



From pandemic to cost of living crisis: low-income households in challenging times

by Katherine Hill and Ruth Webber.

This study looks at the experiences of a group of low-income families during the second half of the pandemic and how, emerging from the pandemic into a cost of living crisis, they need greater stability and support to meet their needs.

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This study looks at the experiences of a group of low-income families during the second half of the pandemic, and how they have faced a changing and increasingly uncertain world. It looks ahead at how, emerging from the pandemic but heading into a cost of living crisis, they need greater stability and support to allow them to meet their needs.

KEY RECOMMENDATIONS

- Families on low incomes need a state safety net that provides adequate financial support that they can rely on. Guaranteeing benefit uprating in line with expected inflation would be an important start, given rising living costs and the removal of the £20 a week Universal Credit uplift.
- Employment laws should support access to secure employment, with sufficient wages and rights that fit in with family life, including greater control over working hours and arrangements.
- Statutory Sick Pay should be paid from the first day of sickness, rather than the fourth, to avoid people working when sick because they cannot afford the loss of earnings.
- Services including the benefits system and additional financial help, mental health and GP services need to be easier to access with better information and easier channels of communication, whether or not people are online.
- Priority needs to be given to helping families achieve full digital access, especially where children do not have access to a laptop or broadband.

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Executive summary

This report draws on a longitudinal study which followed a set of families on low incomes and their experiences of making ends meet over six years before and during the pandemic. It is based on interviews with parents in 13 families in November and December 2021, focusing on how families managed as the pandemic extended into a second year. It also considers the continuing implications and pressures of managing on a low income in a changing world as the pandemic eases (and state responses to mitigate the financial impact are rolled back), but the cost of living crisis emerges.

As in the preceding years, families' experiences of managing to make ends meet varied. Some were continuing to get by if they had remained in stable work or increased hours and/or pay, and some had saved money on costs such as transport. Others found it harder to keep afloat as their level of income from benefits and low-paid work just wasn't enough to get by on. The cut in Universal Credit, alongside rising living costs, has created particular difficulties for families whose budgets were already tightly balanced. Changes in circumstances unrelated to the pandemic such as ill-health or a partner moving in also had differing effects on family finances.

Working through the pandemic: work environment, patterns and opportunities

- Continuing to work from home saved time and travel costs, and provided flexibility, but the experience depended on having a suitable home environment and often working from home was not an option.
- Going into a workplace during the pandemic had been better for some parents' wellbeing, but it depended on the support or pressure they experienced at work.
- Existing constraints could limit work opportunities including low-paid, insecure work with little chance of progression, basic employment conditions, and difficulty finding work to fit around family life.

Financial (in)stability and uncertainty

- Families still felt vulnerable to changes in income, due to insecure work for parents and older children, ill-health and changes in benefits – in particular the loss of the £20 a week Universal Credit uplift.
- Rising living costs added further uncertainties as escalating prices hit families' budgets hard. Parents were concerned about how these would be managed but felt there was little they could do about it. Families were not aware of the Household Support Fund and were missing out on water and internet companies' social tariffs.

Health and wellbeing

- Families with physical or mental health issues faced additional difficulties during the pandemic. Increased pressures had amplified or 'brought out' mental health difficulties among some parents and children.
- The pandemic made it harder to navigate new or existing health conditions with access to in-person GP appointments raised as an ongoing difficulty.

Disrupted education

- Parents were concerned about the long-term effects of missed schooling during the pandemic. A particular issue was disruption of transitions into secondary school or college and uncertainty over exams being cancelled.

Functioning in the new digital world

- The pandemic accelerated the shift towards greater use of technology across home, school, work, and access to services. But families who have fewer resources in terms of equipment, connections and digital skills risk facing disadvantage. Some children were given laptops by their school but others were still doing schoolwork on mobile phones.
- Parents' confidence in using technology varied. Digital capabilities of families had generally increased during the pandemic, but some who preferred other means of communications such as booking appointments by telephone felt frustrated that these had been made harder.

Conclusions and policy implications

The Covid crisis added another complication to the lives of those already dealing with multiple stressors. The post-pandemic world will bring ongoing and new challenges, as well as opportunities, in changing times. The uncertainty and instability faced by families with unpredictable income from work and benefits is now being exacerbated by the cost of living crisis which is predicted to have severe consequences for families already struggling to make ends meet. To address this growing crisis, action is required on a wide range of fronts. Families need:

- a state safety net that provides adequate and reliable financial support, at least rising with inflation
- employment laws supporting access to secure, adequately paid employment, allowing people control over hours to fit in with family life
- statutory sick pay paid from the first day of sickness, rather than the fourth
- public services, including the benefits system, mental health and other GP services that are easier to access with better information and easier channels of communication
- measures to help families achieve full digital access
- greater efforts by policymakers to connect and engage with people like those in this study who can feel overlooked, with further action to ensure people's concerns are heard and addressed.

1 Introduction and research overview

This report draws on a longitudinal study which followed a set of families on low incomes over six years. Previous reports from the research have provided a valuable insight into the experiences and challenges of bringing up a family on an income below the Minimum Income Standard over time in the years before Covid, and the initial impact of the pandemic on families' lives (Hill and Webber, 2021a, 2021b). This report draws on a further set of interviews conducted at the end of 2021. It looks at how families managed as the pandemic extended into a second year. It focuses on the longer-term implications of living through the pandemic, facing a world that appears to be changing, as well as continuing to bring familiar pressures of managing on a low income. Key overarching themes run throughout the research over time and continue as a backdrop to everyday life for families on low incomes: opportunities and constraints; uncertainty and degrees of control; access to support; interaction with family life. It is through this lens that we report on areas of life of particular significance to families – work, income and living costs, health, education and digital use.

Background

The impact of the pandemic was wide ranging but uneven – in terms of infection and death rates, effects on workplaces and employment, its financial implications, and disruption in schooling and education – with unequal impacts among lower income groups (Bambra et al, 2021). Financially, some sections of the population weathered the storm well, remained in work and made savings from having less to spend money on. However, others were less secure when faced with job loss, reduced earnings and extra costs associated with children being at home. Our research has previously shown how families on low incomes were already facing instability and insecurity even before the pandemic hit. The difficulty is that with low income, and with little or no savings or ability to save, these families could already be on a financial tightrope with no room in their budgets to cover income drops or increased expenditure, for example on food or energy.

Our last report (Hill and Webber, 2021b) detailed the experiences of families in the study during the first six months of the pandemic (up to September/October 2020), which covered the initial lockdown and easing of restrictions including return to school. The subsequent year was a bumpy one as the UK experienced further lockdowns including over winter months, and ongoing disruption as Covid cases rose and changes in work environment, schooling, and access to services such as face-to-face GP provision persisted. The vaccine was widely rolled out and by the end of 2021 restrictions were significantly eased. On the other hand, the main pillars of government support put in place to mitigate the impact of the pandemic were withdrawn in autumn 2021, through the ending of furlough and, significantly, the withdrawal of the £20 a week uplift to Universal Credit.

On top of this, during 2021 the UK experienced a sharp increase in the cost of living – most significantly through rises in home energy costs, food, and petrol. As benefit and wage rates fail to keep pace with inflation, the gaps in household budgets widen, and the outlook for low-income families, already struggling to make ends meet, is bleak with a 'year of the squeeze' forecast (Bell, 2021; CPAG, 2022). It was in this context towards the end of 2021 that we spoke to the families in this study again.

Research method

Interviews during November and December 2021 were carried out with parents in 13 households who had taken part in a series of interviews since 2015. Previous interviews had taken place in September/October 2020, January to March 2020 and during 2017 and 2015. Participants were a mix of couple and single parent households with children aged 5 to 20 living at home (a few had older children who had moved out). Both working and non-working parents were included, as well as some households with older children who were in work. Over half the families were claiming means-tested benefits at the time of the interviews, and there was a mix of tenants and owner-occupiers. The

interviews were carried out via telephone, Zoom, and in person where participants felt comfortable (distancing restrictions had been lifted at this point). The researchers' contact with the families over the last six years provided background understanding of the families' circumstances and meant that they did not have to recount their situations 'from scratch'. For further details of the full longitudinal study method see Hill and Webber, 2021a.

Interviews focused on longer-term impacts and changes of the pandemic, as while Covid rates were still high over the winter of 2021, there were fewer restrictions on life than during the period before the interviews in September and October 2020. The interviews explored families' experiences during and since the (third) national lockdown that started in January 2021 when families were faced with different challenges from the first; being restricted to the home in winter meant fewer opportunities for the outdoor activities that were allowed, and heating needs were higher. Importantly the continuing impacts of the pandemic and wider changes on families' everyday lives and experiences of bringing up a family and managing to make ends meet were also explored.

Overview of families' experiences and changes in economic wellbeing autumn 2020–2021

As in the preceding years, families' experiences of managing to make ends meet varied but also fluctuated. As we will be outlining in the following chapters this related to income changes and the adequacy of income, the extent of demands on income, and personal factors such as ill health or family composition. Although the changes parents discussed were not necessarily directly related to Covid, they had implications for parents' ability to manage the challenges and changes brought about or exacerbated by the pandemic, such as in health and increased costs.

Some families were continuing to get by, making ends meet, sometimes with improved finances. Key factors here were having a stable income from work that hadn't been affected during the pandemic; increased hours and/or pay; or reduced outgoings where they were spending less, for example on transport. Changes in circumstances unrelated to the pandemic such as in health or household composition continued to produce fluctuating and differing effects on family finances.

