Gleanings: Listening and learning about poverty under lockdown

Produced by Church Action on Poverty and the Joint Public Issues Team

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2 Introduction

The response to Covid-19 has necessitated immense and unprecedented changes to business, community and family life. These changes have had both predictable and unpredictable effects on the wellbeing of individuals and families and their ability to meet life's basic needs.

It was apparent from the outset that individuals who were already struggling due to illness, isolation or low income would be amongst those most affected. However, as lockdown continues it has become clear that the effects are far reaching across society. Groups who were managing before the crisis are having difficulties accessing food and other basic essentials.

Local churches alongside associated projects and charities are amongst those in civil society seeking to provide support to those struggling as a result of the coronavirus crisis. They therefore often see first-hand the issues faced within their communities. Uncovering and listening to these first-hand experiences is particularly crucial given that under the current circumstances the ability to use the usual methods of identifying emerging problems, such as face-to-face story gathering and data collection exercises are significantly reduced.

The aim of the *Gleanings* research project is to seek to understand some of the emerging problems experienced as a result of the lockdown and social distancing measures, and identify which groups and communities in the UK are the most affected. To gather this information we have been collecting data and stories from people living and working in these communities to uncover how they are experiencing and responding to the problems caused by Covid-19.

This is an ongoing project, and this report includes findings from our first surveys and focus groups, which took place throughout April 2020. The aim is that this research will inform decisions churches and charities are making locally and nationally as they seek to serve their communities, as well as highlight areas in which policy changes would be beneficial.

3 Study methodology

To gain insights into the experiences of different groups we are using regular, mixed-method semi-structured consultation with both those who are directly affected, and those working with individuals who are directly affected by the lockdown and social distancing measures. We are doing this in two primary ways—through surveys and focus groups.

Firstly, we are conducting surveys. The initial survey used pre-existing contact lists of CAP and JPIT. Among those who responded to our first survey, 75% responded as individuals and 25% responded on behalf of churches or organisations, such as local community projects or foodbanks. In our second survey, 83% responded as individuals and 17% on behalf of churches or organisations.

Collecting data from surveys in this way provides an excellent qualitative data but caution must be taken when drawing conclusions from the quantitative data.

Our second form of data collection is through focus groups with local charities and church leaders including ministers, foodbank leaders and local aid scheme organisers. These focus groups have been conducted via regular video calls, which have lasted approximately 45 minutes. These calls provide people with a platform to share stories and reflect on what is and is not working in their community. This format allows for more in-depth discussion about the issues that are being encountered by disadvantaged groups and communities.

Using these two methods together allows us to get both a broader understanding of the issues being faced as well as gain a richer insight into the particular experiences in certain local areas and for particular groups.

This report identifies themes – or recurring ideas - within the data. This thematic analysis was performed manually by repeatedly going through the data identifying recurring ideas before sorting them into core themes and sub-themes. These themes were developed using inductive reasoning, meaning that the findings are led by the data itself, rather than the data being used to fit preconceived theories.

4 Findings

From the data, five core themes have emerged: digital communication, poverty, adapting to change, accessing support, and gaps in government provision. Each of these themes will be discussed in the findings below.

4.1 Digital Communication

4.1.1 Moving online

A large number of our participants spoke about the importance of digital communication for keeping society going. During lockdown, it has proved to be essential to allow people to keep in touch with loved ones and the world around them, and has enabled some individuals to maintain their regular work and social activities. Many of our participants acknowledged this. In particular, many churches and charities spoke of how they have been able to adapt to running their operations online. A number have made greater use of social media and video conferencing platforms, as well as phone and email conversations to keep in contact with congregations and clients, run support groups and meet 'virtually' for worship and community time:

> *"We are not able to use our church building, but we are continuing to meet 'virtually' for worship and committees. Pastoral work is being done by phone and post and email."*
>
> *"Impact has been to explore all possible ways to keep in contact with parishioners...by keeping weekly pew-sheets flowing on line or hand delivered, keeping the Lent group going through Zoom meeting...a valuable first to be repeated no doubt in future, exploring recording worship from the vicar or laypeople going on YouTube and audio on our website."*
>
> *"As the minister I cannot visit people. We cannot meet together for worship. I am doing lots more phone calling and we are meeting every Sunday by Zoom and for a Zoom coffee morning once a week."*

For most, there was an acknowledgement that the new online format was less than ideal, because, while enabling them to stay in contact, it was not a sufficient substitute for a physical presence. Nevertheless, those who were able to use the internet felt fortunate that they could continue with some of their work and community life through an online format, allowing them to keep some form of normality.

