearing years are among the trends that will continue, and we can also expect to see more same-sex marriages and new family arrangements. These developments will create changes in values and lifestyles across society and significantly alter people's attitudes and behaviour.

This is also happening in the workplace. The increase in choice will lead to more dramatic changes in the way we work, with working women needing more freedom, a career path that offers personal growth and a balance with their personal lives than ever before. As a result, companies will have to work harder than ever to attract and retain the best employees.

Signals of women's future:



Changing in values in the workplace:

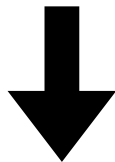
We also looked at changing values in the workplace because we believe that the work environment's values set the standards for employee behaviour, which has a significant impact on mental health.

The best example of employee performance evaluation system called "Value evaluation system". Employees are evaluated on whether or not they are acting in line with the company's values. It is a source of employee behaviour, and it is a clear statement of the organisation's values and behavioural guidelines.

In researching the evolution of employee performance evaluation systems, **we have found that psychological safety in teams and groups is the most critical factor in improving productivity, and innovating companies,** such as Google, are now evaluating behaviours that contribute to creating psychological safety.

Psychological safety is an essential factor directly linked to employees' mental health, and a greater focus on this aspect in the workplace will help manage employee mental health.

	system	characteristic feature
70's	seniority-based system	The basic principle is lifetime employment, with compensation improving with years of service and seniority.
80's	job-based system	The assessment of qualifications and other job functions is more widely reflected, and the salary system is based on a seniority system.
90's	performance-based system	A performance-oriented evaluation system, hiring is becoming more fluid and job changes are common
00's	role-based system	Evaluate roles and behaviors from a variety of perspectives and give rewards commensurate with their value



Value Evaluation System

Value	Example of behavior
Create new idea	Develop a new business plan
Having a spirit of mutual help.	Helping a colleague in need

Future prediction:

Based on the design principles, we combined previous predictions of future trends with some existing real-world signals that could be used to guide our thinking to map out a preferable and plausible future.

All these signals pointed to a possible future where the government, companies and people are sensitive to individual differences and striving for an inclusive society.

We found that several progressive policies aim to empower individuals and promote gender equality. While at the company level, attention is also being paid to innovative policies that cater to employees' unique needs. At the individual level, people around the world are campaigning for equality.

Policy:

“ The Scottish economist Ailsa McKay has argued that basic income is a way to promote gender equality.”

Universal Basic Income
Scotland announces period products act
...

Company:

“ Facebook subsidizes child-care and provides assistance with adoption fees.”

Value evaluation
Parent-friendly policy
...

Individual:

“ UNISON’s highlight that people have the right to be treated with respect at work, to do their job to the best of their ability, free from discrimination.”

Women members equality campaign
...

5. Invisible Value Income program

Future Scenario:

We then set our what-if scenario for the future by combining our users' emotional needs and desire with an objective and rational analysis from existing real-world signals.

The subsequent sections will move on to the specific speculative design section, so let us look at what this future might look like.

The relevant video about the I.V.I program:

- [The I.V.I program introduction](#)
- [How do participants feel about the IVI programme so far](#)

What if in 2040 the invisible value could be evaluated economically?

We give the definition of invisible value as:

“ Invisible value ” is value created that is not currently measured by any index and its economic value is not fully recognised.

We propose there will be a program named “Invisible Value Income” in the preferable and plausible future.

What is Invisible Value Income program?

It is a social policy in which the government recognises and pays for the so-called invisible value being contributed by people outside of their work.

Invisible Value Income empowers working parents to achieve their goals at home and work without choosing one over the other.

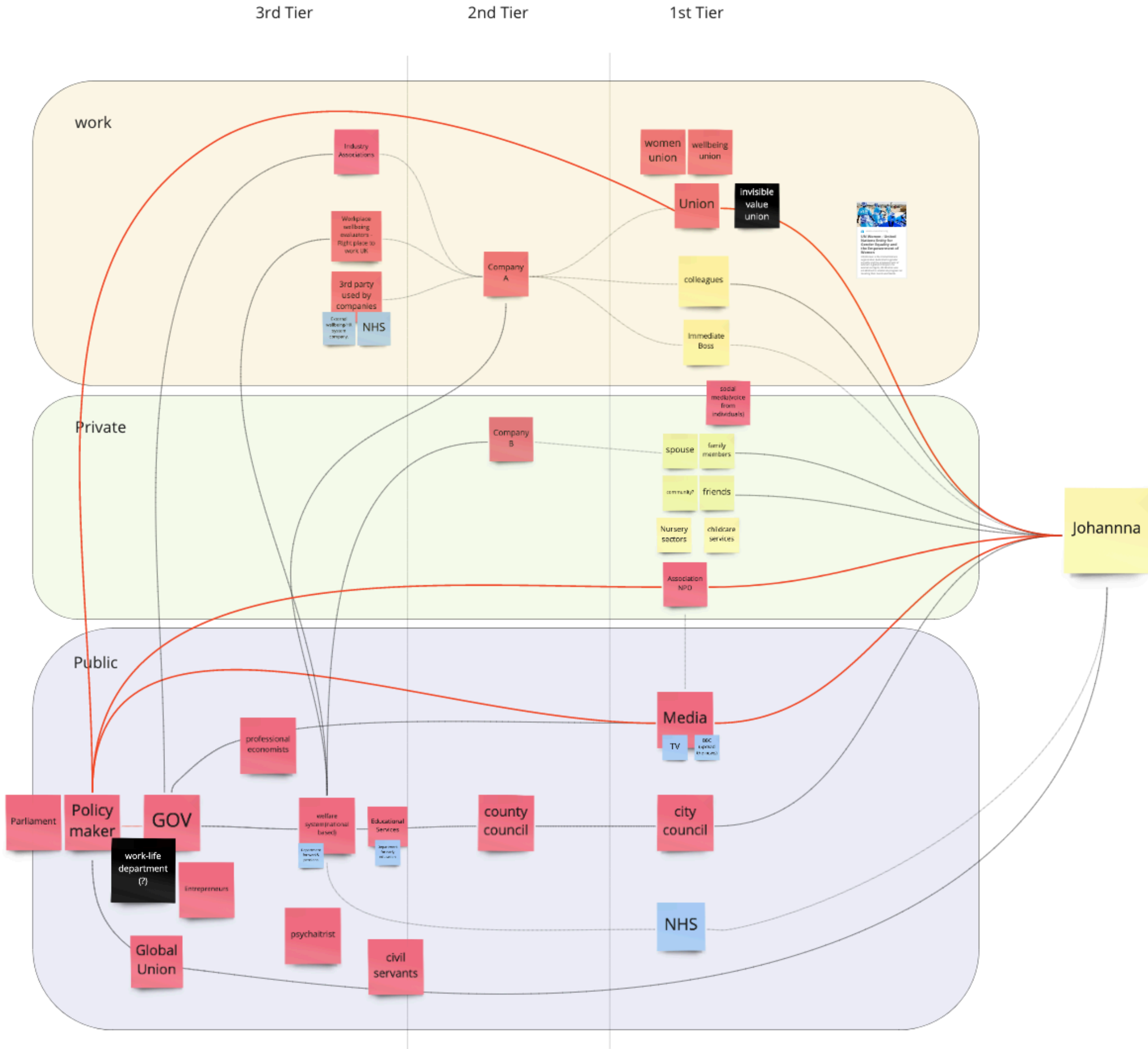
Why Social system?
Why is Government initiative required?

The diagram on the right shows the stakeholder analysis created during the I.V.I Program's conceptualisation phase.

Johanna, the project's target audience, has several tiers of stakeholders in the workplace, private and public spheres. The diagram shows that society is a complex interplay of multiple stakeholders and that the problems faced by working moms, such as those described in the first part of this report, cannot be solved with a simple, one-size-fits-all approach. The problems are created by a social system based on social norms and values, and it is the system itself that needs to be addressed. That is why we need government initiatives to change the social system.