Those who had been finding it hard to keep afloat a year before often continued to have a tough time. Families who relied on state benefits, including some who were in work, found that their level of income from benefits and low-paid work just wasn't enough to get by on. For some this was exacerbated by the removal of the Universal Credit uplift and for others the loss of tax credits for an older child completing secondary education put budgets under even more pressure, although this could improve when their child found a job and contributed to the household budget. A few parents had lost family members due to Covid or other illnesses which had ongoing impacts on their financial situation where they had lost income from Carer's Allowance as well as access to the informal financial support these family members had provided.

All families in the study had been affected by increased energy and food costs – while extra use or consumption during Covid lockdowns accounted for some increased costs, the further and ongoing rise in the costs of living seemed even more significant. The implications depended on the leeway households had in their budgets. Some were able to manage, at least for the time being. For those who were already struggling to keep afloat the impact was more detrimental, tipping budgets that were already on the edge, and adding to worries about how they would manage further increases.

The pandemic also had an emotional toll on families, even those who had managed financially. Restricted activity, interaction, and access to services, home schooling and wider anxieties about contracting the virus could affect mental health and wellbeing. Although restrictions had eased, for some families there were lasting implications. The accounts of families discussed in this report demonstrate the ongoing fluctuations in financial and emotional experiences that continued alongside the additional pressures of the pandemic.

2 Working through the pandemic: work environment, patterns and opportunities

The Covid pandemic has had a significant effect on work lives and the working environment. Workers have faced job losses, swathes of workplaces shut down for periods of time, people were expected to work from home where it was possible, and others had to deal with the restrictions and risks associated with Covid while continuing to go into a workplace. This chapter moves on from the initial stages of the pandemic reported previously, to focus on how the pandemic has interacted with families' work lives in the longer term: the ongoing implications for working patterns, opportunities, security and how this meets the needs of families.

Our earlier report showed how in 2020 the first lockdown and its subsequent fallout had a mixed impact on families in the study (Hill and Webber, 2021b). The initial impact on parents and older children's work was linked to the type of work sector people were in, with those in insecure employment being more vulnerable to job loss or reduced hours over that period, although the furlough scheme enabled some parents to keep jobs or delay being laid off.

By late 2021, when the current research was done, changes in work were not necessarily *directly* linked to Covid to the same extent as during the early stages of the pandemic, when people had been laid off as their work ground to a halt. While a couple of parents were furloughed (for a second time) in the January 2021 lockdown which enabled them to retain their jobs, others who had been furloughed the previous year either continued working this time round or had moved into a different type of work. This second period of furlough coincided with a return to home schooling and enabled two fathers to provide support with children where their partner was managing a health condition or caring for a relative. Furlough also helped financially providing 80% of wages rather than Statutory Sick Pay (SSP) for one parent who needed time off work with an injury, meaning he did not have to *'battle on'* going into work which he would have done otherwise. Furlough was a *'godsend'* for this family and highlights the difficulties families face when employment does not provide sick pay.

While families in the study were less likely to experience Covid-related job losses as time went on, the wider landscape associated with the pandemic had ongoing implications for the work environment and working patterns – *how* people worked, experienced, and felt about their employment and job security, and the extent to which it met their family's needs.

Working from home and ongoing implications

Parents in office-based work who had started to work from home when the pandemic hit were continuing to do so. This brought ongoing benefits as well as some challenges. Flexibility to fit in with family life was a key factor – parents valued spending less time travelling and more time at home, being with children, being able to plan other commitments around work, and do school runs rather than pay for childcare. The financial savings also made a difference to household budgets where parents were no longer having to commute and could save on petrol, and in some cases the cost of running a second car.

"I adore working from home, I do not want to go back to working in an office full-time ever again, and it would be a considerable consideration of mine for any future job ... I want my flexibility. I can make my daughter's dentist appointment, the last appointment they have on any given day is 3pm. So I can make her an appointment for 3pm, but I'm not having to leave at 1 o'clock from the city centre to get back to my home, to then go collect my daughter, to then take her to the dentist. You know I can work, still work right up to about 15 minutes before the appointment, and then just drive round the corner to the dentist".

(Couple household, both full-time work)

The ability to work from home was seen as a positive outcome of the pandemic and something parents wanted to continue. While the situation had been initially enforced, participants felt it had either hastened a workplace change towards hybrid working or provided the opportunity to show that a job could be performed remotely, and even convince a previously sceptical employer that it could be just as, if not more, productive than working in the office.

However, several points need to be considered when thinking about working at home for families over the longer term. First, parents value clarity and control over their working patterns as juggling work and family life can make it hard to suddenly change arrangements. One mother who had taken on a new role on the understanding that it was solely working from home felt under pressure after being asked to go into the office once a week. She noted the disruption and cost this would involve with before-school childcare for her young son, additional transport and potentially cutting her hours to allow for commuting time. Conversely, returning to the office part-time was seen positively for a mother who was expecting a hybrid work model and didn't need childcare as her child was old enough to get to and from school by themselves.

Second, the home environment can make a difference to the experience of working from home. For example, it worked well for one parent and her partner who had space for them both to work in different rooms with no distractions. However, lack of space could have implications including for other family members. A mother whose partner had continued to work from home full time noted how he had to work at the kitchen table which was difficult when children were around, but also impinged on her own home environment.

"If he's in Zoom meetings and all that, I can't feed myself! It's a quick bowl of cereal, come out of kitchen for the day! But it's more when the kids are off school, you know in six-week holidays and stuff like that, we all got a bit ratty and I was getting a bit ratty because they're moaning when he's on a call for a good couple of hours, and if you clank around, it's surprising how loud things are, you don't realise. So that's when it affects us. ... It's not as easy as you think. Money-wise better off, but me and my kitchen-wise, no. It would be nice if we had a room, you know what I mean, but we haven't got that."

(Couple household, one parent in full-time work)

While employers can set staff up with equipment, they can't necessarily make a suitable work environment at home if there is restricted space. Looking ahead, the sustained change towards home working had notable benefits for some households in the study and raises the question of whether it could open up more opportunities to work for others. A participant whose physical health had stopped her returning to office-based work after maternity leave discussed how she would love to work again and working from home could be a way of doing so. However, she was not hopeful about the prospect, noting that her health condition would require flexible working hours and no requirement to go into the office, and she thought that it might be hard to find an employer who would 'trust' a new employee to work from home. It is worth noting that the parents in the study who had the opportunity to work from home were in relatively stable long-term office-based roles, and for most households working from home was not an option in the type of work parents or older children were in or considering.

Carrying on working/going into the workplace

Like many people in low-income jobs, being in employment meant going *out* to work for most participants in the study. There were positive aspects to working outside the home during the pandemic, but also challenges, both for the individual and the family as a whole.

Continuing to go into a workplace was seen by several participants as beneficial where they felt that getting out of the house, keeping a routine and seeing other people had been important for their wellbeing (as noted in Chapter 4, Working and health). However, the impact of Covid on the work environment itself varied and could have lasting effects – from building team spirit to intensifying pressure. One key worker in a school noted the camaraderie and good relationship with work colleagues who 'chipped in' to support each other through difficult times and feeling appreciated by their employer for their efforts. However, staff shortages and difficulty getting time off increased strain, with reports of

workplaces continuing to be streamlined and employers 'expecting their pound of flesh'. This could have a lasting impact on morale.

Furthermore, those going into work faced the risks of contracting the virus. Jobs were often in public-facing roles or involved mixing with others, such as in a school, public transport, a garage workshop, or cleaning. Some participants seemed less concerned as time went by as they were used to being out and about.

"Because I was out every day and I worked through, I wasn't really that bothered, like obviously I knew it was there and I know you have to take procedures and ra di ra di ra, but it got a bit ridiculous".

(Couple household, both full time work)

However, for some the ongoing worry remained of being in contact with others at work and passing the virus on to a vulnerable or elderly family member. While one young adult whose father was in poor health had changed from factory to 'safer' work outdoors, participants felt they had few options around risk. The roll-out of the Covid vaccine over the last year helped reduce fears and the need to be so cautious – for example a father was no longer showering and washing clothes as soon as he came in from work – nonetheless his wife noted 'it's always in the back of your mind'.

A related issue was a sense of lack of recognition – both from the government with minimal pay rises in the face of rising costs, and from the general public who it was felt 'looked down on' people in service sector roles with minimum wage jobs – for those who worked all through the pandemic, taking risks to 'keep the country afloat'. After all the efforts they had put in during the pandemic, people in this situation could be left feeling further overlooked and undervalued.

The pandemic also brought to the fore differentials in employment conditions and benefits with periods of isolation requiring time off work being particularly pertinent for those who didn't have the option to work remotely and who might lose pay if they couldn't go into work. For parents this included the need to look after children who may be off school, and for one household in the study for the family to isolate before a parent had surgery. This could affect those on zero hours contracts, or only entitled to SSP. While additional Covid measures meant that during this period SSP could be paid from day one, and potentially additional payments made under certain conditions, it highlights the gaps that are present on a regular basis for parents requiring time off for various reasons.

Work and meeting family needs – opportunities and constraints

A key issue for many low-income families is that even before the pandemic, work could be insecure, unstable and low paid, and had to be managed alongside the demands of balancing work with family life. The pandemic added another dimension to an already challenging work situation for some. The experiences of families in this study highlight a mixed and complex picture, as the extent of opportunities and constraints around work continue to be influenced by people's circumstances and the employment landscape that families already faced.

Families in the study had experienced a range of changes in the work circumstances of either a parent or older child over the last year. Some parents had changed roles, jobs or taken on more hours which increased income. This had often been within existing employment or through knowing someone, and for some now being able to leave older children at home without supervision. However, despite reports of a high volume of job vacancies, moving into (more or better) work is not straightforward, as families continue to face constraints to finding employment (in one case inhibited by non-vaccination preventing care work), but even more so accessing secure, decent and appropriate work to meet their needs.