Several even noted that through moving to an online platform they were finding greater opportunities to reach more people:

> *"Church life is no longer centred round a building. We are operating online, by phone and by post. We are reaching more people and getting more feedback."*

4.1.2 Digital exclusion

Pre-pandemic, a lack of access to the internet meant individuals were often excluded from accessing many opportunities, information and services that are most readily or exclusively online. Now we are in a time of lockdown and social isolation, exclusion for such individuals is exacerbated, as without internet access, they are being excluded from the primary way society is currently functioning. Two groups identified in our study as particularly experiencing digital exclusion are the elderly and those on low incomes.

In 2018, over half of the adults without access to the internet were over 75 [1]. Amongst our participants, there was a large concern for this group. In particular, there was concern for the elderly who lived on their own. In 2018, 41% of people aged 65 and over who lived alone did not have an internet connection [1]. This compares to 13% of households with two adults, where at least one is aged 65 or older. It was feared that during lockdown, the social isolation of these individuals would be aggravated:

> *"Many of our congregation are elderly without computers so keeping in touch is a big issue."*
>
> *"We're a church with 300 members. 100 - mostly elderly don't have access to the internet. We're trying to ensure they - and other living on their own are not isolated."*
>
> *"Elderly people [are] more socially isolated than usual and some are unable to utilise technologies to overcome this."*

The second group identified as facing digital exclusion are individuals and families on low incomes. In 2017, 47% of low-income households had access to broadband at home, as opposed to 90% of ABC1 households [2]. Whereas the elderly mostly do not have access to the internet due to a lack of technological skills or interest, those with low incomes may be digitally excluded due to their inability to afford it.

Many low-income families rely on extra support from family and friends, charities and the government to ensure they are able to stay afloat. Some of the projects run by charities in this study have moved to supporting individuals online. However, in poorer areas people often rely on mobile phones, with capped pay as you go data plans for internet access. This makes it more difficult for charities to provide the support needed to those on low incomes.

As such, many local charities have noted losing touch with some of the clients they are most concerned about.

Limited access to the internet reduces low-income families' ability to gain news updates, stay connected to family and friends, apply for any government benefits or search for work. It even inhibits their ability to make the necessary updates to their Universal Credit forms. One local charity which offers support for Universal Credit applications noted that:

> *"One individual continues to receive messages from DWP on their phone to access the internet to check messages, and they are not connected to the internet."*

These problems are compounded in families who have school aged children who now have the extra pressure of home educating their children without access to online educational resources.

Before lockdown, many individuals would have relied on libraries as their only source of online access. Now libraries have temporarily closed, low-income families and individuals are finding themselves with limited access to the support they need:

> *"So little support if they are not on Wi-Fi, if don't have a working phone. They have no idea how to contact others, [can't] get to the bank as lots of children who can't wait in line. Can't phone as no credit on phone."*

> *"Networks of support are cut, not all can afford long phone calls and many rely for online access on libraries etc. Most services available from home require online access."*

> *"Those who don't have good access to the internet will struggle with online schooling, homeworking or job searching with schools and libraries closed."*

4.2 Poverty

4.2.1 Hunger and food insecurity

Since the start of lockdown, many food banks and churches in our study have noted a considerable rise in the need for food aid. This need was not immediate. In the first half of March, food banks reported seeing a steady increase in demand. However, they were very aware that Covid-19 was going to be a significant event and many churches observed that it felt like they were experiencing the *'calm before the storm'.*

By the end of March, food bank visits had rapidly increased. Data from a recent Trussell Trust report has confirmed this [3]. In the last two weeks of March food banks in the Trussell Trust network have reported seeing an 81% increase in demand for emergency food parcels compared to the same period in 2019, and food banks in the Independent Food Aid Network reported a 59% increase in need from February to March.