In November last year, the Scottish Parliament passed the Period Products Free Provision Bill, partly to address women's poverty and address the inequality of educational opportunities created by menstruation in the education system.

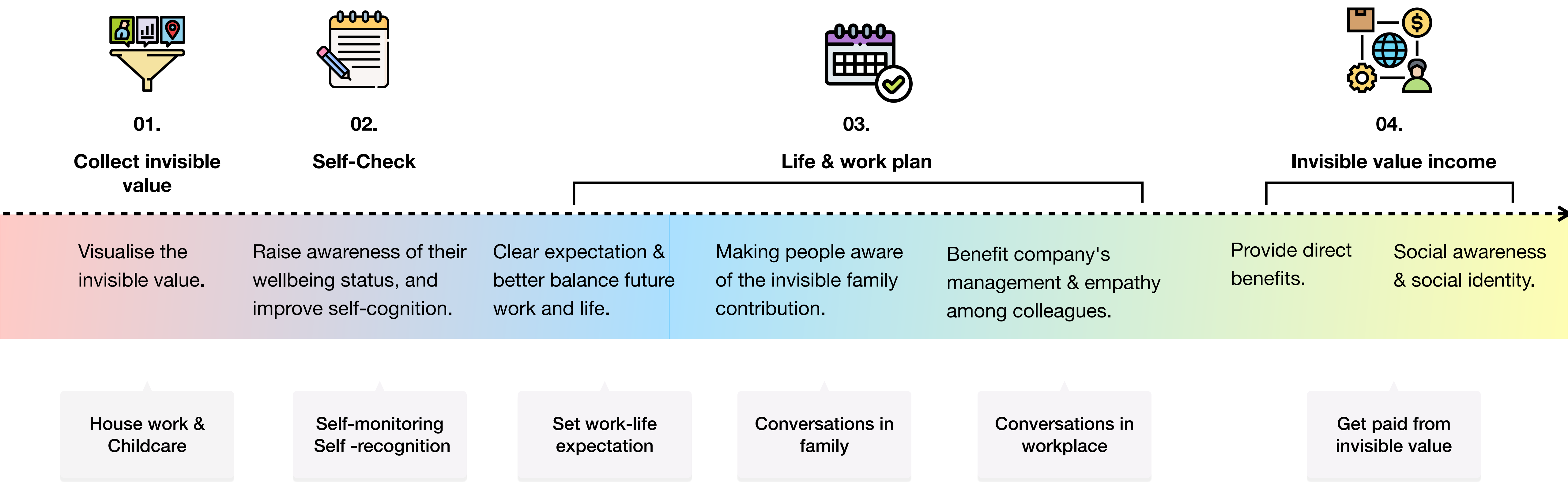
For governments, addressing gender inequality in unpaid work is a priority in working towards women's economic empowerment. More flexible working time arrangements subsidised childcare, and paid parental leave for both men and women would make it easier for women to participate in the labour market and ensure fairer labour market outcomes.



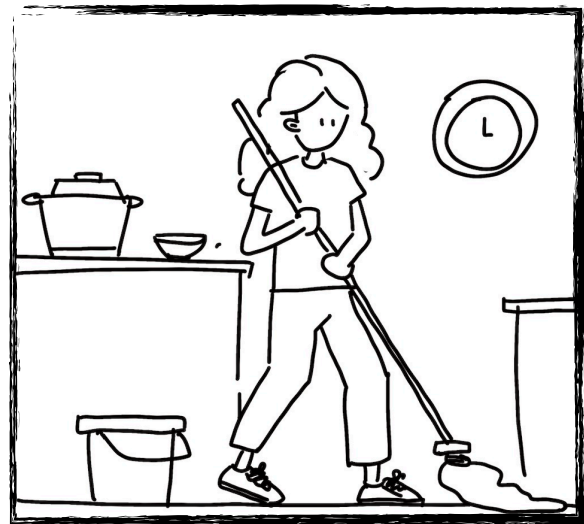
Invisible Value Income Program

Value Proposition:

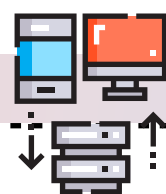
There are various touch-points in the I.V.I program. It creates value for not only the users, the company but for society on four-stage. The first stage is to collect and visualise users' contribution at home into income. The second stage is to provide tools that allow the user to perform physical and mental self-examination. The third stage is to help users plan their future work and life with relevant stakeholders according to their expectations. The fourth stage is the financial return of invisible value giving the user more freedom.



01.
Collect invisible
value



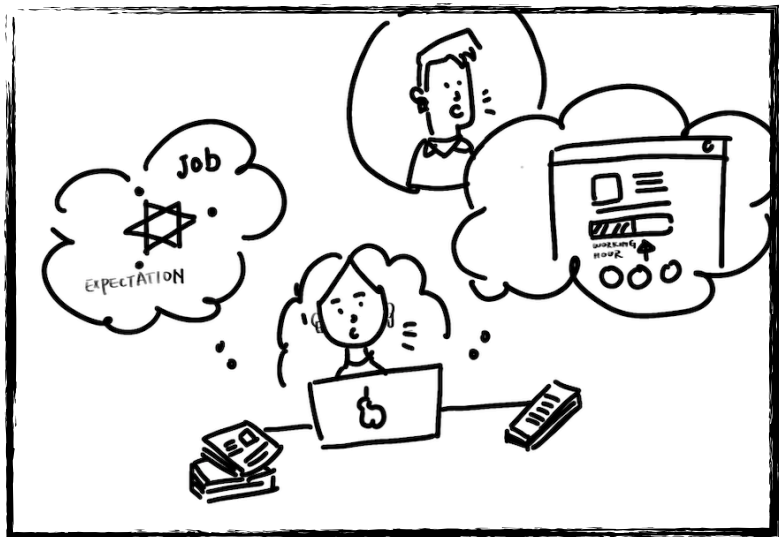
House work &
Childcare



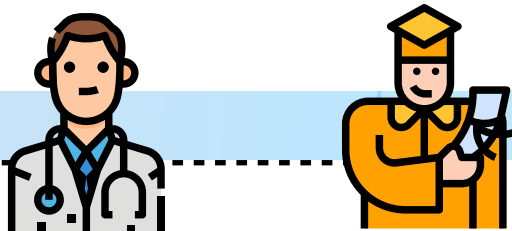
IoT

Touchpoint 1(IoT):
The work value at home is collected and calculated by the I.V.I Department and visualised on the Sensei.

02.
Self-Check

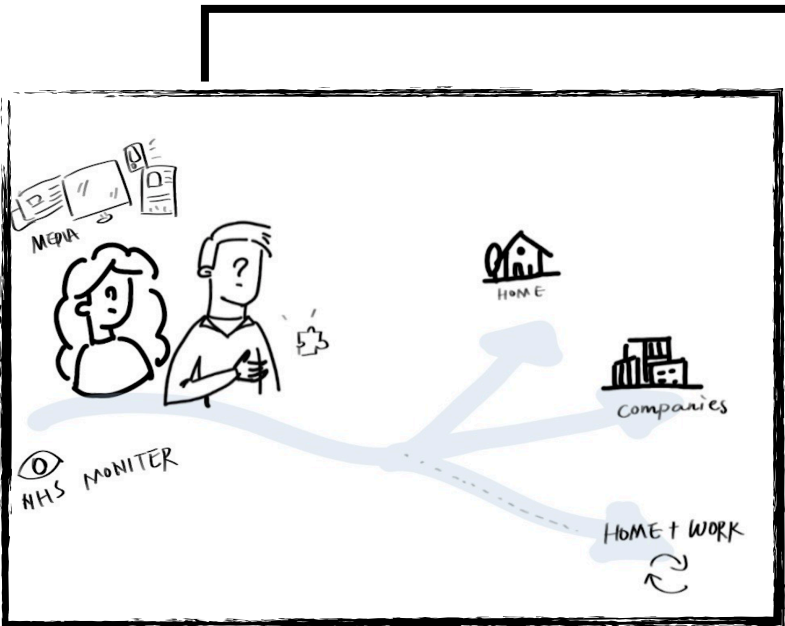


Self-monitoring
Self -recognition

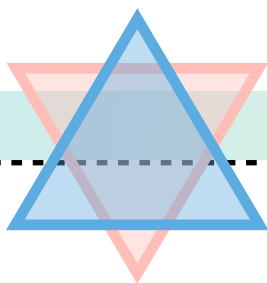


GP I.V.I Specialist

Touchpoint 2 (People & Service): Use the Sensei Platform to check their physical and mental health, and check their work-life balance.