The need for flexibility

Parents' long-term health conditions continued to limit their work opportunities, and as noted in Chapter 4 the pandemic had exacerbated mental ill-health for some. 'I'd love to be able to financially support myself a little bit better but I'm not able to...Having a job, I think I'd spend more time off sick ... because of

how bad it [anxiety] is, sometimes I struggle just getting out the front door'. However, a couple of mothers felt an increased need to find some part-time or voluntary work to get them out of the house and see people where they had found life more stressful or isolating.

"I want something, I need something, because at the moment this whole Covid has sort of made it even worse, stressful, so I need to get out and about a bit more".

(Couple household, one parent in full-time work)

The pandemic has further highlighted the need for flexibility around work, but this is an ongoing issue for families, for example to work around a fluctuating health condition or needing time off where children have additional needs and appointments. However, people felt that finding a job this flexible was unlikely. One parent who had recently experienced serious illness was looking to change her job to something more manageable but hadn't seen anything else that was suitable for her health and family life. 'There's not a great deal out there you know with perfect hours at the minute ... I have to weigh up what would be better for the family or what would be better for work. It's just a hard one.' Families need work to fit around children and childcare – costs of formal childcare, and for some families, loss of informal childcare support from elderly relatives during the pandemic, constrained working patterns. Some parents noted that while there may be jobs around, if they are insecure, or entail varying or unsocial hours they can be hard to manage, especially for single parents, as one mother noted:

"All that's available is zero hours contracts everywhere, which is no good if you've got a family to support.... Or we've just got a brand new warehouse, but allocated times for working are really obscure times, so like from five in the morning till eight in the morning ...I think I've seen one advert to work from 11 o'clock at night till three in the morning!"

(Single parent, part-time work)

Several parents who had not worked for some time expressed hopes or intentions to find work. Key to this can be getting appropriate support. One single parent who was hoping to become self-employed was struggling to get a response from the Jobcentre regarding a loan and help with starting up a business and expressed her frustration with difficulty getting in touch with services since Covid.

"Trying to get through to them to get that sorted has been really challenging. And just advice! We're supposed to be able to go to them for all sorts, and you know help with writing a business plan and everything like that, and if you can't get any response, it doesn't fill you full of confidence, it's like why am I bothering? You're trying to get back into work and nobody's responding to you."

(Single parent, not in work)

Constrained finances also limited opportunities for training and moving into work. A mother who had not been able to go to college in the past wanted to do a course to qualify her to start working in an area she loved but it would cost several thousand pounds. Others were fearful that training or increasing hours would have a detrimental impact on their benefits – if finances are already on a tightrope this was a huge consideration and a risk they felt unable to take: 'it's like you are getting punished to try and improve your life'.

Being constrained by low pay

Being in work or even increasing working hours over the last year could be seen as an achievement given the impact of the pandemic. However, the outcome varied depending on the type of work, pay and impact on home life. One participant had moved from part-time to full-time office-based work (which she liked and could be done from home) alongside a promotion which had improved her finances over the last year. However, others faced constraints which restricted their options and satisfaction with their work life. Two mothers who had lost part-time jobs in hospitality and bar work in the early stages of the pandemic had picked up other work and taken on further hours or jobs over the last year to increase the household income. However, one was stuck in a cleaning job which she hated and the other was working long hours across four jobs. Lack of alternative experience, constraints of childcare and work options in the local area, and for one person being held back by dyslexia, meant that despite having the 'mindset, work ethic and oomph' they were in jobs with low pay and little opportunity for progression and felt that the only way for them to increase earnings was to work more hours.

“I hate it, it’s not the job of my dreams obviously but it pays the bills and that’s the way I have to look at it... I just do the job and come home again, that’s all I do”.

(Single parent, part-time work)

“My work/life balance has gone through the roof, there is no balance...the thing is if I want the money I’ve got to work for it haven’t I? Bills have got to be paid no matter what, life is expensive. It’s alright working all these hours and you think, oh my God I’m going to be absolutely minted, but because they’re all minimum wage, you’re not.... it’s really depressing!”

(Couple household, both full-time work)

Ongoing uncertainty

Work insecurity had been, and continued to be, an issue. Even where people had remained in work during the pandemic some still felt a sense of uncertainty. This could relate to working in an industry still affected by reduced demand, supply difficulties and not replacing staff or concern about expected changes to working from home arrangements. Being furloughed earlier in the pandemic or experiencing redundancy in the past meant people did not take their job for granted. Other factors unrelated to the pandemic also continued to be relevant here such as being on a zero hours contract, unexpected ill health, and uncertainty regarding the renewal of a seasonal business contract. Those who felt more secure were employed in specialist roles, the public sector or were a long-term employee. One parent in a couple who had experienced redundancy, multiple company restructures over the years and was uncertain about her current working arrangements noted:

“Ideally you want a job that’s secure really, that, you know, you’re not going to be thinking, right well this time next year I might not even have a job.”

(Couple household, full-time/part-time work)

Job instability was also keenly felt in families in the study with older children with several experiencing periods of unemployment, reflecting the national picture that young people were more likely to be working in sectors hard hit during the pandemic, and continue to face insecure employment (Murphy, 2022). This included young people not being able to find work after college, being laid off during the first year of the pandemic, employed on a casual basis and losing the job when unable to work through injury, and where mental health had deteriorated. One young person was working via the government Kickstart scheme, but with the placement about to end he did not know if he would be taken on afterwards. Parents noted how hard it had been for their children to find work, citing limited suitable work options and predominance of casual or agency work coupled with lack of experience, and in some cases no transport. As with parents, finding work had been more successful when via a friend or someone they knew, with several hoping to get work soon. While young people’s difficulty finding work can impact on their current financial situation and potentially longer-term work and earnings trajectories (Eyles, 2021), it also has implications for the household finances if they are living with parents and are unable to contribute (see Chapter 3).

Implications

While the pandemic has led to new opportunities to work from home this is limited to those in certain roles. We have seen that there are both benefits and challenges for parents whether managing working from home or continuing to go into a workplace. These experiences highlight that regardless of reports of an abundance of vacancies, finding work that is appropriate to their and their families’ needs is important for parents but is not necessarily available to them. This includes flexibility to fit in with childcare responsibilities or individual health needs, secure hours and earnings, and reasonable pay, as well as the opportunity for support and training if needed. Low-income families would benefit from support into work which considers these needs and constraints – we have yet to see the impact of the government’s new Way to Work scheme where people risk being sanctioned if they are not able to secure appropriate work (Lynch, 2022; Taylor, 2022; Webster, 2022).

3 Financial (in)stability and uncertainty

The combination of low income and limited, if any, financial back-up means that families are in a vulnerable position if they suddenly find themselves facing reduced income and/or increased living costs. Over the six years of this study families' incomes from work and social security benefits often fluctuated, jeopardising finely balanced budgets and make it harder to keep afloat. On top of these usual fluctuations, the Covid crisis has affected both incomes and outgoings, and the surging cost of essentials such as energy and food has hit family budgets over the last year. In this chapter we consider the implications of the pandemic and current economic landscape for household finances – earnings, benefits, government support and living costs – alongside the wider uncertainties that many in this situation face on a regular basis.

Changes in earnings, (in)stability

Having identified the opportunities and constraints on families' work lives outlined in Chapter 2, we consider the implications for earnings. The pandemic affected some parents' earnings from work particularly during the early stages, where a few were laid off. This hit hardest when the only family wage was lost – for example a single parent who was unemployed for a while after losing her part-time job, and another whose casual work had stopped but didn't qualify for furlough. The furlough scheme was a vital form of support, preventing a severe drop in income for those who temporarily had to stop work: receiving all or 80% of wages through furlough was a marked contrast to the reduction people faced when losing work and relying on social security benefits.

By late 2021 the earnings of most parents (who worked) had generally recovered from Covid-related disruption and occasionally improved where parents had got back to similar work levels, sometimes taken on more hours, been promoted, changed to a better-paid job, or in one case had better than expected earnings from a new business venture. However, while Covid dominated headlines and government response, the ongoing factors that risk financial stability remained and continued to affect families in the study – including insecure work, seasonal earnings, poor employment rights, and reliance on the, often inadequate, provision of the social security system. These issues continued during, and could be exacerbated by, the pandemic as well as interacting with other factors such as poor health, bereavement, and children leaving education. Those most affected by ongoing financial instability included a parent who had lost a full-time wage after being on long-term sick leave. Without access to employment sick pay, they had to rely on SSP which stopped after six months. Others had experienced loss of social security benefits (including the Universal Credit uplift) and child maintenance payments (discussed below). On the other hand, having a stable job and income, two earners, and older children who don't require childcare continued to help keep parents afloat. Indeed, one single parent felt much more financially secure because, as well as working increased hours, she was moving in with a partner resulting in two full-time incomes.

Older children's financial insecurity and contribution to the household

The insecure earnings of older children in the study also affected parents' budgets as unstable work and periods of unemployment affected the extent to which they were able to contribute to the household income. With young people's employment particularly affected during the pandemic, and ongoing issues of insecure employment, this is likely to be a continuing issue for families with older children living at home after leaving education. Those not working were claiming Universal Credit (at the lower under-25 rate) at the time of the interview. This was a change from previously reported (Hill and Webber, 2021b) when a couple had had periods without income at all after losing work during the early stages of Covid and had not immediately claimed. One parent noted that it was easier for her son to claim a second time after getting over the initial hurdle of applying for Universal Credit. Once working or claiming Universal

Credit children had some financial independence and were potentially in a better position to chip in with 'board'. The amount young adults were contributing to the household varied and fluctuated depending on their work situation – from several hundred pounds a month when working, to little or nothing when not working, although one participant managed to contribute around £40–60 a month after being laid off and returning to Universal Credit.