Food bank usage has varied across the country and demand has particularly rocketed in smaller areas, with one food bank in our study noting a staggering 250% increase in demand. This need has also extended past the usual groups that would visit food banks as more people have found themselves in financial difficulties:

> *"We've had extra requests for food parcels, sometimes outside our normal hours, for people whose businesses are closed e.g. barbers, and families on low incomes."*

Some of our participants were also concerned that the need for food aid has been exacerbated due the lack of access to cheaper food products in supermarkets, with a few respondents attributing it to the fact that *'people with money [had] stockpiled'.* This has decreased the ability of low-income families to put food on the table, as they cannot afford the more expensive alternatives currently available in the supermarkets.

Our findings show that during the lockdown the need for food aid has particularly increased amongst low-income households with children. Research collected by YouGov for the Food Foundation and Church Action on Poverty found that five million people in the UK living in households with children under 18 have experienced food insecurity since the beginning of lockdown [4]. It also found that during lockdown, more than 200,000 children have had to skip meals because their family could not access sufficient food.

With children off school, low-income families are reporting having to spend more money on food. Although the Department of Education has introduced a voucher system to replace Free School Meals in England, many charities and organisations have acknowledged that it is not working as it should. There have been reports of long waits for vouchers and vouchers not working when they are used at supermarkets. Additionally, the vouchers cannot be used outside of big supermarkets, which are often less accessible to poorer families, particularly those headed by a single parent.

Where this scheme is failing, churches, schools and charities are having to step up to fill the need:

> *"Those families on low incomes whose children would normally receive free school meals are in some cases coming to school to collect a packed lunch every lunch time as there are difficulties with the food voucher scheme. The local supermarket is not recognised as part of the scheme therefore putting extra pressure on parent/carers."*

From our findings it is not yet clear if demand for food aid has reached its peak or whether the heightened levels of need will be sustained.

4.2.2 Housing

Alongside being able to afford food, many households are finding themselves in a situation where they are unable to pay their rent. Research by housing charity Shelter, carried out during the final week of March, found that 24% of renters had already lost or seen their income fall due to the pandemic and 23% of renters claimed that losing their job would immediately leave them unable to pay rent [5]. Although in March the government announced suspension of evictions for 3 months, participants in this study have raised concerns about what happens to individuals in rent arrears once this eviction ban is lifted.

Housing quality, particularly overcrowded housing, was frequently mentioned as a cause for concern. Government data released earlier this year uncovered that 283,000 households in England who rent privately are living in overcrowded conditions [6]. While this was already an area that needed addressing pre-pandemic, the lockdown and social isolation measures have highlighted the need for all households to have access to affordable good quality housing. Participants who had spacious houses and gardens often noted their own privilege, as those living in overcrowded households, particularly those with children, are likely to find social isolation much more difficult and stressful:

> *"Families on low incomes are in small flats/houses and often without access to a garden or green space. That's really hard for energetic children."*

> *"Many of our parishioners are in low-quality housing, some high-rise. They are particularly restricted by difficulties in getting out for exercise, and subject to the pressures of overcrowding or of isolation - or both."*

Respondents also raised concerns for how this overcrowding is likely to exacerbate any mental health or family and relationship problems experienced in these households:

> *"Many families in our local community live in flats and these pressures could lead to an increase in mental health issues and domestic violence."*

> *"Any pressures on the relationships within the family group [will be] exacerbated by close confinement."*

4.3 Adapting to Change

4.3.1 Losing sense of purpose

Individuals across the UK are experiencing decreased mental well-being as a result of coronavirus and social isolation measures. Data published by the ONS earlier this month found that nearly half (46%) of adults are finding that coronavirus was affecting their mental wellbeing [8].

