

# The impact of COVID-19 on low-income households

## Interim findings

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## Institute for Employment Studies

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# Contents

<b>Summary</b> .....	<b>1</b>
<b>1 Introduction</b> .....	<b>5</b>
1.1 Research method .....	5
1.2 Structure of the report.....	6
<b>2 Experiences in employment</b> .....	<b>7</b>
2.1 Working conditions prior to lockdown.....	7
2.2 Changes to working conditions and arrangements as a result of COVID-19.....	7
2.3 Health, Safety and Wellbeing.....	11
<b>3 Changes to household finances</b> .....	<b>16</b>
3.1 Financial arrangements .....	16
3.2 Changes to household income .....	16
3.3 Changes to household spending .....	18
3.4 Impact of COVID-19 on savings and debt.....	20
3.5 Additional financial support accessed since the start of the pandemic.....	22
<b>4 Changes to future aspirations</b> .....	<b>23</b>
4.1 Short-term focus on job and income security .....	23
4.2 Changes to career plans.....	23
4.3 Changes to priorities.....	24
<b>5 Support needs</b> .....	<b>25</b>
<b>Appendix 1: Characteristics of the sample</b> .....	<b>27</b>

## Summary

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This report presents the findings from 40 in-depth interviews examining the impact of COVID-19 on low-income households. Interviews were completed with those currently in-work as well as those who had recently lost their job across low-pay sectors such as hospitality, retail, administration and support services, as well as health and social care.

The interviews explored their experiences in employment since the start of the pandemic. This included:

- How their working conditions and arrangements have changed
- Their feelings of safety and wellbeing within the workplace for those who continued in-work
- The knock-on impact of any changes in working arrangements, conditions and employment status on household finances
- The impact of these circumstantial changes on any future aspirations they held for their work and finances

### Changes in employment

The changes that interviewees had seen in their working conditions and arrangements since the start of the pandemic necessarily varied depending on the nature of their job role, their employment status, their caring commitments, as well as the decisions made by their individual employer.

For those working in administration and support services, many were able to switch to **homeworking** with the announcement of a UK-wide lockdown from 23<sup>rd</sup> March 2020. In making this transition, several saw short-term disruption due to technical difficulties they had in accessing their work IT systems or key pieces of software that they needed in their job. While these issues were resolved relatively quickly, interviewees with young families experienced longer-term difficulties in working from home during lockdown. This was due to the additional childcare commitments they had from the closure of schools and early years setting during this period.

Another group of interviewees, such as some of those working in non-essential hospitality and retail roles, were **put on furlough**. This was enabled by the government's Job Retention Scheme (JRS), which was announced a few days prior to lockdown. For many, this decision was taken by their employer. Several interviewees said that they feared they would lose their job when their workplaces closed at the end of March and so were glad to be furloughed, even if in most cases it meant a 20 per cent reduction in income.

However, this offer was not available to all workers in this study. Some of those who worked on-demand via agencies, such as domiciliary care workers, saw a significant

**reduction in the hours** they were being offered during lockdown. Others, usually working part-time hours and on zero-hours contracts, were **made redundant** from their job. Several asked their employer why they had made this decision and why they were not being furloughed. The reasons given varied and included their employer questioning their eligibility for the JRS (despite working for their employer several months prior to lockdown), and being unable to calculate their furlough entitlement due to losing records of their employment from the past year. Interviewees recalled being extremely angry with this response, and in some cases believed they had been misled by their employer so that they could avoid the administration involved in applying for the JRS.

### Health, safety and wellbeing

In the context of increased health risks posed by COVID-19, interviewees were asked about the specific risks posed by their work (if any) and their feelings around safety and wellbeing in the workplace. For some, such as care workers, this covered their experience of working during lockdown, while others spoke about their return to work following the easing of restrictions from June onwards. Again, experiences varied markedly by sector.

Retail workers (particularly those who worked for large supermarket chains) said that they felt their employer had taken adequate measures to minimise the health risks posed by their job. This included steps to ensure social distancing between customers (one-way systems; limits on customer numbers) and to protect staff from person to person transmission by providing access to relevant PPE.

Workers in the hospitality industry meanwhile felt less protected. While employers changed the layout of bars and restaurants to ensure social distancing and encouraged better hygiene by installing hand sanitising stations, these measures did not go far enough in some interviewees' view. None of the hospitality workers that participated in this study had been provided with PPE; in all cases, they had purchased their own masks and gloves to help them feel safer at work. Some also stated that they were not always able to stay two metres away from customers, such as when they were taking food orders or collecting glasses.

Those working in the social care sector had more mixed experiences, with the level of safety checks and measures taken by employers widely varying between workplaces. Some who worked in supported living or rehabilitation centres felt the measures put in place by their employer were adequate. This included the provision of PPE, temperature checks for all staff on arrival at work as well as new, stricter cleaning regimes.

However, a few interviewees providing domiciliary care or working in residential care homes felt that their employer was not taking the health risks posed by the virus seriously, especially during the early phases of lockdown. Those that raised concerns about the lack of measures to protect themselves and clients from COVID-19 reported how their employer trivialised the need for PPE, stating that it was not necessary and that the virus was no different from seasonal flu. These individuals felt it 'paid' their employer to ignore the risks posed by the virus, so they did not have to invest in additional equipment for staff. In these cases, interviewees either agreed to take voluntary furlough so they did not

have to continue working during lockdown, or saw no option but to resign from their position to protect their health and wellbeing.

### **Household finances**

Aside from home workers, most interviewees saw a decline in their household incomes since the start of the pandemic. As outlined, this was either due to being furloughed, seeing a reduction in their working hours or losing their job. Despite these changes in circumstances, many were able to continue to meet their basic living costs. While several spoke of having higher food bills as they/their family were at home more, these individuals had taken steps to manage their spending in this area such as stricter budgeting and shopping for reduced items. Some also spoke of having direct or indirect financial support from family members with the costs of housing. While those cohabiting had other sources of income beyond their own employment, which helped them manage any losses they faced.

Many interviewees described how the suspension of normal life during lockdown had the unexpected benefit of reducing their outgoings. For instance, it limited their spending on non-essential items, food and drink outside of the home, and leisure activities. However, as lockdown restrictions were lifted, some interviewees were finding the continued limits on what they could spend frustrating and felt it was impeding their overall quality of life.

In terms of alleviating these difficulties, many believed they had limited options. Several had depleted their savings since the beginning of the pandemic and were no longer able to save to the same levels as they had previously. Interviewees were also unsure about their eligibility for state financial support or had been put off by the experiences of friends and family members who had previously used the benefits system.