“When he was working and he was getting good money and overtime he used to pay board, but now he’s only getting that [Universal Credit], I can’t really say you’re paying the same amount of board.”

(Couple household, not in work)

These parents stressed the importance of receiving money from their adult children as they had lost child tax credits or the Universal Credit equivalent when their children left education (see also below). Due to health conditions they were unable to work themselves to make up the difference, and were facing increased costs of living. On the other hand, the expectation of a contribution was not unproblematic. One parent whose son had more recently left college and was on Universal Credit was not receiving any support from him which she found 'extremely frustrating' given she was struggling herself. A few children who were still studying had part-time work which enabled them to pay for things themselves and some chipped in with food and petrol for lifts, although others were struggling to find a part-time job. This highlights the value – and uncertain levels – of children's contributions which are likely to remain relevant for low-income families as parents are faced with higher household bills, and the increased costs of housing make it harder for young people to move out.

The social security 'safety net'

Removal of the Universal Credit uplift and benefit adequacy

The adequacy of the social security system was thrown into the limelight during the pandemic and a key government response was to (temporarily) raise Universal Credit by £20 a week. While families in the study who were receiving Universal Credit hadn't always noticed the increase where their payments fluctuated or they had made a claim after it had been implemented, they did notice when it was removed. Our interviews took place just after the uplift was withdrawn so parents had received their first month of Universal Credit payments at the lower amount, and awareness was high given the publicity surrounding the decision. £20 a week was seen as a 'massive' amount to lose – for some parents managing on Universal Credit *with* the uplift was tough enough so having even less to live on was a worrying prospect: 'it's really hit hard'. A single parent whose finances were already very tight stressed the tangible difference this loss would make to her budget.

“They told me at the end of August, beginning of September that my Universal Credit is being reduced by £80-something a month because of this uplift. An uplift that I didn't recognise or see on any of the statements, because it isn't written in there to say that I was given an £87 a month uplift. That's nearly a week's worth of shopping, I know it sounds daft just to miss out on the £87 a month, but I'm struggling because £87 a month could go towards my shopping, could go towards fuel, could go towards my gas and my electric, could go towards anything”.

(Single parent, part-time work)

The reduction also affected older children who were claiming Universal Credit – the implications for parents were yet to be seen but there is a potential knock-on impact if it affects the amount children are able to contribute to the household. One mother who was having to help out a son who was now living independently and unable to make his Universal Credit stretch after losing the uplift commented: 'It was an awful lot of money to him'. For parents whose earnings were near the upper limit of eligibility for Universal Credit, the cut could have significant implications for associated benefits. One parent whose earnings from work had recently increased found that the combination of her higher earnings and the lower Universal Credit level resulted in her no longer qualifying for Universal Credit. This meant she also lost entitlement to free school meals and optician and dental treatment.

Parents receiving out-of-work legacy benefits (Employment and Support Allowance, Income Support) sometimes commented that it was 'unfair' that they hadn't been entitled to an increase given they faced

the same costs, although they were glad they were not on Universal Credit themselves; indeed one felt that Universal Credit claimants probably needed the uplift as it was so hard to manage on it.

The adequacy of the social security safety net came to the fore during the pandemic given the influx of people having to claim; for many families the struggle to manage on (Universal Credit and legacy) benefits has long been a day-to-day challenge. With rising living costs and inflation outpacing benefit rate increases, the situation is likely to get worse as households face a further real-terms cut in benefit levels (JRF, 2022). Some families in the study were finding it harder to get by than others – parents mentioned having to sell things to get through to their next benefit payment, borrow money from relatives, and feeling compelled to take on even more hours. However, as outlined in Chapter 2 this could be limited by the availability of work and low pay, being unable to work due to poor health, and the fear of losing benefits. A £20 a week reduction in Universal Credit, alongside the falling value of benefits, is therefore likely to increase financial instability for families who may already be in a precarious situation.

Alongside withdrawal of the Universal Credit uplift, the government announced a Household Support Fund which was put forward as a fallback for those in most financial difficulty. It is administered through local authorities, and the type and level of provision, eligibility and application process varies. This follows on from similar funding in 2020 (as a response to the pandemic). However, participants were not aware that such support might be available, what it might provide, eligibility criteria, or how to apply. There was a feeling that it would be hard to access, and a view that ‘stuff like that needs to be made easier’.

“Regarding the grant and things, I wouldn’t even know where to start to apply for those...Of course they don’t tell us this information, the government announces it, then goes ha, you have to go find it yourself!”

(Single parent, part-time work)

These views highlight the difference in perceptions of provision of support according to whether it is automatically provided to people, like the Universal Credit uplift or free school meals vouchers, or whether they have to seek out help and apply for it from discretionary and more complex piecemeal funds (Hatfield, 2021).

Benefit uncertainty and instability

A central concern for families throughout the six years of this study was that the social *security* system can actually bring uncertainty, instability and hence *insecurity* to household finances if benefits fluctuate and change. This concern took on new forms through the pandemic. In particular, people felt they had little control over changes, and were at the mercy of the benefit system. A relevant example is the removal of the Universal Credit uplift where £87 a month was deducted from people’s benefit entitlement; as highlighted above could be quite an income shock for households already finding it tough to manage. This was also apparent in three other areas.

First fluctuating Universal Credit payments were observed as ‘going up and down like a yoyo’, linked to household earnings. Where monthly payments did not necessarily correspond with an earnings cycle it risked a month with minimal payment and little warning (McLean and Murphy, 2021). This was hard to manage and parents felt a lack of control over their budgets. The delay in the first payment coupled with monthly rather than weekly/fortnightly payments was a worry to several parents on legacy benefits who feared a transfer to Universal Credit would tip their finely balanced budget over the edge.

Second was changes to benefit payments and awards as household circumstances changed which could make a significant difference to household budgets. This includes the loss or reduction of tax credits or the child element of Universal Credit when a child left education and became ‘non-dependent’. This big income shock (Hill et al., 2021) could be hard to absorb, and was a worry for several families. As noted above a contribution from the adult child can help but is not guaranteed and can be unstable. Several parents lost Carers Allowance following the death of a parent or grandparent they had been supporting.

Third, health- and disability-related benefits (Personal Independence Payment or Disability Living Allowance (DLA) for a child) were crucial to some families, especially those on benefit-only income who often had to use these payments for essentials to help get by, even before increased costs of living. While they can provide welcome security, this depends on how long the payments are received which is

subject to review and withdrawal. Several parents had lost their health-related benefits at some point during the research leaving a big gap in their finances. One mother who was trying to get PIP reinstated noted:

“When I had it, it was just such a support for being able to just cope. Like I say, fuel, gas and electric and not worrying about whether or not I’m going to be cold.”

(Single parent, not in work)

Furthermore, the need for reassessments every so often could hang over people – one parent expressed a feeling of ‘dread’ knowing that he ‘could’ get called in’ and the family’s financial security depended on the opinion of that one assessor ‘ticking the wrong box’.

Applying and appealing decisions is a lengthy and complex process and something that parents needed and appreciated support with. A few families had made new applications during the last year – in all cases this helped (or would help) plug a gap where they had lost income from elsewhere – but crucially they had been advised or helped to apply by a friend, or health/child support worker. Conversely, without support a parent was struggling with an appeals process, another was worried about reapplying for DLA for a child, and one family had not reapplied after their daughter’s DLA ran out as they were daunted by the forms and had ‘let it slide’, as it was ‘too much hassle’. Not only do these health-related benefits provide income in themselves, they can also bring additional elements to other benefits, and for parents with older children they protect against non-dependent deductions to housing support. With increased pressure on incomes, anyone entitled should have the opportunity to apply, but awareness and support is crucial.

Child maintenance payments

A further ongoing impact on finances for several single parents in the study was the loss or reduction in child maintenance payments. Payments had stopped or been reduced during the early stages of the pandemic when an ex-partner had lost income from work, but they had not resumed or returned to pre-Covid levels despite the father reportedly regaining work. This continued loss was significant for a couple of mothers who were dependent on income from benefits due to ill health and were missing out on £30 to £50 a week. On top of the financial gap was a feeling of helplessness at being unable to do anything about it, whether an informal arrangement with an ex-partner who refused to communicate or struggling to get support from the Child Maintenance Service. One mother who was owed a large backlog in payments explained:

“It’s really frustrating to see that somebody owes that money to your child and yourself and knowing how much difference that would make to him. I mean £30 a week doesn’t sound an awful lot, but again it’s his extra lunch money.... If I owed money out of my benefit, they’d have that in a heartbeat! ... And £2,000 is a lot of money.... I’ve had a nightmare contacting them, three weeks ago I started trying and I’m still waiting for my case manager to call me back.”

(Single parent, not in work)

Other factors affecting financial security

Alongside income, other more specific factors could make a substantial difference to households’ financial security. This included potential improvements – one single parent was expecting an inheritance which would transform her life, another was planning to move in with a partner and combine their finances; one family who had worked to overpay their mortgage (with some help from a parent) now had no housing costs and were in a position to save, and another who had long-term doorstep loans had them written off out of the blue. These factors eased the strain and put several families in a better financial situation. On the other hand, for some future finances were uncertain in terms of work, waiting for benefit decisions, anticipating the loss of Universal Credit or tax credits as children became non-dependent, or worry about the costs of children going to college or university. This also related to housing where one couple were in limbo; having sold their house when they relocated they were now unable to get another mortgage due to recent self-employment and were stuck renting while house prices rose. Another family who had a joint housing arrangement with a parent were facing uncertainty as the parent was considering selling. A couple of parents had experienced the death of a parent or

grandparent during the last year and were not only dealing with the emotional impact but the fact that they had been an important source of financial support. An overriding feature was that parents often felt that they had little control – just as the pandemic had come along and disrupted lives and they could do nothing about it, so their ongoing situation could also feel uncertain.