A common theme amongst participants in our survey was a feeling of purposelessness and helplessness. This was found especially amongst those who were retired, but had been used to leading an active life through voluntary and caring commitments. By not being able to actively support family and the community, many claimed they felt frustrated and as if their role had been taken away from them:

> *"The biggest issue for me is not being able to see my family and support my daughter with child care. I so miss my grandson. I also cannot visit my mother-in-law who is in a care home. She is being isolated in her room too. We feel so helpless in not being able to support our family."*

> *"I'm struck by how many of my age group don't know what to do with themselves."*

> *"My mum usually cares for my children whilst I work and suddenly she can't see them. It's taken away her purpose and her structure and left her struggling emotionally."*

> *"A high proportion of our members and volunteers are over 70 or have underlying health issues. This means that we are not able to be active in the community… Many people are feeling they no longer have a role or have a value."*

For some individuals this frustration and loss of purpose has come due to their increased dependence on others. Many of those deemed to be in high-risk categories due to age or underlying health risks have needed to rely on the support of friends and family to help them with groceries and prescriptions. This help was especially needed amongst those who could not access online supermarket deliveries. For those not used to depending on others it can leave them feeling helpless and as if they are ‘part of the problem’:

> *“I’m dependent on two family members to come and bring my shopping in and take my post out. Although 90 I’m not used to depending on others, and I haven’t had my car out since lockdown began.”*

> *“Dependent on others for all shopping and prescriptions. I'm able to go outside into the garden, but not allowed beyond the boundary as both myself and my husband are vulnerable due to health issues. I use telephone banking, but can't get through to them, as they are overwhelmed with urgent calls. I hate being part of the problem rather than the solution.”*

4.3.2 Mentally adapting to change

While the mental and emotional impact of lockdown has been felt across the country, individuals with pre-existing mental health conditions or mental or cognitive impairment have found adapting to lockdown and social isolation measures particularly challenging for their mental wellbeing.

Amongst those who responded to our most recent survey, 70% placed those with mental health problems as one of the two groups of people experiencing the most difficulties due to the new measures. Many people with pre-existing mental health problems already have a highly pressurised normality and may rely on structures and routines, as well as the ability to get out and meet people as a means of coping with their mental ill health. Some respondents with contacts in mental health services noted that there is already an increased demand for their services and they were particularly receiving more cases relating to self-harm and suicide attempts.

There were strong concerns that both the pandemic and social isolation measures have exacerbated anxiety and depression levels. There were also fears that they could be powerful triggers for relapse for those who in the past have struggled with OCD and those with a history of using alcohol or other substances as coping mechanisms:

> *“I can see a decline in mental and physical health. These are anxious times for all of us. I can’t imagine what is must be like for those with mental health issues. My friend is a counsellor and she said that the organisation had seen an increase in people wanting help after Covid-19.”*

> *“In relation to mental health problems - for people with OCD - especially concerns about germs, this virus is potentially a powerful trigger for relapse. For people with alcohol problems, there is an increased risk of problem drinking due to drinking being*

a familiar coping strategy - also regular support through services, AA etc. is not so readily available."

For those who have mental or cognitive impairments, adapting to the lockdown and social isolation measures may also be exceedingly difficult. This includes those with learning difficulties and those with memory problems. In particular, concern was raised for those with autism and dementia. For both groups it can be difficult for them to understand the change that is going on around them and many rely on set routines and regular social interactions, which have for the most part had to be significantly altered. This can cause distress for these individuals, as well as those caring for them, who are currently receiving little to no respite:

"Some residents in social care are becoming aggressive and frustrated because of not being allowed outside to do their normal activities. Carers suffering as a result."

"My 36 year old autistic nephew in a care was literally tearing his hair out because he was feeling totally abandoned and really bored."

4.3.3 Adapting to financial change

Last year a study produced by the Resolution Foundation found that low and middle-income individuals were more vulnerable to an economic shock than they were before the 2008 financial crash [7]. This is largely because families are still meaningfully feeling the effects of the last economic crash across the country in the form of lower wages, increased living costs and austerity cuts. Last year almost 60% of low to middle-income households had no savings, an increase of over 10% since 2008 [7]. With this in mind, there are strong concerns over how families may be able to cope with the financial difficulties they experience as a result of the pandemic. In fact, aaccording to YouGov research carried out for the Food Foundation and Church Action on Poverty, 15.4 million (29%) households have already reported losing income as a result of Covid-19. Of these, 1.8 million (12%) say they are struggling without replacing the loss of income [4].