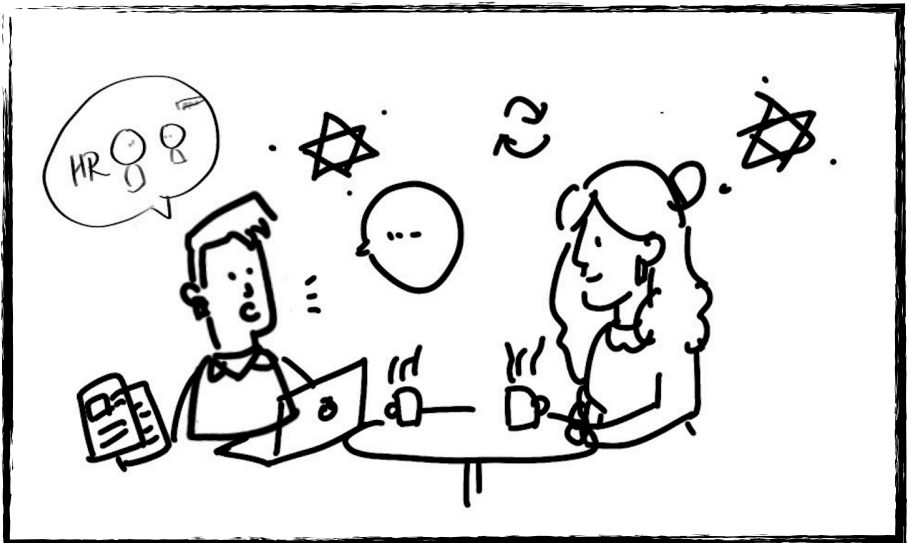


Set work-life
expectation

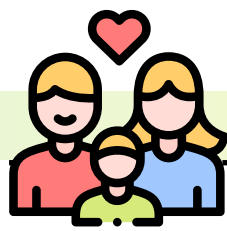


**Touchpoint 3
(Services):** Build future expectations and receive forecasts and suggestions.

03.
Life & work plan



Conversations in
family

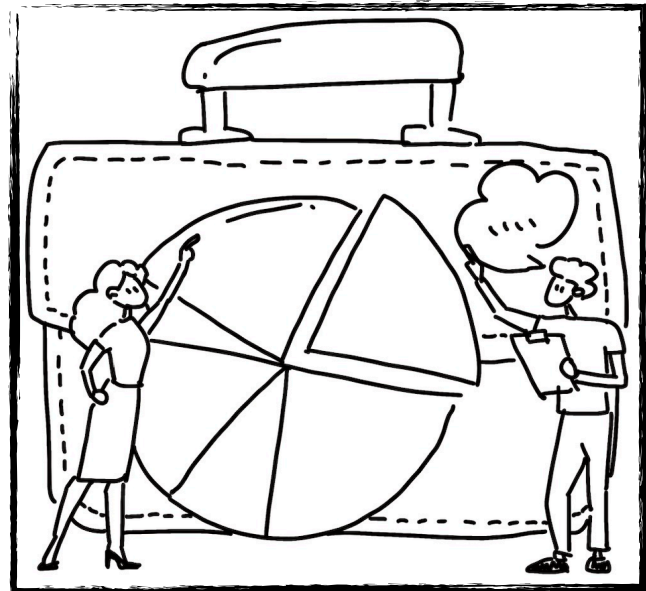
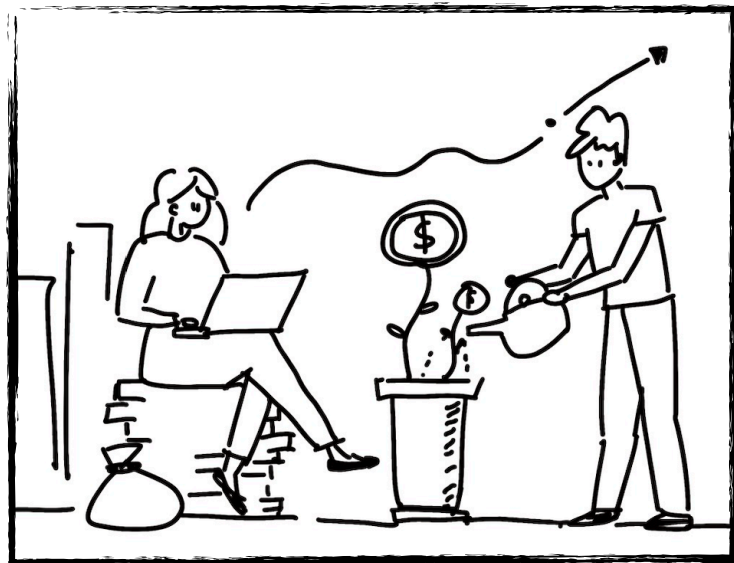
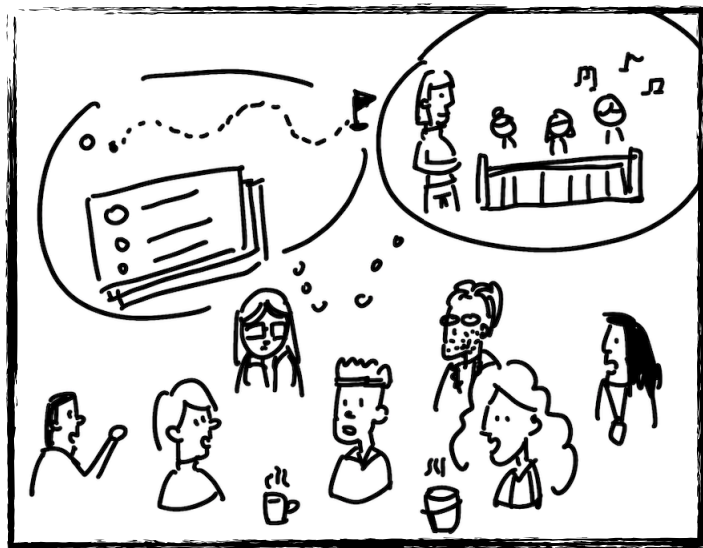


Partner / Family
members

Touchpoint 4 (People & Service) : Starting conversations among family about the family plan, family contribution, income, and more.

03.
Life & work plan

04.
Invisible value income

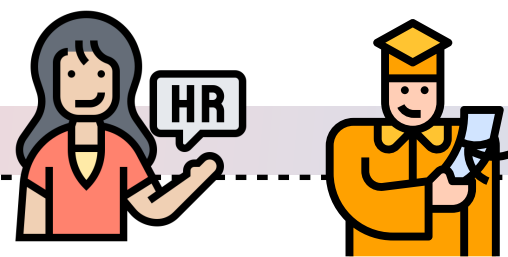


...