Rising costs

The other significant factor affecting households' financial stability and ability to make ends meet is demands on their income, in particular from rising living costs. Families have faced a range of challenges in terms of rising costs in the past two years. In the first part of the pandemic, these increases were in large part due to different spending patterns, for example where children spending more time at home had led to higher spending on electricity, heating and food. As the lockdown lifted, most cost increases have been due to escalating inflation, especially in the price of fuel.

Energy

During lockdowns parents generally found that energy costs had increased with higher usage to power devices, for home schooling or working from home, and in the winter lockdown with extra heating costs. However, since these discrete periods routines have been re-established, but participants' energy bills had generally continued to rise. Families where parents had continued to work from home reported higher than usual bills as they were 'always plugged in' but the key ongoing issue that affected everyone was the increased cost of energy.

Increases in energy bills was a central theme affecting families' finances. People had been seeing increases over the last year, with monthly bills going up, 'We're paying about £200 a month now, it's ridiculous', and households noticing that the money they put on pre-pay meters did not last as long as it had previously. One family was regularly going into their emergency credit, and another parent was paying around 50% more for her fixed rate.

Looking ahead there was real worry about future implications of continued rising energy costs; some spoke of 'dreading the winter'. One parent felt 'lucky' as she had managed to secure a reasonable fixed rate before the prices started drastically increasing, at the same time moving from pre-payment meter to monthly direct debit saving her nearly £60 a month. However, most families were concerned about how much bills would increase but aware that there was little point in shopping around or trying to switch. Several parents' energy providers had gone bust, and they had been transferred to another provider waiting for communication and did not yet know what they were going to be charged. Where paying quarterly there was uncertainty about how much costs would increase and awareness that it could be a huge jump. There was general concern and uncertainty about future energy costs but resignation that there was little they could do about it.

"There's nowt anyone can do there, we're all sort of stuck, aren't we? I think that went up an extra 50 quid on both, like 25 on each when it all started rising."

(Couple household, one parent in full-time work)

"I am terrified... I can't see what's coming. Wrap up warm and hope for the best."

(Single parent, not in work)

"Don't know how that's going to affect me until it affects me."

(Couple household, both full-time work)

"You just have to lump it and either turn stuff off or pay the bill. So of course going into the winter... had it been the summer, I probably wouldn't have panicked, but of course heating's on, tumble dryer's on, everything's on, so yeah, it's just something we're going to have to roll with."

(Couple household, one parent in full-time work)

Access to support with rising costs could potentially help in the face of added pressure on families' budgets. Some families received the Warm Homes discount – one person had been sent a text to suggest applying which she found helpful – although one family on benefits-only income hadn't received it that year despite previously being eligible. While several participants noted an increase in water bills,

there was little awareness of water company schemes for low-income households, which could reduce bills. One mother noted that the £6 a week tax relief offered to those working at home during the pandemic was not sufficient to cover her increased bills. Some parents noted that where the £20 a week Universal Credit uplift had previously covered their energy bills, the loss of this meant they were now having to find this money and more to cover the increase in energy bills.

Food

Increased costs were felt particularly keenly in families' food bills as inflation meant food bills were higher than they had been, even after lockdowns eased and children were back in school. Parents commented how their weekly or monthly shops had drastically increased in recent months. Parents had generally already fine-tuned ways to economise – shopping around for deals in different places and going to the cheapest supermarkets – therefore already doing what they can to keep food bills as low as possible. But as food costs have risen, with no room left to cut back, parents have been faced with little to no choice regarding covering these costs.

"The price of living is extortionate, and that's Aldi, I've never ever spent £150 in Aldi in one go before."

(Single parent, part-time work)

"It's always going up isn't it? It's just everything is always going up. Your wages don't go up to compensate it, or if it does, your wages will go up like I said 1%, 1.5% and your food bill's going up 5, 6, 7%, so that's why everyone's chasing their arse all the time."

(Couple household, both full-time work)

Occasionally parents' own parents or older children who were working were contributing towards food, which helped ease the pressure. One mother explained that this additional help meant she was 'not having to worry about how far you can make things stretch'. However, for others it could be a struggle, with the extra costs sometimes tipping people's budgets over the edge or meaning they couldn't cover a credit card bill or contribute to rent arrears.

Parents who received free school meal vouchers during the school holidays spoke very highly of the 'massive difference' they made, emphasising that this was a very successful policy. One noted how in the past they had had food parcels during school holidays to help them manage but hadn't needed to since receiving the vouchers. The fact that vouchers were automatically provided and could be used widely made them accessible and less stigmatising.

"There's nothing screaming on it 'this is a benefit', so even using it there's no indignity. Anybody could have bought you that £15 voucher".

(Single parent, not in work)

There was, however, variation across different areas in whether families received vouchers during the 2021 autumn half-term, perhaps related to them being provided at a local rather than national level. While this avenue of support was a response to the pandemic, families need continued support with food costs given they have increased significantly, with no clear evidence of reducing any time soon.

"I think that Marcus Rashford's got a really good point of view, like he says just because it's summer holidays things don't change for people. And a lot of people find the holidays a struggle".

(Couple household, one parent in part-time work)

Internet

As the world moved online, the pandemic accentuated the need for internet access to be able to participate in society – from online shopping, to accessing services, home schooling, keeping in touch with others and working from home. While the internet can potentially enable savings through, for example, shopping for deals – one mother had recently found a website to get cheap past best-before-date food – it is another bill to factor into household budgets. Some households were now paying more for their internet package to ensure a better speed, particularly where parents continued to work from home. One mother explained that her internet – considered a priority for her family – had more than

doubled in cost, though her income had improved since the last interview and she had cancelled some other costs, meaning this was less of a stretch.

A few parents had upgraded to fibre broadband during the lockdowns as their previous internet had not been fast enough for online classes. Covid had changed some families' internet use with changes maintained to some extent, for example, Zooming with relatives, online support groups and children continuing to socialise through online gaming, which required reliable internet.

“With [son] doing all his stuff for school we had to upgrade to fibre. So that was a slight increase in cost... But we didn't do this kind of thing before. So for emails or googling it was fine, but when it was a case of he wanted to watch a film or he wanted to google with his class or use Zoom that wouldn't do on the basic broadband.”

(Couple household, one parent in full-time work)

Others would have liked to upgrade due to slow internet service, but they could not afford to. Several parents had stopped paying their TV licenses and used online streaming services instead, which provided a small saving that could be put towards internet costs. Families in the study were not accessing reduced rate support from providers for low-income households, though such initiatives could help ease some pressure with the costs of broadband. (Several internet providers have 'social tariffs' offering lower cost broadband to households on certain benefits although awareness and take up of these schemes is very low (Ofcom, 2022)).

Implications

This chapter has highlighted that families on low incomes are facing multiple, interlocking pressures. While household finances were already under strain and often unstable, they suffered a hit during the pandemic and rather than the situation easing, the cost of living crisis means that things have got or are getting worse. The difficulty before, during and after the pandemic was where families experienced a combination of factors such as: illness with no employment sick pay; loss of work during the pandemic as well as child maintenance; loss of Tax Credit and a reduction in a child's contribution when they became unemployed. All these ongoing issues add enough pressure but are now being compounded by sharp increases in the costs of living.

“Everything seems to have inflated, apart from income...”

(Single parent, not in work)

“I don't think people understand when you go, oh I'm skint, or you know I haven't got any money! But they probably might have got like £100, like £200 in the bank, I'm talking about like I've got £7 in my bank, just as a back-up for my gas till Wednesday”.

(Single parent, part-time work)

As prices are set to remain high, ensuring families can meet these costs is of crucial importance. The high inflation rates, which hits low-income households hardest (NIESR, 2022), have added another layer of financial strain to areas that have already proved challenging for families in the past. As parents and older children continue to face precarious job markets and low pay, it is vital that the social security system provides an adequate safety net and that families are aware of and can access any support that is available for help with increasing costs.

4 Health, wellbeing, and the family: challenges, changes, and continuities

This chapter looks at the ways the pandemic interacted with health and the ongoing implications of health challenges families faced during the crisis. These were affected by issues including: levels of support families were receiving, the nature of parents' work, the impact of Covid on those around them and on children's mental wellbeing. Families had been managing with the uncertainty living on a low income creates throughout the previous years of this study. However, the pandemic intensified the lack of control families felt they had over these uncertainties particularly regarding their health, as formal support became harder to access, and families faced the stress of children having to isolate at home.

Added pressure from Covid

For some parents the pandemic had exacerbated existing mental health conditions which had continuing implications. Evidence shows that living on a low income can increase the risk of poor mental health and also be a consequence (Elliot, 2016). Parents in our study with anxiety and depression have discussed the stresses of managing on a low income, the 'never ending worry of if I can feed the kids or not', depending on the social security system, and sometimes the strain of having to prove eligibility for health-related benefits. On top of these challenges, Covid became a 'constant irritant' as one mother described it, even after the lockdowns had eased, placing additional pressure on the already at times very strenuous efforts of managing everyday life. Some parents explained that the experience of the lockdowns and the lingering effects 'amplified' and even 'brought out' their anxiety and depression, particularly regarding using public transport and being in crowded places. While this was at its strongest during the lockdowns when families were at home, this experience had continued for several parents and their children.