For those on low incomes the pandemic is likely to have increased their financial difficulties. 88% of those who answered our most recent survey claimed they had noticed families on low incomes were experiencing either 'considerable extra difficulties' or 'a great deal of extra difficulties'. In particular, there was acknowledgement that the pandemic has meant uncertainty about the future for many individuals on low incomes, especially in relation to job and income security. This is likely to exacerbate anxiety and stress levels and other difficulties already experienced by low-income families. One respondent acknowledged how, because of the pandemic, many stressors '*might all come together for a family on a low income'*:

"I think families on low incomes will struggle on lots of fronts - food, schooling (sufficient access to internet? help with home-schooling?) loss of employment, anxiety - other groups perhaps face one or two aspects but I can see they might all come together for a family on a low income."

Although this is not captured in our data, the economic impact of the lockdown is likely to be disproportionately felt by those from ethnic minority backgrounds. Ethnic minority groups are more likely to work in hospitality industries or be self-employed—sectors that have been the most affected by the lockdown [9]. The IFS has also found that while 60% of UK households have savings of over one month's income, this is only the case for 30% of black African, black Caribbean and Bangladeshi households [9]. This makes them more vulnerable to any loss of income.

It is not simply those with low incomes who will be affected financially by the lockdown and social isolation measures. Participants also mentioned concern for many middle-income or previously affluent families, particularly the self-employed, who are suffering huge income shocks and have no immediate prospect of recovery. For these families significantly reducing their expenditure levels is extremely difficult, particularly for those who have car payments, phone contracts and credit card bills that need to be paid. It is also likely to have a profound effect on any savings.

One person who took part in a focus group, who had himself experienced such an income shock in the past, noted his concern about the ability of these individuals to cope and adapt to a significant drop in income:

> "*most people simply don't have the skills to be poor… learning them was one of the hardest things I have done*".

With limited support available, such individuals are likely to be amongst those who will struggle the most to adapt to their new financial situation.

4.4 Accessing Support

4.4.1 Accessing support networks

Lockdown and social isolation measures mean that individuals are unable to have physical contact with those outside of their household. For lots of people this has been difficult emotionally and practically. However, groups who have depend on wider support networks this is exceedingly challenging. Two groups who were identified as particularly struggling due to the loss of their support networks were single parents and the elderly.

In the UK, there are currently 1.8 million single parent households, making up almost a quarter of families with dependent children [10]. Many of these parents rely on extra support from friends or family members to provide practical help with childcare and emotional support to help them cope with the challenges of parenting. With the physical loss of these support networks and the increased pressure placed on parents to home school their school-aged children this can be remarkably stressful as these parents are having to care, entertain and educate their children whilst not having the opportunity to share the burden with another adult. One single mum whose children were attending a school for key workers children told us:

> *"[I'm] worrying about my son. Not able to see family. He is not in the usual routine and is going to school for key worker children. I am a single mum. I am not a heroic key worker, but a stressed and anxious one, sometimes struggling to focus and not able to see my usual supports."*

For single parents with small children even going to the supermarket has proved to be particularly tough, as noted here by two survey respondents:

> *"As a single parent with 3 small children I am either reliant on others to do my shopping / run errands or take all 3 with me as they're too young to leave at home, which makes social distancing very hard."*

> *"Shops [are] restricting number of customers in their shop. [I've] known of a single mum who was asked not to shop in a shop because she had her children with her."*

The second group identified as struggling due to lack of access to their support networks were the elderly. For many elderly people, especially those who live alone, being cut off from their support networks means increased levels of loneliness and isolation. One survey respondent who lived in sheltered accommodation expressed concerns about the 'difficulties of isolation', saying:

> *"One of our people died this week, and there is no-one to care about us but ourselves, no family can come, and her flat will have to be left until the unforeseeable future."*

A number of elderly people also need some degree of adult social care due to physical or cognitive difficulties. While most are still able to receive care from professional social care workers, a great deal of adult social care is provided informally through friends and family members. Due to lockdown and social isolation measures, the ability to provide has been reduced and some informal carers in our study noted the difficulty trying to care remotely for disabled and elderly parents. One respondent who had been trying to organise formal care provision for her mother spoke of how this had been impacted due to the pandemic:

> *"We were due to have a safeguarding meeting for my mother which has had to be postponed to discuss best care provision. In the meantime she is vulnerable and unable to look after herself at home."*

For those who are not yet registered to receive formal care provision, the lack of access to more informal support systems during lockdown is concerning.