Conversations in workplace

Get paid from
invisible value

Planing the future with
family members



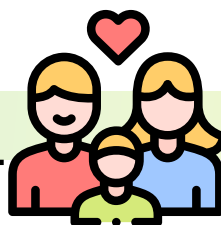
Manager I.V.I Specialist
& HR

**Touchpoint 5 (People
& Service):** Setting up a
future working plan with
the manager, H.R., and
I.V.I. specialists, by
using Sensei report.



Peer group

Touchpoint 6 (Peer):
Peer-to-peer experience
sharing. Getting
inspiration from other
colleagues' work-life plan



Partner / Family
members

**Touchpoint 7
(Service &
Funding) :** Getting
Invisible value
income from I.V.I
Department.

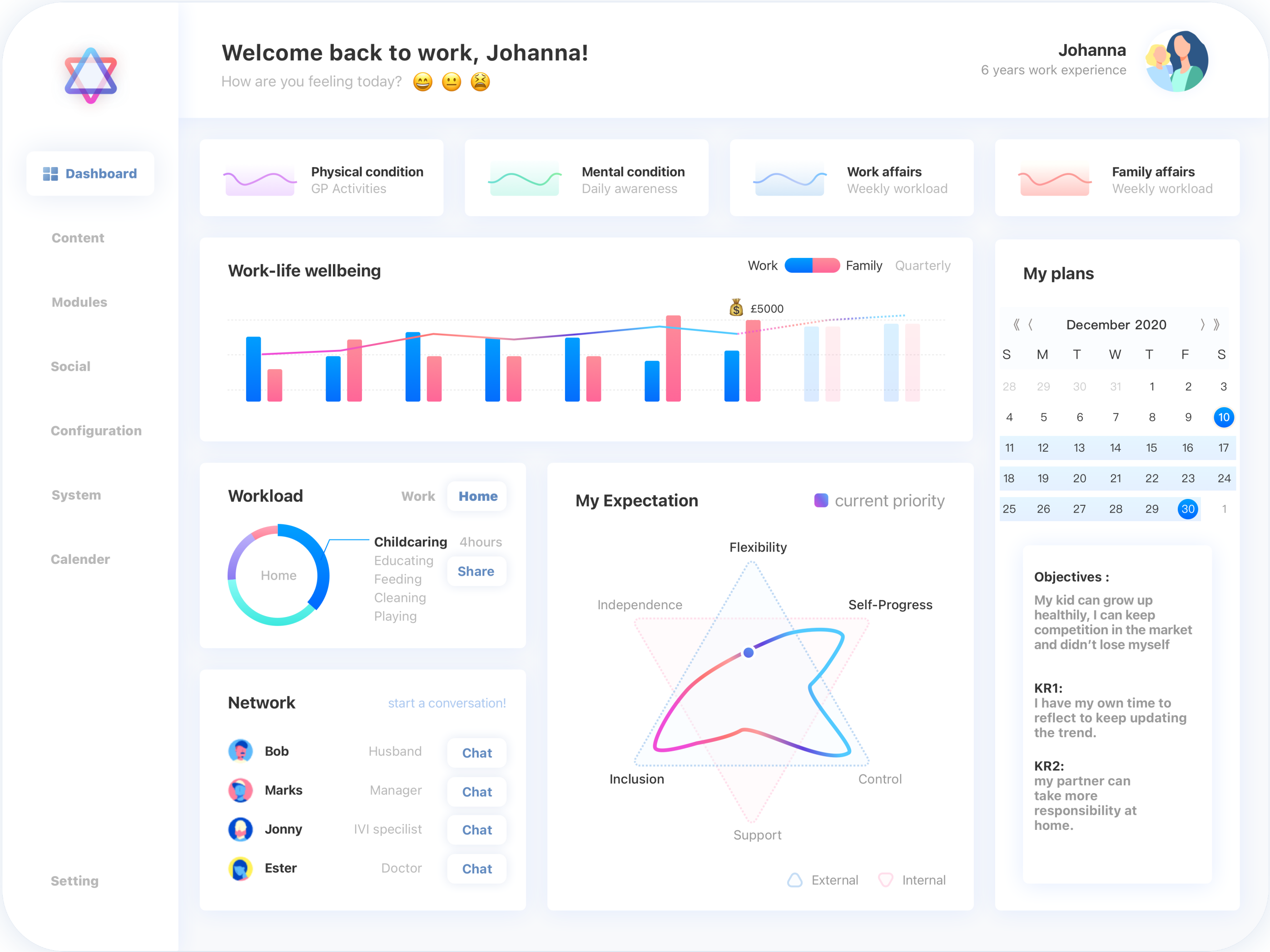
Sensei Platform

As an important touchpoint in the I.V.I program, the Sensei platform has the following four main functions:

- 1. Self-monitoring
- 2. Work-life allocation suggestions
- 3. Communication
- 4. Self-recognition
- 5. Future plan

The platform records people’s daily work contribution and then generates visual outputs and income they are entitled to. It encourages individuals to reflect on the time and effort they spend on work and life; It provides a topic for people to discuss the contribution outside of work; It helps people imagine their preferable future.

The following sections describe how each feature is used and the intention behind it.