Some parents with long-term mental ill-health described how they had been beginning to make gradual improvements before the pandemic hit, such as making short trips on public transport on their own and going swimming. However, they felt this progress had been dramatically set back by the prolonged period of isolation within the home with ongoing effects, one parent reflecting that Covid had given him a 'more negative outlook.' While Covid added pressures to many households in the study, struggles with mental health were felt particularly keenly by parents who were not working – often because of the lack of workplace flexibility to help them manage their health – and had to manage home schooling and pressures of confinement to the home during the lockdowns. Although Covid did not notably impact physical health outcomes for families in our study, the pandemic presented another dimension of challenge to deal with. Having to navigate new or existing health conditions was a lot harder during the pandemic, with going into hospital presenting a greater risk than previously, the isolation of shielding, and previously everyday tasks such as doing the food shop carrying the danger of catching Covid.

Anxiety about the ongoing possibility of catching Covid was present for a few parents. Those who were clinically vulnerable found the risk of catching Covid anxiety-inducing and in some cases were still minimising contact with others. A couple described the longer-lasting effects of this, explaining how they felt 'weird' and 'uncomfortable' in busy public spaces. Although the vaccine had largely eased some of these concerns, making a 'massive difference' in the words of one mother, transitioning back into the 'real world' was not easy. The sustained risk and the anxiety noted by several parents also had ramifications for other members of the family. In a few instances, the whole family had to isolate or exercise caution, for example where it was a necessary requirement just before a parent had a major operation, or where a parent's concerns about catching Covid meant their family was still not socialising as much.

“It’s not like it was before, we wouldn’t say, oh we’ll have [son’s friend] for tea, he can come back for a couple of hours, [now] we drop him at the door, we say goodnight, you know. So we’re still there for each other but in a very standoffish kind of way.”

(Couple household, one parent in full-time work)

One mother explained how on several occasions the constant worry had convinced her that she had Covid and she went for PCR tests:

“My kids kick off at me because everybody has to go into lockdown, like mum, you idiot, we’re all now in lockdown because you’re saying you’re ill, so they can’t go to school, they can’t ... So then we have to wait for the test to come back and then it tells me I haven’t got it and then I feel fine, and then everyone’s like, will you just pack it up?!”

(Couple household, one parent in full-time work)

For those reluctant to receive the vaccine, challenges around work or travel were discussed as being hampered by their choice.

Working and health

A few of the parents who had continued to go into work during the lockdowns noted the benefits for their wellbeing of maintaining a work routine outside the home, some explaining that they would have ‘gone crazy’ if they had had to stay at home. Working helped sustain improvements in mental health beyond the lockdowns for one parent, while another compared her experience with that of people she knew, who had worked from home and struggled during and since the lockdowns. Opportunities for continuing to work, with children being at school, alleviated parents of the added emotional pressures of home schooling, a drop in income, and the potential tension of being confined to the house with their families. Relationships with children were less pressured as they were able to have time apart, which some of the same parents had not had in the first lockdown. The poor employment protections in low-paid, precarious work meant that some parents felt obliged to continue going into work when they were not well. This forced parents to choose between their health and their income and highlights the reduced control parents in low-paid and precarious work can experience, as discussed in chapter 2.

Changes beyond the household

Several households had faced changes in the health of those in their wider network, including the death of close family members (who had in some cases been important sources of financial support), parents getting older and needing more or continued care beyond the restrictions easing, and support for elderly neighbours. Several participants described anxieties around passing on Covid to frail relatives, leading to restrictions in seeing family, particularly when they were in hospital or care homes. This affected both parents and children. One parent reported their children felt ‘guilty’ they could not be more helpful, while another explained that her daughter had found it difficult not being able to see her grandparents as much.

The longer-term implications of these changes are also important to note. One mother noted of her own mother: ‘Lockdown made her old because lockdown kept her locked in her house’, another explained that her grandad had ‘missed human contact’, which she felt sped up his health deterioration. The extent of support could make a difference to families managing the increased care needs of family since the pandemic. For one parent this meant her gran’s care home costs were covered as someone in the council dealing with a separate issue picked up on the fact that she was eligible for Pension Credit. For another, her granddad’s refusal of formal support meant she and her mum were providing all the care, which proved to be an intensely demanding experience exacerbated by Covid restrictions which affected contact with her own family.

Some participants explained that their parents’ ways of interacting with the wider world had changed as a lasting impact of Covid, with increased frailty and anxiety around catching Covid:

“She’s [mum] not lived her life like she would have done before, she don’t like going out, she don’t go shopping, she don’t go mixing with people. To be honest she’s literally lived like a hermit.”

(Couple household, one parent in part-time work)

Children's health

Several parents outlined impacts of the pandemic on the health of their children, in particular their mental health, reflecting growing concerns about young people's mental health (House of Commons, 2021). These affects included children experiencing anxiety in ways they had not done previously, as well as the pandemic seriously exacerbating existing issues children were already dealing with, providing another dimension for parents to deal with.

"My eldest daughter, bless her, she's had all that time at home, finished school, gone to college and her anxiety's through the roof."

(Couple household, one parent working full-time)

A small number of parents noted their children had received diagnoses of autism or attention deficit hyperactivity disorder (ADHD) during the lockdown, with varied levels of support from schools. Experiences of education are discussed in Chapter 5, but some parents felt that the impact of lockdowns on education was a factor in their children's mental health. One parent noted that their child's anxiety was heightened by worries about falling behind with schoolwork, which pushed her to work harder as a result.

"She were, like, spending hours, she were up till like four, five in the morning, work ... you know what I mean, just overdoing herself."

(Couple household, one parent working full-time)

Others explained that the return to school brought challenges for children that they had not had to face during the lockdown, including bullying and, for those with autism, managing the busy environment of school. This added another layer of struggle for parents, particularly where they were also managing their own mental health: 'It takes a lot to get through stuff, especially when your kids are down'. Several parents felt there was little they could do, particularly in the depths of the pandemic, when time away from the house with peers could mitigate against some of the more difficult aspects of family life.

Levels of support

Access to health and wellbeing support was a prominent issue throughout the interviews. Hospital appointments by and large continued, including in-patient stays and follow-up treatment for a few families. One parent had received face-to-face bereavement counselling and several children were having support with mental health in school. However, the difficulty of getting a GP appointment, in particular face-to-face, was experienced by many parents in the study: 'It's my biggest pet peeve, no doctors are seeing you, it's all over the phone', 'You can't get into doctors for love nor money, you try and get past a receptionist!'

This had implications for families' ongoing ability to manage physical and mental health. Some parents were put off contacting their GP and felt they 'wouldn't bother' trying unless it got 'really bad', even where they potentially needed help. This resulted in some managing health conditions themselves: trying to control a condition with diet and exercise rather than medication, managing a daughter's health with vitamins; calling 111 or going to A&E instead. However, parents whose mental health had deteriorated felt this could be intensified by reduced access to support.

"Mental health I see as a silent pandemic in its own, but you're just left to suffer and cope best you can."

(Couple household, not in work)

Struggles with mental health were seen as particularly challenging to describe over the phone, resulting in a few parents not seeking help because they didn't feel they would get sufficient support. One mother explained what she felt would be more helpful to her: 'I'd love to sit with a doctor who read everything and knew everything about me and see what's best.' The mother of a daughter who had stopped attending appointments with the mental health team noted: 'I think there's only so much they can do online'. Although an online support group helped one parent 'step away' from the home environment, he would have preferred face-to-face to get out of the house. While the pandemic became the backdrop to

existing struggles with mental health, there was a feeling that it could dominate avenues of support: 'Covid might be here but so is every other illness we've ever had!'

There was a strong sense among participants that accessing support had become even more challenging than it had been before the pandemic: 'Covid...it freezes everything, you don't seem to get nothing, it's knocked on the head'. It was felt that key services including doctors' surgeries and the social security system were significantly less responsive, with parents facing long waiting times, difficulty getting through on the phone and battles to get calls returned. As noted in Chapter 3, the importance of health-related benefits could be crucial in managing to make ends meet, but the process of securing these benefits could prove stressful. One parent explained the challenges she faced trying to get a diagnosis for her daughter's health condition which she hoped would help her claim PIP:

"Just getting a phone call back, it's common decency surely. You know, this is our lives, this is how we look after our children, this is how we deal with the day-to-day, and how we get through, and we can't get a conversation. I'm not asking for someone to shit miracles, I'm just asking someone to talk to me. It's certainly got worse since Covid... it's a nightmare."

(Single parent, not in work)

Implications

Families on low incomes experience added pressures and uncertainties which can manifest in long-term struggles with health (Garthwaite et al., 2016). Therefore supporting families to have greater choice and control over how they manage their health is of vital importance in redressing imbalances. Our findings highlight longer-term implications of the pandemic on families' health and wellbeing. For some the pandemic exacerbated uncertainties and fluctuations in health which they had been managing; for others, however, the breathing space the lockdown restrictions offered brought positive changes. One mother reported that she had never seen her husband 'so relaxed' as he had been during his time off work, while another explained that the lockdowns provided an opportunity to 'process' some of the challenges families had been relentlessly facing before the pandemic hit, which had lasting positive effects. One single parent who had struggled with her physical and mental health throughout the study, said:

"As scary as it has been it's done me the world of good, I don't run away anymore. It made me realise how badly I handled things before...in that running away doesn't solve anything."

(Single parent, not in work)

For another parent, not being able to see her boyfriend had made her realise that she wanted to build a future with him, which meant her emotional and financial situation had improved, significantly reducing her stress levels. Other families reiterated that the time spent with their children during the lockdowns had brought them closer together as a family, and that this had lasted beyond restrictions easing.