### **Future aspirations**

Interviewees were asked to describe how these circumstantial changes in their work and finances brought about by COVID-19 had affected their future hopes and aspirations in these areas. Several of those who had lost their employment or had seen a reduction in their working hours stated that it was difficult to look past the short-term uncertainty regarding their employment prospects and the need to achieve financial stability. A few from this group felt that they were now having to consider a career change out of necessity rather than choice. Their previous occupation was no longer viable, and they were not able to sustain themselves or their family on a lower income in the long-term.

Some interviewees who had retained their employment and their normal working hours commented that any future career changes they were planning prior to the pandemic had now been put on hold. They perceived a high-risk in changing jobs in the current economic climate and felt remaining in their current role would provide greater financial security in the short-term.

Several students who participated in the study also spoke of lowering their expectations in terms of their future employment prospects. Aside from those planning to enter public sector or health professions, these interviewees generally felt that they would need to

consider a broader range of positions than they would typically prefer, in order to find work in what they anticipated will be a highly competitive graduate labour market.

In contrast to these views, several of those who had been working from home since the start of the pandemic noted that their priorities had shifted in terms of what they wanted from their work and home life. For some, maintaining a clear distinction between work and childcare responsibilities had become even more important, while others had achieved a better work-life balance in some respects (e.g. having some time back in their day by not having to commute) and wanted to extend this in future.

### **Support needs**

Based on the experiences presented above, interviewees were asked what type of support would be most beneficial in helping to mitigate the health risks they continued to face in work, as well as their future job and income insecurity. A wide variety of recommendations were put forward, including better awareness of workers' rights and legal protection in context of COVID-19; greater assistance with job searches, retraining and childcare for those currently unemployed; and a range of financial support measures, from access to free financial advice services to further raising Universal Credit standard allowance.

# 1 Introduction

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This report sets out the interim findings on the impacts of COVID-19 on low-income households. It presents the findings from 40 in-depth interviews completed with individual employees as well as those who recently lost their job. This is the latest phase of our project exploring the employment and financial impacts of the pandemic for these groups and is being funded by the Standard Life Foundation.<sup>1</sup>

## 1.1 Research method

Forty semi-structured interviews were completed with individuals from low-income households from July-August 2020. This included 30 interviews with those in employment at the time of the study and 10 interviews with those who had lost their job over the past 4-5 months.<sup>2</sup> Interviewees were identified as living in a low-income household if their combined income from earnings and benefits after tax was 60 per cent of the median among the UK population. Interviewee's self-reported household incomes were equalised to take account different household sizes as well as the different ages of the people they were living with.<sup>3</sup>

The sample was designed to include individuals living across the UK and working in some of the largest 'low pay' sectors including hospitality, retail, administration and support services, as well as health and social care. As noted, the research also included a small sample of interviewees who had recently been made unemployed in the hospitality and retail sectors. Given that these large, low-pay sectors are unlikely to recover to the same pre-pandemic levels of business activity, our research wanted to explore the experiences of these individuals and what support they may need to help with their transitions back into employment.

The main characteristics of the sample are set out in Appendix 1. We aimed to include a range of characteristics by age, gender, ethnicity, educational attainment, marital status and whether interviewees had dependant children. We also recognised that certain groups are over-represented in lower paying jobs and so should feature more prominently

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<sup>1</sup> Our previous release for this project looked at the impacts of the Covid-19 pandemic on low-paid employees, drawing on detailed analysis of Labour Force Survey (LFS) responses from February to April 2020: <https://www.employment-studies.co.uk/resource/covid-19-and-low-paid-early-analysis-labour-force-survey>

<sup>2</sup> We did not include anyone in employment who was self-employed. The only exception was for individuals who we identified as being 'dependant self-employed' – i.e. they have self-employed status but have a relationship with single employer/contractor. This includes some agency workers.

<sup>3</sup> We used the Department for Work and Pension's definition of low income and equalisation formula: <https://www.gov.uk/government/publications/how-low-income-is-measured/text-only-how-low-income-is-measured>



in the sample. This includes women, those under the age of 25 as well as people from Black and Minority Ethnic backgrounds. To increase the diversity of the sample by socio-economic status we also looked to include individuals who had been eligible for free school meals when attending school, as well as those with health conditions that affect their day-to-day lives.

### 1.1.1 Limitations

While our sample was designed to include a wide range of views, as with all qualitative research the experiences presented are only partial and are not meant to be representative of those of working age living in low-income households within the UK population as a whole. It should also be noted that information on individual's household income and their living situation was self-reported, and so it was not possible to verify its accuracy.

In developing the sample, we attempted to include traditionally male dominated low-pay sectors, such as elementary construction and security occupations, as well as manufacturing, warehouse and factory-based work. We also tried to sample participants from all four UK nations. However, recruitment in these sectors as well as in Northern Ireland proved challenging and so these groups are underrepresented compared to other types of interviewee in the study.

## 1.2 Structure of the report

The report is structured as follows:

- **Chapter 2** focuses on interviewees' experiences in employment since the start of the COVID-19 pandemic and the UK-wide lockdown. This includes how their working conditions and arrangements have changed, as well as feelings of safety and wellbeing within the workplace for those who continued in-work.
- **Chapter 3** explores the knock-on impact that changes in interviewees' employment had on their household finances, and whether and how this was mediated by their individual living arrangements.
- **Chapter 4** details how these circumstantial changes have affected interviewees' future hopes and aspirations in terms of their work and finances.
- **Chapter 5** presents interviewees' recommendations for the type of support they felt would be most beneficial in helping to protect them against the health risks they continue to face in work, as well as against future job and income insecurity.

## 2 Experiences in employment

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This section of the report focuses on interviewees' experiences in employment since the start of the COVID-19 pandemic and the UK-wide lockdown. It covers their working conditions prior to this period, and details how these conditions and arrangements were initially disrupted with the slowdown of business activity and introduction of the lockdown restrictions in March 2020.

It also describes interviewees' varied experiences of working immediately prior to and in some cases during lockdown, as well as following the easing of restrictions from June 2020 onwards. Given the health risk posed by the pandemic and the significant changes some had seen in their working environments, these discussions largely focused on feelings of safety and their general wellbeing at work.

### 2.1 Working conditions prior to lockdown

Interviewees were asked to describe their working conditions and arrangements prior to the nationwide lockdown at the end of March. Those in full-time employment were generally working between 35-45 hours per week. A small number of these noted that they also regularly worked overtime to top up their income.

Of the interviewees working part-time, for the most part their work was arranged around other personal commitments, such as caring responsibilities or study. Several were employed on zero-hours contracts. Despite this, all the part-time workers spoke of having fairly predictable working schedules, which helped guarantee a regular income.