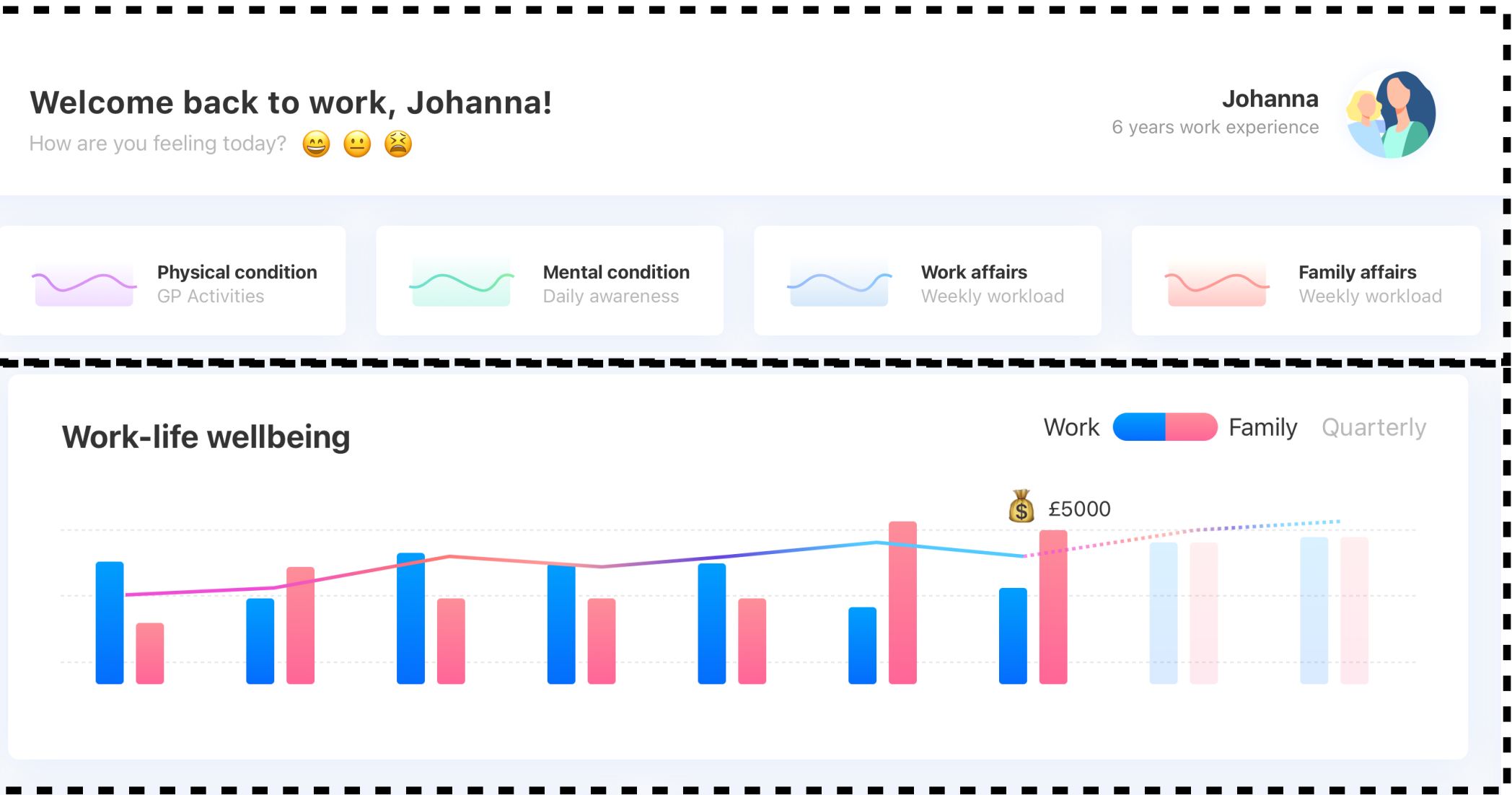
Self-monitoring

An overview of wellbeing status

Every day the system cares for the user with a friend's tone, checking the user's mood and creating a profile of their necessary information.

It measures the physical condition by collecting GP activities, and the psychological condition is measured by a mood check in the system to improve the user's awareness of their wellbeing condition.

After the system combined the personal data and their psychological state, it will also intelligently generates users predictions and suggestion about their future workload distribution.

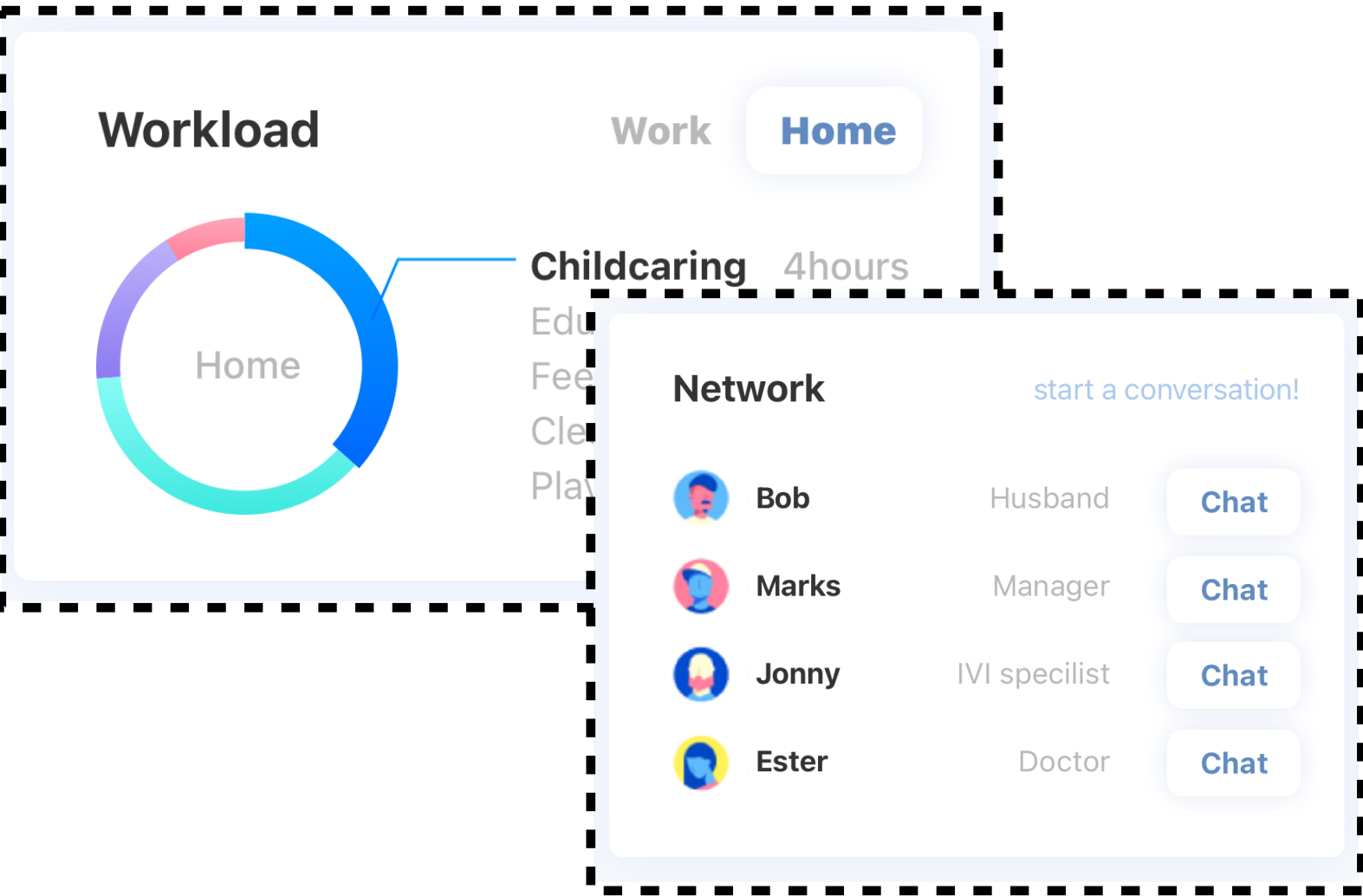


Work-life allocation suggestions

Visualising the domestic work

To encourage a healthier lifestyle, the system analyses the time people spend at work and home and shows the amount of invisible value income they can receive.

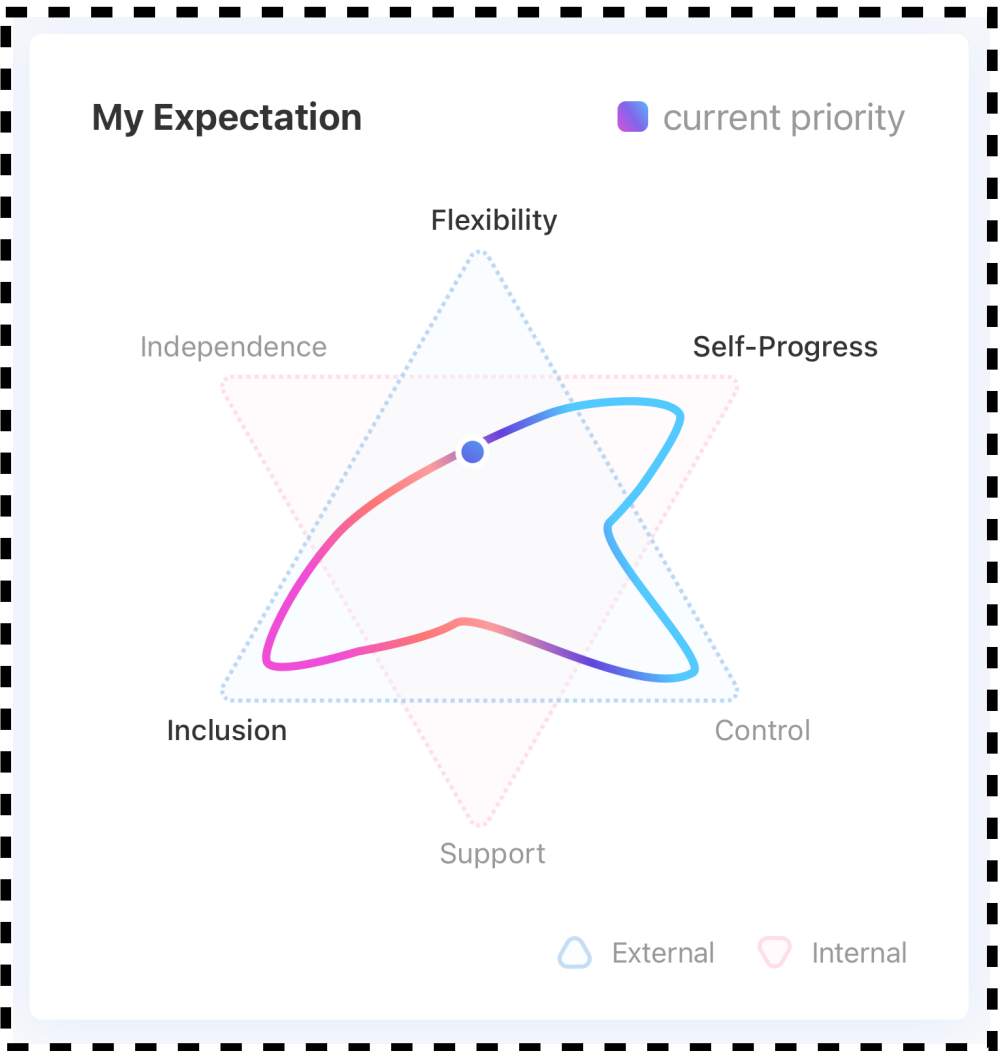
In addition to this, the system also generates recommendations for future time allocation.