Several children in the study were also managing new or existing health conditions which could affect parent's emotional health and wellbeing. One parent expressed feelings of guilt that she had not been able to do more for her daughter, and another explained she was taking her child's difficulties 'personally'. Parents experiencing difficulties and delays in accessing support for their children's health were having to carry this responsibility themselves.

It is crucial that families feel they have choices over the type of support they have access to for managing health and wellbeing. Face-to-face appointments, while still more difficult to attain than before the pandemic, can allow participants to better explain the challenges they are facing, particularly where mental health is concerned.

5 Experiences and implications of disrupted education

This chapter discusses the implications of disrupted schooling during lockdowns and beyond. We previously reported on families' experiences of the first lockdown (Hill and Webber, 2021b) when children in the study were away from school. During the second lockdown, some of these children went into school if parents were key workers, but most had a further extended period of home schooling. A couple of children stayed at home despite being eligible to go to school because of additional needs, either because they were not accepted, or their parents preferred them to be at home where they felt the school environment was too stressful. Furthermore, even after lockdowns ended, positive Covid cases and periods of isolation meant children having further time away from school. These continued disruptions to learning resulted in several parents in our study expressing concerns about the longer-term impact of missed schooling on children's education. This anxiety was shared by some of their children, particularly those who were older as their grades had more significant implications for their futures. Experiences of education during and beyond the lockdowns was affected by levels of support from schools and also linked to digital access (see Chapter 6).

Support from schools

Parents reported variable support from schools, with several feeling it had improved significantly since the first lockdown, particularly as children were starting to struggle more with mental health or additional needs. One parent felt that the pressure from schools had been taken off children due to stresses they were facing in the pandemic:

"He hasn't been in any trouble for not doing homework, so I don't think they're overly pushing it... I don't think they want to put a lot of pressure on kids because [there is] a lot of depression and that."

(Couple household, one parent in full-time work)

However, another mother felt additional support from the school could have helped give her year 11 daughter 'a bit of a push'. Her own capacity to support her was limited: 'I can't keep up with what she's doing... a year 11 student...' and she felt that to have some acknowledgement of what work her daughter had done would have helped. Similarly, some parents felt their children's schools did not follow up with children who were not attending as many classes, either due to issues with digital access (see Chapter 6) or parents facing challenges with home schooling and motivating children to attend online lessons.

Several children who had additional needs faced particular challenges with disrupted education. Some parents felt support from schools had improved since the first lockdown, with more contact with teachers. Others felt schools were dealing well with children's mental health struggles, with increased provision and understanding of children's needs.

"The school's really stepped up their game, I've got to be honest... she gets a lesson, one lesson each week that she can just go and talk to somebody or sit and colour or just de-stress. I've been in contact with the school quite a bit and just asked for the help that she needed, but they had noticed themselves that she was not quite herself, so yeah, I didn't have to wait long for the help to be there."

(Couple household, both in full-time work)

Some parents whose children were managing ADHD or autism felt the changes brought about by Covid had significantly affected their education. Parents faced more constraints with home schooling as their child required extra support that they felt they were not always well equipped to provide. Several parents felt that the pressure placed on them to provide sufficient home schooling was too great, especially where parents themselves had additional needs. One father explained:

“They expected too much of parents. I mean that school knows I’ve got mental problems and they know I’ve learning difficulties as well, and they know [my partner] has dyslexia ... but they’re still trying to put the pressure on, oh they must do this work, they must do that work or they’re going to get behind.”

(Couple household, parents not in work)

While this experience changed for some families when children went back to school, parents did not always feel this environment was as supportive of their child’s needs as it could be. One mother noted: ‘I think they need a bit more training in neurodiverse children!’

Home schooling could be stressful, particularly where children had additional learning needs, or where parents were trying to juggle working from home with home schooling. Parents whose children continued going into school in the second lockdown noted the positive benefits for both their children and themselves. Disrupted education also meant disrupted opportunities for socialising which had implications for some children, particularly those who were in secondary school or transitioning into secondary or college education, and for only children.

Transitions

Transitions into secondary school or college were not always smooth against the backdrop of the pandemic. An older child who had been attempting to retake GCSEs had dropped out of college as the disruption and isolation of the winter lockdown had exacerbated his mental health. Parents felt that missed or cancelled exams caused concern and uncertainty around upcoming transitions:

“It will be conditional on his grades, which thanks to Covid we’ve got no idea where we’re sitting with it!”

(Single parent, not in work)

One child was having to retake two GCSEs after not getting the grades she wanted, which her parents felt was affected by the disruption to schooling during the lockdown: ‘the kids thought it were a bloody jolly holiday.’ Another mother felt that the impact of long periods of missed education at the end of secondary school affected her daughter’s engagement with college, and the lack of exams meant her daughter had only had to do limited work:

“So it’s got her used to not doing it, and she thought that was normal and great and she didn’t like school at the best of days, and then obviously having loads of days off...”

(Couple household, one parent in full-time work)

One parent noted that as her daughter had started secondary school during the pandemic, the online teaching was not built on a pre-existing relationship, whereby teachers knew who the students were: ‘There was a disconnect between teachers and the students because of the lockdown.’ She also pointed out that ‘there was no learning curve’ for children who moved into secondary school during the lockdown, leaving her daughter ‘unsure of herself’ when it came to planning social activities by herself.

Implications

Children experienced varying disruption in their education during and after the second lockdown with further home schooling and periods of self-isolation. The past two years have had a profound impact on young people’s experience of education, and it is vital that schools are able to offer support to children to catch up with the schooling they have missed, particularly those who have transitioned into secondary or college education as they move towards adulthood. While the full effect of disparities in educational experiences during the pandemic and the implications for children’s own financial futures will become clear over the coming years, the compounding of existing inequities faced by lower-income families are already apparent (Walker, 2021; Adams, 2020; Montacute, 2020).

6 Functioning in the new digital world

This chapter looks at the role of digital access for children and parents. The pandemic has accelerated the shift towards greater use of technology and a more digital world, across home, school, work lives and access to services – and this has been sustained in many aspects of our lives. For children, digital technology was often already an important part of their lives, but with greater online use in education during lockdowns digital access became an essential component of inclusivity with a key issue being whether children could access appropriate equipment and broadband. For parents, digital access could also be an enabler – for those continuing to work from home, keeping in touch with family and friends at the height of the lockdowns, and being able to access services online. Perceptions of this increase in digital use depended on familiarity with digital access before the pandemic. Evidence has shown that lower-income households are less likely to have home internet access, and that even where they have equipment and internet they are less likely to have the skills necessary to fully utilise it (LGA, 2021).

Digital access for children

More children were offered laptops by their school during the second spell of home schooling than in the first lockdown. Provision varied across primary and secondary school children with particular emphasis on those who were close to or were taking exams. This made a positive difference for these families, improving their learning experience and making things ‘a bit easier’. Once lockdowns eased, the computers were sometimes taken back by the schools, leaving children without a laptop to do homework which parents felt affected their continued education – a particular concern where children were nearing exams and planning for college and beyond. However, one child was given a laptop when they returned to school at the start of their GCSE year and another was able to keep theirs to use for their college course after leaving school. Children without access to a laptop had to manage on a mobile phone making it harder to join online learning, and parents raised concerns that they could face longer-term challenges or fall behind.

“He was still doing it off his own mobile phone he was, they didn’t sort him a laptop. All through all Corona to be honest, was on his phone and everything, you can’t really do much on a phone. I think he did miss out on quite a lot of learning.”

(Couple household, not in work)

Two families felt laptops were necessary for home schooling during the second lockdown and found good deals on laptops for their children for less than £100 each. ‘I felt obligated to do it. I mean I just didn’t want them getting that far behind.’ Given their continued use they saw them as ‘an investment for the kids’. These purchases stretched their budgets and caused arguments between the two children for one family because they were sharing the laptop.

Beyond education, keeping in touch with friends and family through the internet, for example with online calls or gaming, took on more significance when restrictions were in place. One parent stressed the importance for her only child who could remotely see his grandparents, who continued to shield after lockdown, and a friend who had moved abroad. However, a longer-term implication noted by a couple of families was that children now spent less time outside as they were used to more online activity, especially since the second lockdown during the winter, with one couple feeling that greater use of mobiles and online gaming was detrimental to sociability within the family.

“I don’t think kids play out so much do they now either, since lockdowns have happened. They don’t want to go out as much as they did. They tend to come in, sit about, do their whatever they do on the laptops.”

(Couple household, not in work)

Changes in parents’ digital use

Some parents navigated the increased digital use with ease, for example those who used it at work, while others developed confidence, or felt they had no choice but to increase their digital use, given the movement to online provision. Several households reported that technology had been increasingly crucial for communication with friends and family as well as service providers during the lockdown, and this heavier use had become more normalised. One parent felt she and her husband would have been ‘lost’ without technology and several upgraded their broadband to ensure sufficient internet connection for a parent working from home and children’s online learning.

Greater use of technology continued beyond lockdowns as working from home became the norm for some parents. It was also used more generally, for example attending online support groups, doing food shops online after restrictions lifted, which had made life easier where a family didn’t have a car, and for social or leisure activities. For some it had been a learning curve, but one they remained engaged with.

“It’s surprising, this Zoom’s quite good, I’ve figured it out...Who’d have thought you could do a gym class online...It’s definitely made people go a lot more online and they can do stuff and chat, and people ringing people more. So it’s all definitely made us all more hi-tech.”