The number of part-time hours worked varied based on personal circumstances, but generally this was between 20-30 hours per week. This could be significantly lower where interviewees had young children to care for, or chronic health conditions that limited the amount of work they could take on. In contrast, several university students working in hospitality and retail mentioned that they could be asked to work up to 10 hours more in any given week, for instance, if their employer was hosting a special event or during seasonal busy periods. Many noted that they took these additional hours because they needed the income and/or they were worried they would have their hours reduced if they turned down any shifts.

### 2.2 Changes to working conditions and arrangements as a result of COVID-19

Interviewees were asked how their working conditions and arrangements changed due to the COVID-19 pandemic. All had been affected in some way. Those working in businesses that welcomed customers to their premises on a daily basis (such as hospitality and retail) or in jobs that meant they visited customers' or clients' houses (such

as cleaning or domiciliary care) understandably saw the most disruption. The policy response to COVID-19 included the announcement of the introduction of the Job Retention Scheme (JRS) on 20<sup>th</sup> March and the national lockdown measures (including the 'stay at home' message) three days later. Interviewees described the immediate impact that these changes had on their working lives, which encompassed:

- A switch to home-working for those in administrative and office-based roles
- Being furloughed by their employer
- A reduction in hours or a change in working schedules, and
- Loss of employment

Interviewees who **switched to home-working** described an initial period of disruption while they and their employer adapted to this new arrangement. Several noted that they initially experienced difficulties in accessing their work IT systems or key pieces of software that they needed in their job. This was so challenging for some interviewees that they temporarily changed their working hours so they could access work servers when they were less busy and complete their work for the day, which was time dependant and could not be carried over (e.g. sending out laboratory reports to clients). However, these issues were resolved relatively quickly in most instances and so did not have a long-term impact on interviewees' ability to work during lockdown.

Issues that did become more long-standing were childcare commitments for home workers with young children. As the lockdown was introduced only a few days after the closure of schools and early years settings, one interviewee commented that they found it challenging to manage home working around these additional commitments. Despite these difficulties, they noted that their employer had been very understanding about the situation and had given them allowances when there had been clashes between their work schedule and childcare.

Another group of interviewees were **put on furlough** shortly after the JRS and national lockdown measures were announced. For many, this decision was taken by their employer on the basis that they had no choice but to close their premises or no longer required the same number of staff during the lockdown period.<sup>4</sup> Several of these interviewees commented that they were surprised to be furloughed. Those who had been working in restaurants or childcare providers that had to close in late March, had concerns that they would lose their job and so were glad to have an income even if it was, in the majority of cases, at 80 per cent of their normal wages.

Some interviewees saw an immediate **reduction in their working hours** towards the end of March. This included workers in domiciliary care and residential cleaners who were employed via recruitment agencies. These individuals typically worked 'on-demand' and did not have a minimum number of guaranteed hours. As such, they saw a sharp fall in

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<sup>4</sup> One interviewee working in the social care sector, was offered furlough on a voluntary basis by their employer as a resolution to safety concerns that they had about working throughout the lockdown period. This case is described in more detail in the following section on Health, Safety and Wellbeing.

demand for their services as lockdown led to more households and families taking care of these tasks to avoid mixing with people outside of their immediate support network.

For some, this situation was made more problematic by circumstances in their personal lives. One interviewee providing domiciliary care saw an initial reduction in their working hours, but then had to stop working completely and self-isolate for 2 weeks as someone they were living with tested positive for COVID-19. They were able to access Statutory Sick Pay (SSP) and make a Universal Credit claim during this period, but this still represented a significant drop in their weekly income.

Another interviewee working as a residential cleaner received no bookings for work throughout April. This individual was not offered or aware that they could be offered furlough by their agency despite working through them on a weekly basis for several months prior to lockdown. Further, with school closures this interviewee had additional childcare commitments at home, which continued to limit their ability to work as lockdown restrictions were eased.

Other individuals who were employed in key worker roles experienced similar challenges with childcare. One interviewee working in a large supermarket spoke of having to **change their working schedule** completely following lockdown. They switched to night shifts so that they could continue to work while managing childcare commitments during the day. They had to continue with this working pattern until their children's school received further guidance that those working in food retail were classed as key workers and could have their children attend school during lockdown.

#### **Case study: Tracy, part-time retail worker**

Tracy has been working for a supermarket company for the past 10 years. Most recently, she had a role working in their in-store café. Once lockdown measures were introduced the supermarket closed the café and Tracy was helping with various other roles around the store.

Unfortunately, due to her daughter's school initially not recognising her as a key worker, Tracy was forced to balance her childcare responsibilities with work. Her husband worked full-time during the day so Tracy decided to swap over to the night shift so she could pick up childcare duties during this time. Understandably, she found juggling these work and care commitments incredibly hard. However, after a few weeks she received key worker status and was able to return to her normal working pattern while her children were in school.

Another significant impact of the pandemic and national lockdown was **the loss of employment** for several interviewees. As with those offered furlough arrangements, for many this had resulted from the complete closure of their workplaces, although in a small number of cases interviewees left their job due to health and safety concerns. Some interviewees found this loss of employment enormously destabilising. The wider behavioural changes that had been prompted by government guidelines, such as social distancing, led them to question whether their reliance on finding work in sectors such as hospitality could provide a reliable source of income in future. A few interviewees noted that they had expected to lose their job as they saw a slowdown of business in March.

This was due to their contract (zero-hours) or because they had only been working for their employer for a short period before lockdown.

Others, while concerned about their future income, were reassured by their employer that they would be re-hired when things returned to 'normal', which they anticipated would be a period of a few weeks to a few months. However, with the announcement of the JRS, a number of interviewees who lost their job or did not want to continue working (i.e. due to safety concerns) commented that they felt they should have been eligible for this scheme. Several had asked their employer why they were not being furloughed. The reasons interviewees said their employers gave included:

- That their employer had 'lost' records of their employment over the past year. For example, an interviewee's hours varied each month and their employer claimed they could not calculate their furlough entitlement.
- That they had not been employed long enough to qualify for the furlough scheme. However, in some instances, interviewees believed their employer had not understood JRS eligibility: a hospitality worker said they had been employed since January 2020 and so was technically eligible for the JRS since all employees who were on an employer's PAYE payroll on 19 March 2020 could be furloughed.
- That the employer still had hours available if the employee wanted to work. A domiciliary care worker received this response after making a furlough request. They had concerns about visiting clients and potentially contracting or transmitting COVID-19, so did not want to work during lockdown. Their employer refused the request stating that the individual could still receive an income if they worked their regular pattern.