Communication

Start a unspoken conversation

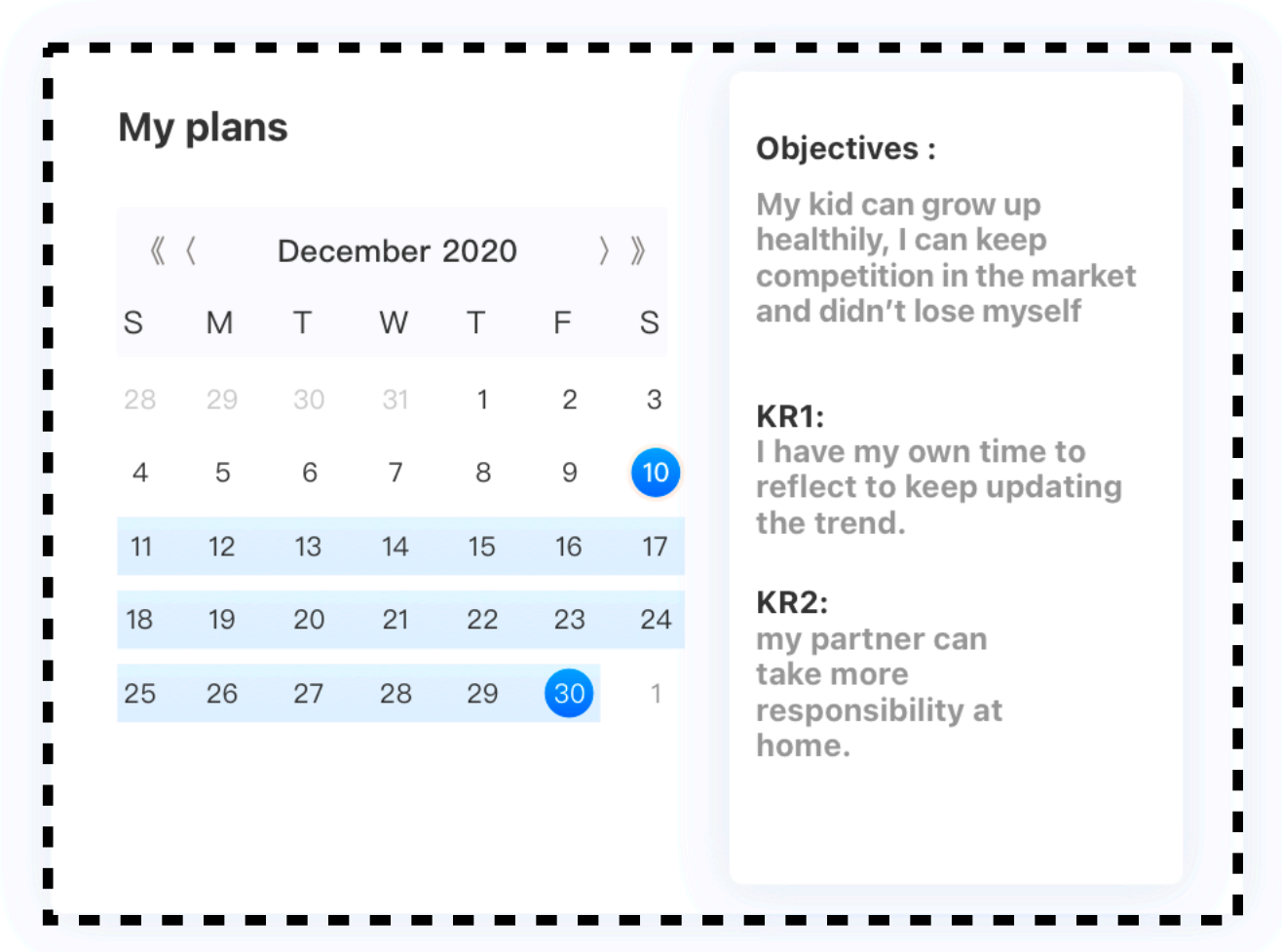
The system enables a new set of conversations by visualising the invisible value. The system breaks down domestic work to better understand the situation and find a way to discuss changes with partners.



Self-recognition

Aware the expectation

People have different expectations at different times for work, so the system summarises six critical factors for each person to decide which one is a priority and to be aware of the compromises they may need. The most important thing is to raise awareness of their temporary needs and situations.



Future plan

Plan ahead, adjust better

It encourages people to set plans for different periods to think about the various objectives at each stage. This feature also helps users set goals and meet expectations, thus increasing their control over their lives.

Where the funding come from?

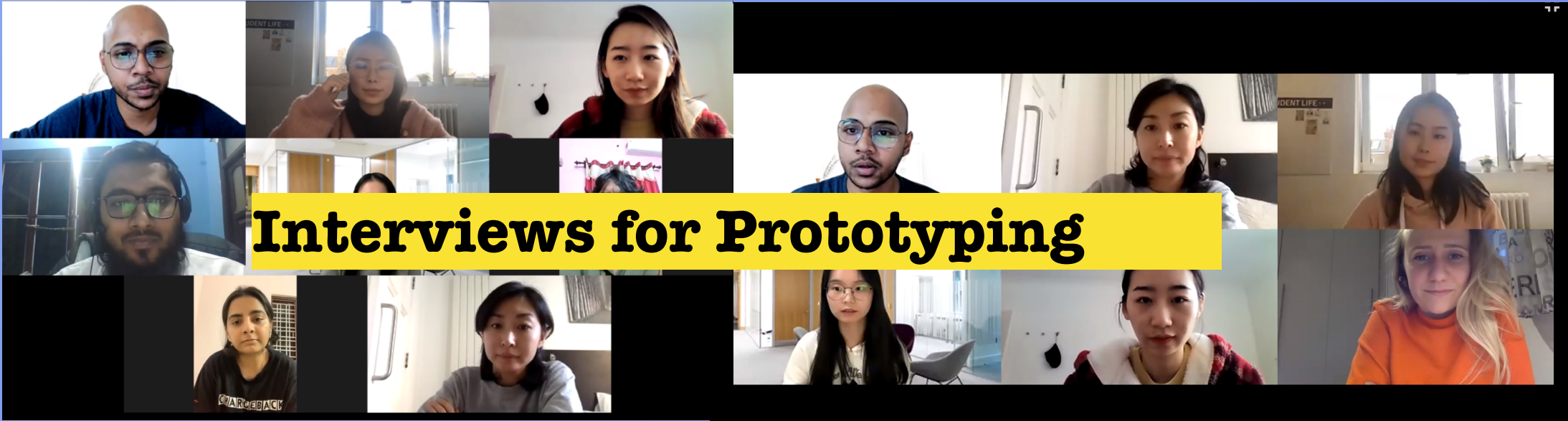
When thinking about the I.V.I funding, we researched the case of Universal Basic Income and found the following steps to be a common approach.