(Couple household, one parent in full-time work)

However, there was hesitancy too. One couple felt they had no choice but to use a mobile phone to stay up to date with healthcare appointments and school updates, where they had chosen not to have one previously:

“I need one because everything’s done online now...Everything’s like emails, it’s messages, nothing’s really done by post no more, not the way how I’ve known it to be. [Husband] don’t understand technology, you know, he still don’t use it. So doctor appointments, I do it for him now.”

(Couple household, not in work)

Changes brought about by the pandemic, including an increase in movement of services to online and app-based technology, meant that choices were restricted for those who preferred communication by mail, telephone or in person. While such changes can enable easier access to services like the benefits system, doctors’ surgeries, and schools, it is important that people have choices about how they are contacted and ensure they have some control and agency. Several parents reported ongoing difficulties using these services, both online and over the phone. One spoke of her frustration trying to contact her Universal Credit work coach for advice:

“You try and ring up and they tell you to use your online portal, you use your online portal and they don’t answer you. Where are you meant to turn?”

(Single parent, not in work)

Implications

Families’ digital access changed during the lockdown in some positive ways, including more children being provided with laptops by schools and parents increasing internet bandwidth to support the number of people in the home using the internet for entertainment, education, and work. These changes were often sustained with children continuing to use a laptop for homework, or parents accessing services online. Digital use in society has increased since the pandemic, and while digital technology can in theory make it easier to access some services, it is important that moves towards online access do not risk overlooking or excluding the needs of those who prefer other methods of communication.

7 Conclusions and policy implications

This report provides an insight into the experiences of low-income families living through a difficult two years, (up to the end of 2021), and where this has left them as society seems to be emerging from the pandemic. The Covid crisis added another complication to the lives of those already dealing with multiple stressors. The post-pandemic world will bring new challenges, as well as opportunities in changing times. These will affect work, wellbeing, family functioning in a more digital world and the ability of families to meet their living costs in times of inflation. The changes in the world have the potential to have positive effects on people's lives, but the extent to which these benefits are realised or not depends on the extent of control people have and the constraints they face.

Drawing on longitudinal research with 13 families living on a low income we can get a sense of this period in the broader timeframe: in the years before the pandemic; during times of lockdowns, restrictions and high Covid rates; and as the pandemic eases but the cost of living crisis emerges. Furthermore, the fact that we have observed families' lives holistically is crucial to understanding more about the intersection of different aspects of life such as the world of work, home and family life, state support and the wider social and economic context. By looking at lives as a whole and over time, we have identified some clear themes that have framed not only the last two years but also the period before, and most likely the period beyond the pandemic as well. These are: the extent of opportunities and constraints; levels of uncertainty and degrees of control; levels of and access to support. Running throughout these themes is the interaction with family life. This chapter now draws together findings from the research around these themes and some considerations for policy.

Opportunities and constraints

While the pandemic was marked by the onset of restrictions on life, it also accelerated changes which could bring new opportunities through technology, notably the ability (for some employees) to work from home and to use digital tools in a wide range of contexts, including education, social interaction, accessing services and online shopping. While these can bring flexibility and support family life, our research confirmed that access to these opportunities can be limited. Many people, particularly those in low-paid jobs, do not have the option to work from home, and the experience of doing so can vary depending on the home environment. Being part of an increasingly digital world depends on access to, and the ability to afford, devices, connection speeds and having the digital skills and confidence to use technology. Where these are lacking people can feel excluded and face constraints in a world that is increasingly making assumptions about people's digital access.

Furthermore, as has been true over the six years of this study, parents' work opportunities were constrained where jobs do not necessarily fit in with family life. Parents, especially single parents, need to be able to work around childcare responsibilities and their own health conditions and have the flexibility to deal with children with additional needs. While opportunities may increase as children get older, low pay and lack of progression also affects work trajectories, the ability to increase earnings, and work/life balance.

Uncertainty and degrees of control

Uncertainty for families has been a key theme throughout the course of this research. The pandemic brought additional uncertainties, but this came on top of existing and ongoing issues around the security and adequacy of income from work and benefits. Insecure work, zero hours contracts, and being reliant on Statutory Sick Pay (SSP) brings uncertainty around earnings for parents and older children. While access to benefits provides a safety net, the rapidly declining adequacy of benefit levels, fluctuating payments and the experience or prospect of sudden changes creates instability and uncertainty, making it

harder to manage. Families also continue to deal with the ups and downs of life, such as changes in health, bereavement, older children moving in and out of work, and irregular child maintenance payments that can destabilise household income. The increased cost of energy and food have hit family budgets hard, and with prices continuing to rise there was a great deal of uncertainty around how these would be managed. The difficulty families face is a lack of control over these structural or more specific factors that can and will continue to make a huge difference to household finances. This can lead to a sense of having needs ignored both by employers and the benefit system and of being helpless against a rising tide of increasing costs. As seen during the pandemic, added pressure, stress and uncertainties have an impact on families' mental wellbeing.

Access to support

The experiences outlined in this report reinforce the fact that appropriate support continues to be crucial to some families, with both needs and the type of provision available affected by the pandemic. A key and ongoing issue is knowing what support is out there and whether you are eligible, and encouragement or help to apply which can be important given hesitancy or stigma sometimes associated with seeking help (Hill and Webber, 2021a; Baumberg Geiger et al, 2021). This relates to applying for health-related benefits which can be a daunting process, awareness of the Household Support Fund, and knowledge of low-income tariffs or schemes for support with energy or water as well as internet costs where awareness was particularly lacking. Across these areas families risk missing out on crucial financial support. A further issue which saw significant changes during the pandemic is access and how services are delivered and this has continued post-pandemic in some areas. Our findings highlight challenges some people faced with contacting services as moves to remote and digital service provision can exclude or deter people. This was particularly relevant to in-person GP appointments which had implications for how some people managed their health. Support from schools became more relevant during the pandemic, both with remote learning and the need for suitable devices, and children's additional needs and mental wellbeing.

Future policy implications

While the pandemic had financial implications for many households, the current cost of living crisis could have even more significant consequences for families already struggling to make ends meet. With fuel bills set to rise further, the potential impacts of global events on everyday costs, and charges for Covid tests, families face worrying times yet have little ability to protect themselves against such onslaughts on their budgets. To address these growing living costs and the increased uncertainty facing low-income families, action on a wide range of fronts is needed. These include:

A state safety net that provides adequate incomes and support that families can rely on

- *There is a need to substantially increase the adequacy of social security benefits.* Guaranteeing benefit uprating in line with expected inflation¹ would be an important start to avoid adding to the long-term cut in the value of benefits. The removal of the £20 a week Universal Credit uplift was damaging and widely criticised. The fact that during the period of the uplift poverty rates fell is evidence of the crucial difference it made in boosting the incomes of worst-off households (Resolution Foundation, 2022), reiterating the inadequacy of current benefit levels and the need for significant investment. It is worth noting differences in devolved government approaches, for example the Scottish Child Payment which doubled in April 2022 to £20 a week per child under six and is due to rise to £25 per child under 16 by the end of 2022. This illustrates how resources can be prioritised in a positive strategy to reduce child poverty.
- *Responsiveness to short-term difficulties and pressures* felt by families at certain times. Covid created additional needs and highlighted gaps, and we can learn from government responses to them. Broad support being given automatically is more accessible than piecemeal pots of funding that people have to find out about, meet eligibility criteria, and apply for. For example, the Universal Credit uplift was systematically added to claims, free Covid testing was universal, and free school meal

vouchers in school holidays were given to those eligible, in contrast to low awareness of the Household Support Fund, indicating a need for a better system of local welfare support.

- *A more supportive benefit system* in which people are encouraged to make claims. This includes support for young people claiming for the first time, and for people claiming health-related benefits, for which the process can be complex and daunting. A supportive system should also avoid pushing people into jobs for which they are not suitable – a risk posed by the new Way to Work policy through its threat of sanctions.

Secure and adequate income from employment

- *Measures to support secure employment*, with sufficient wages and rights that fit in with family life, including greater control over working hours and arrangements.
- *A strengthening of Statutory Sick Pay*. SSP from the first day of sickness was introduced during the pandemic but has been revised back to payment from day four. Immediate access to SSP needs to be made permanent: whether suffering from Covid or other illnesses, people can feel compelled to go into work when they should not because they cannot afford to lose pay. An increase in the low level at which sick pay is presently set could be modelled on the furlough scheme, which provided a model for substantial support in times of need.

Sufficient access to crucial services and support

- *People need better information and easier channels of communication* about benefits and financial support to help with costs such as low-income utility tariffs, and access to GP and other services, whether or not they are online.
- *There is an ongoing need to address digital access*. This includes where children do not have access to a laptop or broadband, and adults who are not familiar or confident using technology.
- *Support with mental health is crucial* with the pandemic highlighting challenges felt by both adults and children, for which better help is needed.

The need for policy-makers to listen and take action

- There is a need for policy-makers to connect and engage with people like those in the study. They often feel ignored, overlooked, left behind and disconnected. Participants had little faith in the government who they saw as uncaring and out of touch with the real world and everyday challenges that people like them faced. Such feelings are likely to have been amplified given the government's limited response as people are struggling to manage during the current cost of living crisis. While providing more meaningful opportunities for members of the public to feed back on the key issues they are facing could offer a platform for people to voice concerns, actual policy action is needed for people to see that their concerns are not only heard but more importantly, addressed.

Notes

1. Benefits increased by 3.1% in April 2022 as they are updated based on CPI inflation in September 2021. Rising inflation rates in the meantime (predicted to reach 7% or even 8%) renders this a real-terms benefit cut with demands that an increased uprating is necessary to mitigate the impact (JRF, 2022; Corlett and Try, 2022).

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