In describing their reaction to these responses, interviewees recalled being extremely angry. In some cases, they believed they had been misled by their employer so that they could avoid the administration involved in applying for the JRS.

#### **Case study: Jade, part-time nursery nurse and domiciliary carer**

Before lockdown Jade started work as a part-time nursery nurse. While she had been looking for a full-time position, this was all she was able to find. As a result, she continued working a small number of hours as a domiciliary carer: this was her previous full-time role and helped to top-up her income while she waited for opportunities to increase her hours at the nursery.

At the beginning of lockdown, Jade was put on furlough from her nursery position. Through online financial advice, she also discovered that she could also be furloughed from her second job as a carer, which had provided her with £80 per month in terms of income and helped cover some of her bills. Jade requested furlough from her second job as she felt unsafe continuing to work throughout the lockdown period and was concerned about spreading or contracting COVID-19 by entering the homes of clients she did not know.

Her employer refused this request, stating that they could offer her more working hours instead if she needed the money. Jade felt that her employer was financially pressuring her with this offer and so rejected it. She subsequently discovered that another carer the company employed had

been placed on furlough. These events led to a breakdown in the relationship between Jade and her employer and she later decided to resign from this position.

Other interviewees had not received any clear explanation for why they had not been offered furlough, though they reflected that perhaps their employer was not anticipating a quick recovery in terms of their business activity.

## 2.3 Health, safety and wellbeing

The COVID-19 pandemic has necessarily heightened concerns about the health risks that daily activities such as going to work pose to the general population. Employers now have a responsibility to make sure that workplaces are 'COVID-secure', although the type and extent of the measures taken vary depending on the nature of the business and decisions of management. Furthermore, the health risks posed by the pandemic, the restrictions it has placed on daily life, and the impact this is having on economic activity, which is creating greater job and financial insecurity, has clearly affected levels of wellbeing among the population with higher numbers now reporting symptoms of depression.<sup>5</sup>

Against this context, interviewees within this study were asked about their perceptions of the health risks posed by their work (if any) from March onwards, as well as their feelings on safety and wellbeing in the workplace. This covered the perceived effectiveness of any measures they or their employer had taken throughout this period to help minimise these risks. Depending on interviewees' working arrangements and how these had been disrupted by the pandemic, their comments touched on different time-points and issues including:

- Experiences of working outside of home in the period immediately preceding lockdown (i.e. March 2020)
- Experiences of working outside of home during lockdown and following the easing of restrictions throughout June and July 2020
- Experiences of travelling to and from work during this period, and
- Experiences of working from home.

### 2.3.1 Experiences of working outside of home until lockdown

Several interviewees who worked in sectors that largely closed due to lockdown, such as hospitality and retail, were able to describe their experiences of health, safety and wellbeing at work in the time leading up to the end of March.

A few individuals in their 20s working in these areas, who did not report any pre-existing health conditions, commented that they did not have personal concerns about contracting COVID-19 during this period given that they were not in a high risk category. This was despite continuing to work in roles where they had regular face-to-face interactions with

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<sup>5</sup> [www.bbc.co.uk/news/health-53820425](http://www.bbc.co.uk/news/health-53820425)

customers and travelling to their workplace on public transport. One interviewee reflected that while they took precautions such as washing their hands and wearing a face mask when travelling into work, they did feel guilty about going in as there was still a risk that they might be unknowingly transmitting the virus to others. However, they needed the income and did not want to lose this employment by not turning up to work.

Other interviewees working in hospitality roles throughout March had similar considerations, even when they themselves were at greater personal risk due to pre-existing health conditions. For example, a fast food restaurant worker, who was asthmatic and heavily pregnant at the time, noted that they were worried about how they would be affected if they were to contract COVID-19. This led them to consider whether they should continue going into work. However, having a young family to support, they needed the income and so decided to raise concerns with management and see if there was anything they could do to minimise the risk of transmission. As the interviewee was working on the tills and had lots of interaction with customers, their employer agreed to move them onto a food preparation station away from customers and the restaurant dining area. The interviewee felt a lot safer with this arrangement. Their employer went on to put up Perspex screens between staff and customers, and mandated social distancing and stricter personal hygiene among staff.

### 2.3.2 Experiences of working outside of home during lockdown and following the easing of restrictions

Some interviewees had experiences of working outside of the home throughout the national lockdown, while others had started to work again following periods of furlough and the easing of restrictions from June onwards, and so could comment on the perceived health risks, and their safety and wellbeing at work from this perspective.

Several retail workers employed by large supermarket chains and retail outlets stated that they were happy with the measures that their organisation initially put in place to ensure social distancing between customers and to protect staff from person to person transmission by providing access to relevant PPE. This could involve introducing a one-way system and having limits on the number of customers allowed into the shop, putting up screens at key points of staff/customer interaction, providing access to masks for staff, and offering hand sanitising stations.

#### **Case study: Grace, part-time retail worker**

After the lockdown was introduced, Grace returned home from university and managed to secure employment processing online orders in the warehouse of a large DIY supplies company in her hometown. Grace noted that the company she was now working for practised a high standard of health and safety and seemed to genuinely care about employee wellbeing. She went on to explain that the company had provided her and her colleagues with a range of personal protective equipment (PPE), and she was aware that the company had also furloughed employees that were advised to shield.

While Grace needed this employment to support herself financially, the role also provided opportunities for socialisation, something she had had very little of over the first few months of

lockdown. She stated that being able to continue working and meet new people had helped improve her mental wellbeing:

*"It's been nice after being stuck in for so long to meet new people and all share our experiences. So much has happened over the last three months or more. I've definitely enjoyed it. It's not only been a financial lifeline for me. Mentally, it's been really good".*

However, a few retail workers said that as time went on their employer had relaxed social distancing measures, which caused them to feel less safe as workplaces became busier.

*"There's just too many people, it was limited to 80 and now they're letting in 300 and it was only one [person] from each household and now it's anyone. Personally, I think they're just thinking about the money, freely letting people in. I'm quite uncomfortable with the number of people - it was more manageable and more enjoyable before"*

Retail worker, Northern England

These experiences contrasted somewhat with those of workers in hospitality, whose workplaces began reopening from 4<sup>th</sup> July. Again, while some measures had been taken to ensure social distancing and to encourage better hygiene measures - such as changing the layout of the bar/restaurant, and installing hand sanitising stations - some interviewees felt their employer had not done enough to protect them from potentially transmitting or contracting the virus. None of the hospitality workers interviewed had been provided with PPE by their employer. Several had chosen to wear masks and in some cases gloves, but this was their own decision and they had to purchase these items themselves. Given the nature of their role, they also did not always feel it was possible to socially distance (e.g. while taking orders or when collecting plates and glasses from customers). Again, this led some interviewees to comment that they felt their employer was prioritising profitability over the health and safety of staff.