1. **Estimates of total IVI budget:** assumptions about how much and to what extent benefits should be paid to the population. Whether all citizens or only people who have a family should be covered, and whether the amount should be uniform or differentiated
2. **Estimating the amount of money that could be diverted from current treasury expenditure to the I.V.I:** since the I.V.I would replace several other social insurance schemes, the current social insurance budget would be used to finance the I.V. I

3. **Calculating the difference:** if the current budget could be replaced by an I.V.I, that would be the end of the story, but of course this is not the case, so we need to calculate how much more the money would be needed to achieve I.V.I.
4. **Measures to make up the difference:** Most of the time, it is a matter of increasing existing taxes or introducing new ones, such as;
- increase in the income tax rate, VAT
 - taxation of activities that harm society, e.g. carbon taxation; taxation of robots if AI takes away human jobs (Bill Gates and others have advocated this idea).
 - Voluntary redistribution of wealth by the wealthy people



7. Conclusion



To test our prototype with our target user group, we conducted interviews with working parents and managers around the world who work across different industries and presented our future scenario to understand what they will do with the I.V.I program, what will its consequences be and who should take the initiative?

9

Prototypes

5

Perspectives

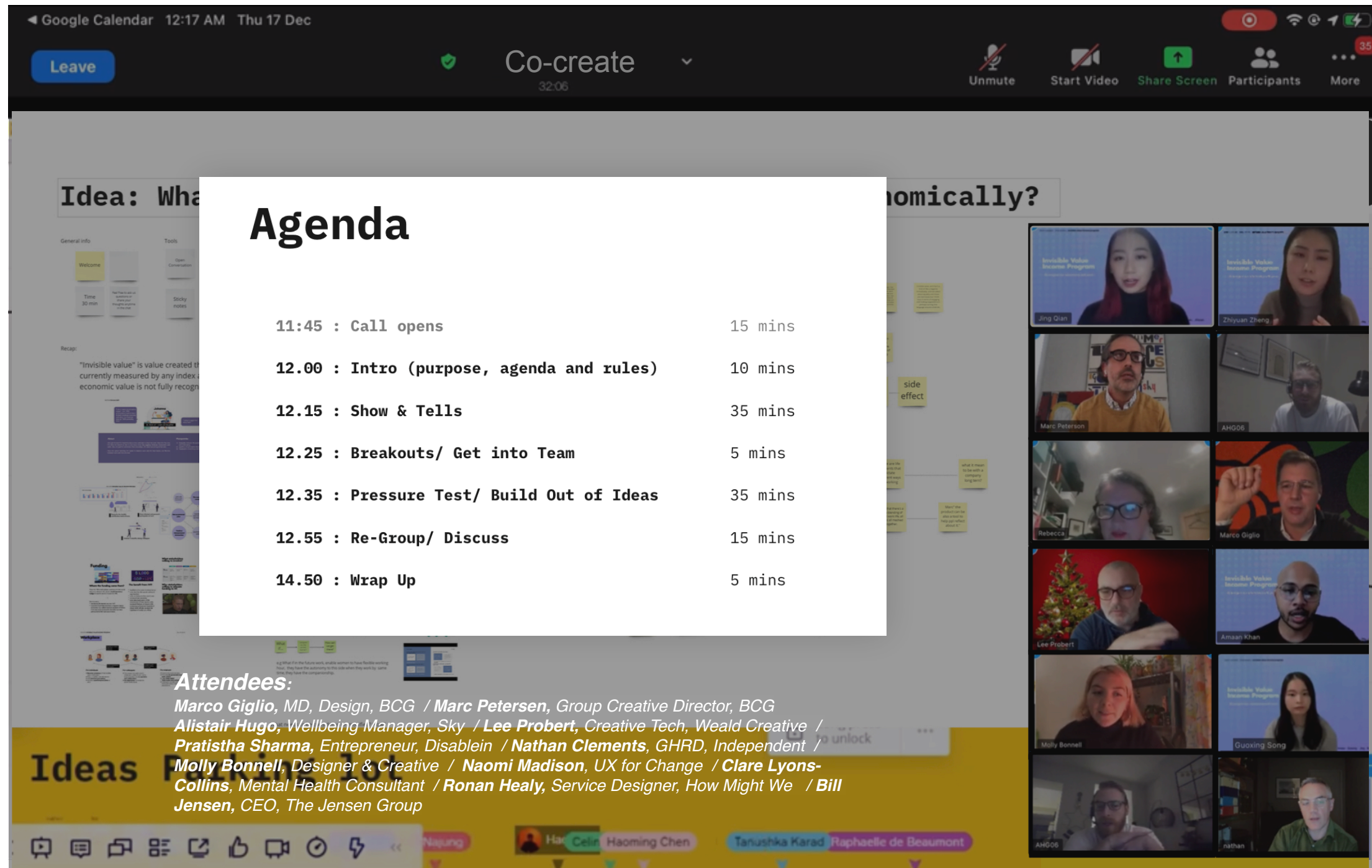
.....

HR, Manager and her teammates, Working Dad,
Working Mom, Female Worker

Showcase Event—Public Workshop

This public workshop allowed us to showcase the preferable future scenario collected from our users and how we can use our design approach to help users achieve their desired future.

A list of attendees that include entrepreneur, designers, mental health specialist, wellbeing managers, HR specialist, etc. Special thanks for them to contribute so many insightful comments and suggestions.



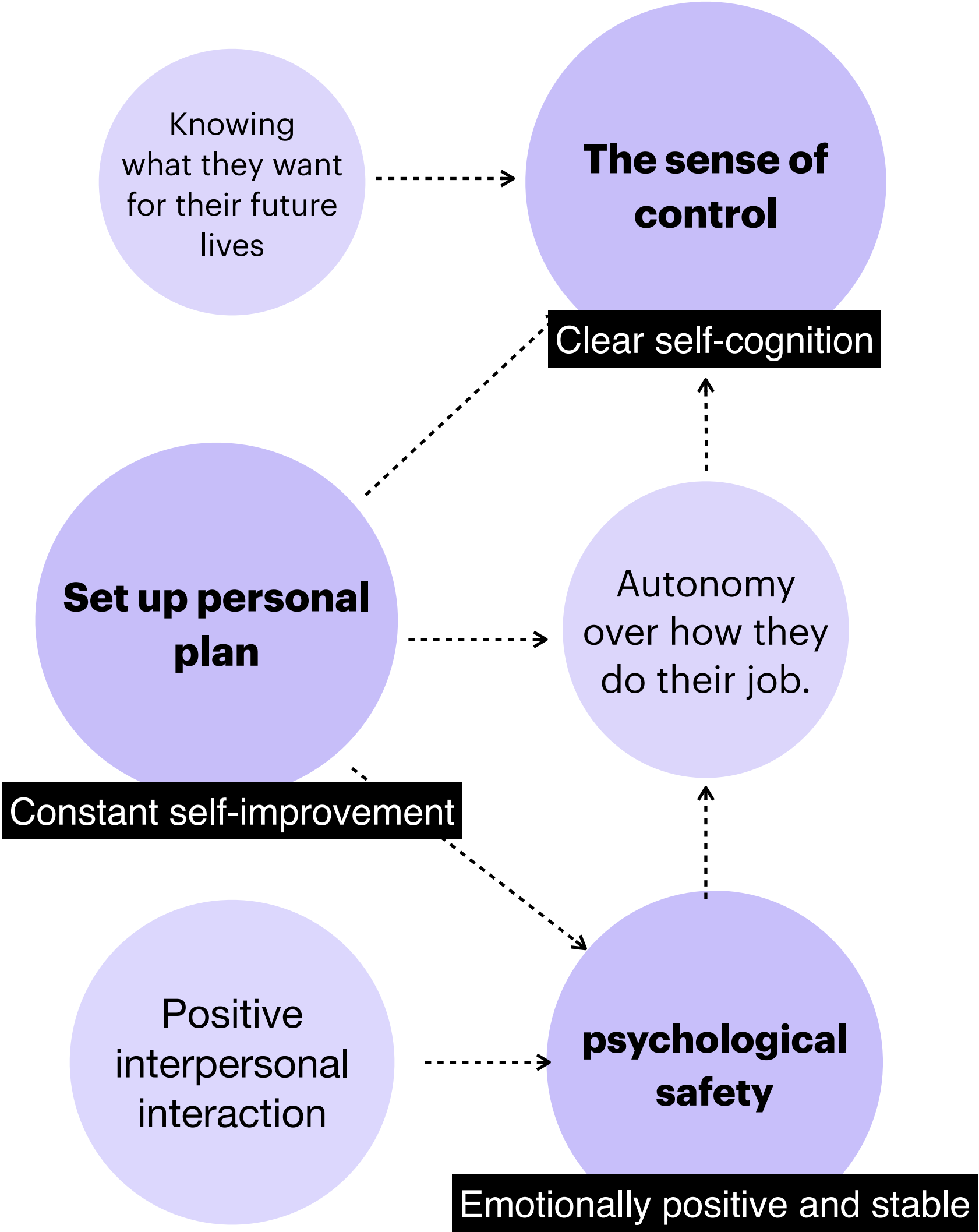
IVI program can improve people’ wellbeing:

Combined with our research on the factors of being a mentally healthy person (page 06), we can confirm that the IVI program can enhance people’s wellbeing in several ways.

From the individual perspective, the program illustrates the appreciation of family contribution on a social level by paying for the invisible contribution made at home. Financial support will provide family workers with the opportunity to imagine their future development without fear of social stereotypes and lack of funds. It will give the flexibility needed to help individuals and families balance work and life.

From the psychological level, the program automatically records personal overall well-being status; it allows users to be aware of moments when they are not in a good state of mind and seek external intervention. Besides that, the personal OKR index also helps them to figure out what they need to do to achieve what they desire; it also gives them a greater sense of control over their life.

By visualising the contribution at home, it gives working parents a chance to talk challenges outside work. It will increase empathy among peers, providing a greater sense of psychological safety and belonging at work.



Potential impact of the IVI program:

in the workplace:

We then presented the I.V.I programme concept to 9 users (it includes: working women, working fathers, company management and hr). Based on their comments, we consolidated the potential impact of the I.V.I programme from the individual to the social level.

Based on users' feedback, individuals will be better equipped to recognise their contributions at home and be able to enjoy a better work-life balance. Among colleagues, the de-stigmatisation of conversations around family issues would create a more empathetic environment which encourages cooperation and collaboration.

For individuals

- Become conscious of their **invisible value contributions**
- Enjoy a **healthier work-life balance**
- Aids personal goal setting
- Increased **psychological safety** at work

For colleagues

- Encourages discussion around challenges outside of work, **raising their propensity to be co-operative and collaborative**
- **De-stigmatises conversations** around family issues



Potential impact of the IVI program:

For companies, Employers would also see numerous benefits. The program will promote a de-gendered work culture which can improve employee wellbeing. Moreover, the program makes it possible to tailor-made and more flexible work schedules for employees that increase overall productivity.

For Company:

- Improve employee wellbeing
- Promotes de-gendered& Inclusive work culture
- Helps **retain talent**
- **Tailor-made work schedules**
- Understand the work/life priorities of employees without making assumptions

At a macro level, society would see more working parents, take senior management roles, and the government could see the reduced strain on the healthcare system due to a happier, less stressed workforce.

For Society:

- More working parents in senior management roles
- Boosts **country’s happiness index**
- The healthier workforce will lead to an **increase in GDP**
- Reduced mental healthcare costs
- **A better environment for starting a family**



BCG Employees' Affiliation Workshop:

Setting the ideal experience: 6 dimensions of the workplace wellbeing

Research "The Soul at Work, re-imagining work", of the Royal College of Art, MA Service Design.

Copyright © 2020 by Boston Consulting Group. All rights reserved.

BCG PLATINION

Flexibility

Self Progress

Control

Independence

Inclusion

Companionship

Freedom

Self-Esteem

Presentation Subject | 11

Copyright © 2020 by Boston Consulting Group. All rights reserved.

Presentation Subject | 12

Copyright © 2020 by Boston Consulting Group. All rights reserved.

Presentation Subject | 13

The 6 dimensions of workplace wellbeing have been subsequently used in BCG's internal employees' affiliation workshop to analyse and integrate changes before and after the pandemic.

Questions:

We understand that it is difficult to imagine something as ambitious as the I.V.I program becoming a reality shortly, but we still hope our project can at least start a conversation, and even inspire action that can be taken today.

For example, Couldn't individuals be more sensitive to the invisible contributions made by their partner and colleagues?

Couldn't employers be more proactive in trying to understand the challenges of employees outside work?

What do you think?

8. Reference

Impact brought by depression in the workplace:

- Depression in the Workplace in Europe
https://targetdepression.com/wp-content/uploads/2014/04/TARGET_Report_Final.pdf

Good mental status:

- Maslow: 15 Traits of Self-Actualised People
<https://artsofthought.com/2018/04/22/maslow-15-traits-of-self-actualized-people/>

Elements that cases poor mental condition:

- Exploring Mental Health Standards in the West and China
<https://www.ixueshu.com/document/ed246c753a166e9bc0321adc91152e62318947a18e7f9386.html>
- “The Cognitive Self: The Self-Concept”, section 4.1 from the book Social Psychology Principles
<https://2012books.lardbucket.org/books/social-psychology-principles/s07-01-the-cognitive-self-the-self-co.html>
- Research on Work-Family Conflict Among Female Scientific Researchers Based on Multidimensional Perspective, (College of Management and Economics, Tianjin University, Tianjin 300072, China)

Changing in values in the workplace:

- The latest trends in HR systems 2020s
<https://media.unipos.me/personnel-system-trend>
- Value system in Google
<https://rework.withgoogle.com/blog/five-keys-to-a-successful-google-team/>

Signals:

- Individual: Women members equality
<https://www.unison.org.uk/about/what-we-do/fairness-equality/women/>
- Company: 16 Companies With Innovative Parent-Friendly Policies
<https://www.parents.com/parenting/work/parent-friendly-companies/>
- Policy: Maternity and paternity benefits and leave
<https://www.nhs.uk/pregnancy/finding-out/maternity-and-paternity-benefits-and-leave/>

Key stakeholders:

- "Enabling Women's Economic Empowerment
- New Approaches to Unpaid Care Work in Developing Countries" by OECD report
<https://www.oecd-ilibrary.org/sites/4d0229cd-en/index.html?itemId=/content/component/4d0229cd-en&mimeType=text/html>
- BBC News
- "Period poverty: Scotland first in world to make period products free"
<https://www.bbc.com/news/uk-scotland-scotland-politics-51629880>

Funding for Invisible Value Income:

- UBI's theory of financial resources
<https://www.nri.com/jp/knowledge/blog/1st/2020/fis/kashiwagi/0513>

Example of Voluntary redistribution of wealth by Entrepreneurs:

- BBC News: Twitter boss Jack Dorsey donates \$15m for income support
<https://www.bbc.co.uk/news/business-55250360#:~:text=Twitter%20boss%20Jack%20Dorsey%20has,collapse%20sparked%20by%20Covid%2D19.>