The experiences of interviewees working in social care were much more mixed based on whether they felt their employer had taken adequate measures to protect individual employees as well as those receiving care. Given that many of these interviewees were working in adult social care, they had grave concerns and a heightened sense of responsibility towards their clients to ensure they were kept safe. Some who worked in supported living or rehabilitation centres felt the measures put in place by their employer were adequate. This included the provision of PPE, temperature checks for all staff on arrival at work as well as new, stricter cleaning regimes.

A few interviewees providing domiciliary care services or working in residential care homes, however, had starkly contrasting experiences and said that their employer had not taken sufficient precautions to minimise potential health risks, especially during the early phases of the lockdown. One who worked as a domiciliary carer throughout March stated that their employer did not take the risk of COVID-19 to their clients seriously and did not provide staff with any PPE. On raising concerns, this interviewee said their employer made excuses, including that the virus was no different from seasonal flu. The interviewee felt it 'paid' their employer to ignore the risks posed by the virus as it meant they did not have to invest in additional equipment for staff. After repeatedly raising these issues with



management, the interviewee was offered voluntary furlough. They took this up as they were also concerned about the risk of COVID-19 to someone in their household who had longstanding health problems.

A similar experience was shared by another interviewee working in a residential care home. They also commented that they felt their employer had not taken the situation seriously and did not provide adequate PPE. Again, this interviewee reported that their employer had trivialised the need for PPE stating that it was not necessary. When two residents within the home tested positive for COVID-19, the interviewee again raised their serious safety concerns with management. They reported being advised that their only option was to resign from their position. As this interviewee was also concerned about the health of their two young children, they decided to leave this post despite not having another job to go to and having to rely on the benefit system for financial support.

### **2.3.3 Experiences of travelling to and from work**

In terms of the perceived health risks in travelling to and from work during lockdown and following the easing of restrictions, interviewees' experiences varied depending on their reliance on public transport. A few commented that they lived close to their employer and so were able to walk to work and avoid public transport altogether. Others had their own private cars and so similarly felt safe travelling to work. Where interviewees did a lot of driving as part of their job (e.g. domiciliary carers) they noted that during the lockdown their journey between appointments was considerably easier given the quiet roads.

Interviewees who were reliant on public transport, such as bus services, to get to work had more mixed experiences. Some who had particularly long commutes or who were living with individuals in a high-risk group made alternative travel arrangements so they could limit their contact with others. This included arranging lifts from family members. However, this was not an option for some, and this group described longer journeys to and from work as a result of reduced services during the lockdown. The increased length of journeys could exacerbate their anxieties about the risks of using public transport given that social distancing and the requirement that passengers wear masks were not always enforced.

### **2.3.4 Experiences of working from home**

Interviewees working in administrative, typically office-based roles, were asked about their experiences of working from home and whether this had affected their health and wellbeing. Some commented that they missed the daily social interaction with their colleagues, while others noted they were unhappy with the lack of distinction between work and home life. This was compounded where interviewees had limited physical space to work and were restricted to their bedrooms in some instances. However, a few interviewees saw benefits from not having to commute to work which gave them some time back in the mornings and evenings.

Several interviewees said that their work had become busier since lockdown either because their business had seen increased demand and/or due to colleagues being

furloughed. While these did not necessarily mind the additional work and were paid overtime in some instances, it had made their role more stressful, which had affected their mood at times.

**Case study: Maya, full-time administration worker**

Maya has been working in a full-time administration role for the past six years. Since the lockdown measures were introduced, she has been working remotely from home. Maya mentioned that working from home has provided her with some flexibility in terms of working hours but has also presented challenges. During the initial stages of working from home, she experienced various technical disruptions caused by her company's IT server, which affected her ability to complete her daily tasks (e.g. sending technical reports to clients). She changed her working pattern to the evenings until these issues were resolved.

Maya also took on more responsibilities in her role and was regularly working overtime due to her supervisor being furloughed as well as other colleagues occasionally being on leave. As a consequence of this, Maya has experienced a rise in her general levels of stress and exhaustion, leaving her with little energy to do anything else, *"all I want to do at the end of the day is have a bath and then get into bed"*. She mentioned that her family relationships have also suffered because of this, with her older children noting that she was less available in the evenings and more irritable.

A few interviewees who had pre-existing health conditions which required them to shield and/or family members who were in high-risk categories generally reported having poorer mental health since the beginning of the pandemic, which had made it difficult to focus on their work at times. The heightened uncertainty and anxiety about how long they would have to shield for, and whether they would be able to keep themselves and/or their family members safe and healthy affected their ability to work. In these instances, interviewees had some time off work to help manage their stress either with the agreement of their employer or at the suggestion of their GP. This ranged from a few days to a few weeks in some cases.

## 3 Changes to household finances

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In light of the disruption to employment of many workers demonstrated in the previous chapter, the research explored the knock-on impact that this had on interviewees' household finances, and whether and how this was mediated by their living arrangements.

This section of the report describes interviewees' financial situations and living arrangements, and explores how their income, expenditure, and levels of savings and debt have been affected by the COVID-19 pandemic. It also describes the additional financial support interviewees have accessed as a result of changes.

### 3.1 Financial arrangements

Interviewees had varied living situations and financial arrangements, which determined how they were affected by the lockdown and any subsequent change in their employment status:

- The largest group were financially independent from other people, either living alone or in house shares and responsible for their own living costs. Those living in house shares tended to be younger, while a few were students who did not rely solely on employment for income as they received a student loan.
- Several interviewees lived with a spouse or partner. Many of these had a dual income and split costs equally, while for others one partner worked more than the other and provided a large share of the household income.
- Some interviewees had dependent children and a number were living with adult children. Most of these individuals were living in a couple, though a few were single parents.
- In terms of housing tenure, the majority of interviewees lived in rental accommodation, while several owned their home with a mortgage and small number owned their property outright. A few interviewees were temporarily living with their parents or in property owned by close family members which reduced their outgoings.

### 3.2 Changes to household income

Nearly all interviewees had seen a reduction in their household income since the start of the pandemic. As noted, a number were employed in the retail and hospitality sectors and saw their workplaces close during lockdown. Several of these were furloughed on 80 per cent of their normal salary, with few employers making up the remaining 20 per cent to pay them in full. A few commented that they had also lost out on income earned through

overtime or from tips, which they felt had not been taken into account by their employer when calculating furlough payments. In some cases, this led to a major reduction in household income. Many furloughed workers also lost a week's pay between the start of lockdown and the introduction of the JRS and had to wait until April for their first payment.

Despite these changes, most of these interviewees were managing to cover living costs from their furlough payments with some adjustments in their household spending discussed below. Further, several of those working in retail and hospitality had started to return to work in July and were beginning to see their incomes return to normal, although some workplaces had introduced restrictions on overtime, which prevented some interviewees from 'topping up' their incomes in the normal way.

A few Interviewees working in retail and hospitality had been laid off by their employers and not put on furlough. This included individuals on zero-hour contracts as well as agency workers and those working 'on-demand'. This had caused a major loss of income. Also, as outlined above, an interviewee working in the care sector had chosen to leave their job due to their employer's failure to address concerns they had around their health and safety practices during the lockdown, with consequent losses to household income.

Where they lost their job, most of the interviewees relied on Universal Credit as their main or only source of income. For many this led to a major reduction in their finances; for example, a participant reported that their Universal Credit was equivalent to one week's wage in their previous job. As a result, many of these interviewees have struggled to cover their costs of living. However, those interviewees who had been claiming Universal Credit prior to the pandemic reported that the £20 a week increase to their payments represented a major improvement to their financial situation and accordingly, their wellbeing.

#### **Case study: Aisha, former retail worker**

Aisha left her job in February due to unsuitable hours and poor management and has been unable to find another job since then. Once lockdown measures were introduced, Aisha's husband, with whom she shares living costs, lost his job at a local restaurant. As a result, both Aisha and her husband are now reliant on Universal Credit as their main source of income. They use their allowance to cover the household bills and general living costs. Since the end of March, Aisha noted that their Universal Credit allowance increased by at least £100 a month, which helped ease her anxiety regarding bills and had a positive impact on her wellbeing.<sup>6</sup> Despite this increase, she explained that money "*is always tight*" and that they are still only just able to covers bills and rent:

*"Our universal credit has gone up at least £100 per month, so that's really helpful actually, that's like a huge difference and I'm kind of nervous for when that ends.... We are so tight [on money] and... it means I'm a little less worried about bills, I'm not feeling ill quite so much thinking about how we're going to pay for [things]"*

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<sup>6</sup> On 20<sup>th</sup> March 2020, the government announced a temporary increase of £1,000 to the Universal Credit standard allowance for 1 year.

A few interviewees who lost their job during the pandemic were students and had been less negatively impacted by the loss of income because of their access to other financial resources. Some were able to rely on their student loan to cover living costs over the pandemic, and others received help from their families either directly through financial assistance or by temporarily moving back in with a parent, to reduce their accommodation costs.

Other interviewees continued to work as usual in essential roles or moved to working from home. This group mostly saw no major reduction in income, although a few had experienced a loss due to not being able to work as many hours as a result of childcare commitments and/or less demand for their services.

As noted above, interviewees were differentially impacted by this loss of income depending on their family status. Those who saw a reduction in their income tended to be more negatively affected if they live alone, as they were solely reliant on this income to cover living costs. By contrast some interviewees who share living costs with others have been partially protected from the negative financial impact of furlough or unemployment by living with someone who has maintained their income. Similarly, those interviewees who continued earning their usual salary were able to partially negate a loss of income within their household due to a partner, parent or other family member losing their job, being furloughed or working fewer hours.

### 3.3 Changes to household spending

Prior to the pandemic, interviewees spent most of their income on basic living costs, namely food, energy bills, transport and housing. Despite most seeing some reduction in household income as a result of a change in circumstances, for the most part they had continued to meet these basic costs. It was common to have reduced outgoings to some degree, due to the lockdown limiting people's ability to spend money on non-essential items, leisure activities and going out for drinks and meals. However, most interviewees also discussed just managing to get by.

*'I'm managing but could do with more [money]. I'm getting by, just, not short of anything'*

Retail worker, Northern England

*'I was keeping my head just above water...as long as the bills are paid, I've got food, a roof over my head...those things are just the most important, everything else is not important'*

Factory worker, London

#### 3.3.1 Spending on food, energy bills and transport

Spending on food was the biggest change and discussed by nearly all interviewees regardless of income. Most of those who had been working from home, on furlough or lost their job had seen increased food bills during lockdown, and was heightened for those

living with dependant children. This included some who had previously benefitted from universal free school meals for children in Reception, Year 1 and Year 2 but who were not eligible for free school meals during the school closures, which increased their food bill.

As a result of increased food bills, and in some cases decreased income, many interviewees changed their behaviour around grocery shopping. During lockdown most switched from visiting the supermarket several times to once weekly, where they purchased enough groceries to last a week or more. This was due to lockdown rules as well as to reduce potential health risks of visiting public spaces. Some said that they started visiting the supermarkets in the evening when food was reduced, tried to cook from scratch more, reduce food waste, and buy cheaper ingredients than they had previously to save money.

Where interviewees had lost income as a result of the pandemic this reduction in spending on groceries, leisure and non-essential items was out of necessity. These interviewees were the most likely to change their behaviour around food and many discussed relying on reduced groceries. Many also discussed cutting down spending on non-essential items such as takeaways, birthday presents and leisure activities. This had a negative impact on quality of life and wellbeing, especially for parents who struggled to keep their children entertained during lockdown and felt guilty about not being able to provide for their children beyond basic needs.

#### **Case study: Natalie, residential property cleaner**

Natalie has worked as a residential property cleaner for the last three years. However, following lockdown, due to the nature of her work she was unable to work at all during this period. As restrictions have eased and more cleaning jobs have become available, Natalie has struggled to take these as she has childcare responsibilities resulting from the school closures, which has restricted her availability. Consequently, Natalie has suffered a loss in income and due to her savings levels, does not feel she is eligible for additional financial support.

This has meant that her family have had to adjust their normal household spending patterns. In particular, Natalie noted that they have tried to reduce the cost of their food shopping. This has often meant relying on reduced food items and opting for the cheaper, unhealthier food options. They have also made behavioural changes to try and reduce their outgoings, such as trying to limit their energy usage at home and limiting their family outings. Natalie spoke about these additional restrictions on her family's daily life and how they have negatively affected her mental health.

*"Every time we buy something, we have to be careful [...] It does affect you. If you've been used to something for a very long time and then you can't do it, it's very, very hard"*

While this group did save money on work-related expenses, such as the cost of travel and food bought during the working day, they also reported an increase in energy bills from staying at home. Some of these interviewees have tried to cut down on their energy bills, for example by limiting their use of appliances.

While those who lost income had to reduce spending out of necessity, those who maintained their income throughout lockdown and following the easing of restrictions

framed the reduction in living costs positively as it allowed them to increase their disposable income. This was especially the case for those working from home. These interviewees saw significant savings on work-related travel and food costs. While this group did also report higher energy bills and grocery costs from spending more time at home, the money saved on work-related expenses and the limits to non-essential spending during lockdown led to a small net increase in disposable income.

### **3.3.2 Spending on housing**

As well as food, energy bills and transport, housing was a major cost for interviewees and often made up the bulk of their outgoings. Unlike other costs, they reported there had been little flexibility on spending on housing since the start of the pandemic. The impact of these costs varied greatly by housing tenure and living arrangements.

Some interviewees who rented privately described spending most of their income on rent. Where these interviewees had lost income since the beginning of the pandemic this could lead to decisions to move in with friends or family as their housing became unaffordable. Those with mortgages tended to have lower housing costs and none reported being unable to keep up with mortgage payments. A few interviewees in later life stages (i.e. aged 50+) had paid off their mortgage and benefitted financially from having no costs related to accommodation, although this did not represent a change in their financial circumstances and equate to having higher disposable incomes compared to other interviewees.

Living arrangements also had a major impact on housing costs. Some interviewees lived with their parents or in houses owned by family members, which meant they lived rent free, or had arranged to pay below market rents. While some were students who moved in with family temporarily over the summer or people in their early twenties who had yet to leave home, a few older people also lived with or were supported by their immediate family including parents or siblings. This group of interviewees were protected from the negative impact of a reduction in income to a large extent as they spent less on accommodation. They also benefitted as they did not face any threat of homelessness if they could not cover their rent, and could share living costs where they lived with family members. One participant had inherited property from their family which significantly reduced their outgoings, although again this had not changed since the beginning of the pandemic.

## **3.4 Impact of COVID-19 on savings and debt**

### **3.4.1 Savings**

Most interviewees had access to savings at the time of the research, having put aside money in normal times at the end of each month for emergency costs and extra expenses such as birthday gifts. Those living with family were the most likely to have savings, as they tended to have the smallest outgoings.

Many interviewees reported seeing a change to their level of savings or ability to save since the beginning of the pandemic. Some who had lost income used their savings to cover essential living costs. Interviewees who had lost their job and were now claiming benefits were the most likely to use their savings in this way, as many noted the amount they received in Universal Credit was not enough to cover all essentials. By contrast, some essential workers and home-workers reported increasing their savings since the start of the pandemic as their living costs have decreased while their income remained constant.

While many had some level of savings prior to the pandemic, some interviewees did not have any savings at all. This group were more likely to seek out financial support or take on debt to help with living costs.

### 3.4.2 Debt

Prior to March, several interviewees already carried some personal or household debt. This primarily came from credit cards and overdrafts used to cover essential living costs. While it reduced their household income over the long-term, many described being able to manage their debt and make regular repayments. However, this changed for those who lost employment or saw a significant reduction in their regular hours as a result of the pandemic, or who lived with someone who had lost income in this way.

Some interviewees in this situation described not being able to make their scheduled repayments in their current form. Given their change in circumstances, a few had managed to negotiate a 'grace period' of up to a year with their creditor, where they would not be charged any additional interest, or had agreed a payment plan with their bank. Some individuals described the difference it would make to their monthly spending once they were free of these debt repayments.

*'It's [credit card payment] only £24 a month but that could get me something to eat: mince or pasta or a bit of chicken so [I'm] not paying it back. I have started a payment plan with the bank.'*

Retail worker, London

In some cases, however, creditors had refused any requests to restructure their debt and had sent interviewees letters, which one individual described as "*threatening*", as a result of their inability to make these payments.

A few interviewees accessed loans from family members to cover living costs, or owed family members money from loans received prior to the pandemic. Unlike those with commercial debt, however, this group were more able to be flexible in their repayments without incurring interest or being pursued by lenders. Some interviewees described how they were looking to make these repayments once they felt they were in a more financially secure position, although they did not have a clear date in mind.



### 3.5 Additional financial support accessed since the start of the pandemic

Some interviewees needed to access additional support to cover their living costs since the start of the pandemic. This had mostly taken the form of seeking additional income from employment and/or receiving direct financial assistance through the welfare system. Those who had lost income by being furloughed, seeing a reduction in their hours or losing their job were the most likely to access additional support, but some essential workers and home-workers also needed to add to their incomes.

Interviewees who have taken on a new job to earn extra income during the pandemic were primarily workers in retail and hospitality who had lost their job or had been put on furlough. The work they found was primarily on a self-employed and irregular basis such as dog walking, online tutoring, selling goods online and participating in research. For the most part these jobs did not fully compensate for their loss of income, but did provide them with a little extra money to help make ends meet. A few interviewees who were voluntarily unemployed prior to the pandemic, for example due to taking a career break, re-entered the workforce as essential workers due to worries about their future financial situation.

Many interviewees also sought direct financial support to help cover their living costs. Several of those who had lost income as a result of the pandemic started claiming Universal Credit: this included both interviewees in and out of work. A few of those in low paying jobs were eligible for Universal Credit prior to the pandemic but had been reluctant to access this support due to feelings of stigma around claiming benefits. Others were unsure if they were eligible for Universal Credit or other benefits, including some that were unemployed but had a small amount of savings. One or two interviewees discussed being eligible to claim but being put off by the negative experiences of family or friends who had used the Universal Credit system. This included long waits for payments, a difficult and time-consuming application procedure and receiving an insufficient amount to cover their living costs.

A small group also attempted to access indirect sources of financial support to help manage their costs of living. For instance, a couple of interviewees had tried to access food banks after struggling to afford groceries. Both had negative experiences as the food banks had limited stocks to cover demand and were unable to provide them with any support. This left one interviewee feeling helpless, as they were unable to receive any financial support from family members, the welfare system or charities: the foodbank had been a last resort. Another interviewee who lived alone, worked part-time and was put on furlough was brought meals by a friend who was worried about them struggling financially.

## 4 Changes to future aspirations

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Interviewees were asked to describe how circumstantial changes in their work and finances brought about by COVID-19 had affected their future hopes and aspirations in these areas.

This section of the report presents interviewees' responses, which fell into three main groups: those who were mainly focused on their short-term job and income security; those who had to change their long-term career plans; and individuals who felt that their experiences had shifted their priorities in terms of their work and home life.

### 4.1 Short-term focus on job and income security

For those who had seen a reduction in their hours or had been made redundant, several spoke of how they felt unable to look ahead and make future plans during this time. In the short-term, their employment situation remained uncertain, with falls in demand making it difficult to find sufficient levels of work in industries that they had typically relied on as a source of income (e.g. hospitality). This left a few interviewees with a feeling of being in 'limbo': it was still unclear how the pandemic would develop and what industries and areas of work would continue to be viable.

Other interviewees from this group still had specific future aspirations but felt that these were on hold until they could return to some sort of financial stability. For some, this meant getting back to the situation they were in prior to the pandemic, in terms of their work and finances. A few, however, stressed that they wanted to try and find a more regular form of employment (as opposed to zero-hours or on-demand working), with guaranteed and predictable working hours, and a more reliable income. These were typically individuals who had lost their jobs prior to the national lockdown in late March and wanted greater stability from their work. Both groups were clear that the financial stability they were seeking would enable them to start building up their savings once again, which in turn would enable them to fulfil short-term goals, such as going on holiday or saving for a mortgage deposit.

### 4.2 Changes to career plans

Several interviewees stated that their career plans had changed because of the pandemic and the knock-on impact it had on certain sectors. Some for instance were planning to try and pursue careers in the charity or creative sectors in future. These were areas that interviewees were passionate about and felt would give them greater levels of satisfaction and fulfilment in their work. However, given the financial challenges that these sectors now faced, interviewees had reassessed their options and felt that now was not the right time to be taking risks in terms of their career, for instance, by seeking work experience or

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short-term paid opportunities in these areas. These interviewees tended to still be in employment, and so planned to continue in their current role at least in the short-term.

*"There's going to be a fight for jobs and [I am] probably safe where I am, as a keyworker in a supermarket. There's a risk of being made redundant if I changed [career] now. That's the biggest fear at the moment."*

Retail worker, Northern England

Some interviewees, however, who had maintained their employment but had lost part of their income following a reduction in their working hours felt compelled to consider a career move. These individuals had concerns about their ability to continue to sustain themselves as well as their families if their incomes did not recover. One interviewee even stated that they were considering a job with lower pay and what they saw as poorer working conditions, such as some positions in the adult social care sector, if it meant more regular, guaranteed hours than they were currently able to access.

Looking ahead, a few students who had been combining part-time work with study were pessimistic about their ability to find their preferred job role when they graduated. Some commented that they felt there were now fewer opportunities to gain relevant work experience while they were studying - through internship programmes, for example – and that employers would be making cuts to their graduate recruitment programmes in future. As a result, these interviewees noted that they now had less niche aspirations in terms of the type of role they wanted and were willing to consider a broader range of options in order to increase their chances of finding work.

However, for those students who were training for roles in public sector and health care professions, the experience of the past few months had reaffirmed their desire to work in these areas. They felt that these roles were now held in even higher regard by the general public, and the pandemic had made clear that there would always be a need for these positions regardless of what is happening in the wider economy, which offered a degree of job security.

### 4.3 Changes to priorities

In contrast to the experiences presented above, some interviewees felt that their experiences of working through the pandemic had made them reassess their priorities in terms of what they wanted from work and home life. Specifically, several stated that they wanted to put a greater onus on achieving a good work-life balance. These views were predominantly expressed by those who had been working from home since the national lockdown in late March. As noted, a few of these interviewees had struggled with childcare since the beginning of the pandemic and wanted a clearer distinction and less of an overlap between their work and caring responsibilities. Others noted that they had benefitted from not having to commute to work over this period and had more time available for other personal commitments. This had increased their appetite for achieving a better balance between work and home life, with some of those with dependant children stating that they would now consider reducing their hours once their children are self-sufficient.

## 5 Support needs

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Based on the experiences presented throughout this report, interviewees were asked what type of support would be most beneficial in helping to mitigate the health risks they continue to face in-work, as well as in finding future job and income security. A wide range of recommendations were put forward. In terms of the **support needs of those in employment**, interviewees suggested:

- Greater clarity on workers' rights in the context of COVID-19. Interviewees cited their entitlement to the JRS as an example of where they felt their employer may have provided misleading information.
- A legal requirement that employers provide key items of PPE (i.e. masks, gloves or hand sanitising facilities) to all workers.
- Access to therapy for those for those who have had traumatic experiences in-work since the beginning of the pandemic. For instance, concerning health and safety issues within the workplace.

For those **currently unemployed**, they cited several measures that could help to support a return to the workplace and the creation of more jobs, including:

- Assistance with their job-search and making job applications. Interviewees gave examples such as access to local labour market information so they could see which sectors are hiring, and feedback on their CV and interview technique
- Access to careers advice services for those looking for a career change and greater job security
- Access to free or affordable training to re-skill
- Assistance with childcare to support a sustained return to work for those with young families
- Tax relief for employers to reduce the costs of hiring new staff

In terms of supporting their **income security**, interviewees made several suggestions:

- Access to free financial advice services
- Greater clarity on their entitlement to state financial support through the benefits system
- A further increase to Universal Credit standard allowance, or providing indirect financial support with essential costs such as food
- A reduction in rates of council tax for those living independently on a reduced income

- Raising the National Living Wage to £10 per hour this year, to account for the cumulative loss of income that interviewees have seen over the past few months
- More affordable housing options
- More affordable public transport

Looking ahead many interviewees were concerned about what the next few months would bring. Several were worried about the potential for a second wave of COVID-19 infections, and the implications this would have for their job if their workplace again had to close. Some noted that they had diminished savings and therefore a more limited financial buffer to protect them from any future disruption to their work and income. Those who had been furloughed were also aware the JRS was due to end in October, which would limit their employer's ability to keep staff employed during periods of closure.

Interviewees therefore felt that some combination of the above measures would help to protect their future health and livelihoods in the context of the COVID-19 pandemic and any inherent risks it brings.

## Appendix 1: Characteristics of the sample

Occupation	
Social care/Caring personal services	7
Retail / Hospitality	7
Housekeeping and related occupations/Elementary cleaning occupations	5
Elementary security occupations	1
Elementary construction occupations	2
Factory and warehouse-based occupations/Manufacturing and Other Production	2
Administrative and elementary sales occupations (not retail)	6
Retail (unemployed)	6
Hospitality (unemployed)	4
<b>Total:</b>	<b>40/40</b>

Living status	
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Single	23
Couple	7
Parents - living with children	10

Ages	
18 - 24	11
25 - 34	7
35 - 44	8
45 - 54	10
55+	3
<b>Total:</b>	<b>40/40</b>

Region	
Scotland	9
Wales	9
N. Ireland	3
Northern England	7
Midlands	7
London	5
<b>Total:</b>	<b>40/40</b>

Ethnicity	
BAME	12
Non-BAME	28
<b>Total:</b>	<b>40/40</b>

Gender	
Female	28
Male	11
Non-Binary	1
<b>Total:</b>	<b>40/40</b>