4.4.2 Accessing support services

Accessing formal support services has also been challenging during lockdown. As discussed earlier, there is strong concern for the effects of the social isolation measures on those with pre-existing mental health problems. These effects are likely exacerbated due to the reduced access to mental services, which in response to social isolation measures have had to move online or stop entirely.

Findings from our focus groups suggested that some individuals who had been attending Alcoholic Anonymous and Narcotics Anonymous were particularly at risk. Since lockdown a number of these support groups have moved online and in a few cases, socially distanced face-to-face meets have been arranged, while intensive phoning and video calling has been directed towards those most in need. However, it is clear that such provisions are less than ideal, and there are concerns that without adequate support this could worsen individual's mental health and addiction problems.

Several survey respondents acknowledged the limitations of using online mental health services:

> *"People with disabilities and mental health problems are struggling. I have existing mental health problems anxiety and depression. I am finding it very difficult in lockdown some days. My anxiety levels increase and also my depression and mood are bad. There is no person to person counselling available due to governments cuts and they still have very long waiting lists in my area, when we come out of lockdown… I realise there are online services available but theses do not help my condition."*

> *"There are many people in our community who already had poor mental health. A lot has been done to address practical needs such as food parcels but there is limit as to how much support for people's mental health can be made without physical contact."*

As most support services have little option but to move online during lockdown, there are also fears that certain groups of people who need help are not being identified and picked up by support services in the same way they would normally. Two churches in our survey in particular noted that they were losing touch with those in their local community who needed the most help:

> *"We are not able to be active in the community and we have lost touch with some of the vulnerable people on the edge of our community."*

> *"Many of those we helped came through having access to the building for various activities, since we've had to close the doors we're not able to help these people."*

If individuals are not known to support services there are more opportunities for them to fall through the cracks of gaining the financial, practical and emotional support they need during lockdown. One respondent, who is known to support services, acknowledged the struggles of those who may not be known to the relevant services:

> *"People like myself self-isolating or shielding, unable to access food banks. I'm on benefits and have debts and rent arrears. Whilst I am recognised as being vulnerable others who are not have difficulties."*

One such group of people acknowledged by our participants as being at risk due to lack of access to support services are those experiencing situations of domestic abuse. For these individuals not only are they 'locked in' with their perpetrator, but places such as GP surgeries and schools, which often play a crucial role in identifying abuse, are not accessible:

> *"Children have no access to supportive adults or help if home is dangerous. No routine ways of escape. No possible ways of revealing the abuse."*

4.4.3 Struggling charities

While demand for the support offered by many charitable organisations is increasing due to the coronavirus crisis, the consequences of lockdown and social isolation measures have also meant many charities are struggling with reduced resources. One of the major challenges identified in our study is a vastly reduced volunteer base. Government advice states that those over 70, as well as those with certain underlying health conditions, should be self-isolating. Many organisations in this study, particularly those delivering food aid, rely on the voluntary work of those in that age bracket. They have therefore been especially affected by this:

"A high proportion of our members and volunteers are over 70 or have underlying health issues. This means that we are not able to be active in the community and we have lost touch with some of the vulnerable people on the edge of our community."

"We live in a rich area, but see a disproportionate number of poorer people, and although we're in touch with some can't do much more because our congregation is 75% over 70."

"At [a] regional level we are struggling because so many of our volunteers are over 70 and/or have other health issues, so people are really struggling with having to give up foodbank type work just when it is needed most."

As a result, it leaves the smaller number of volunteers who are available with an increased workload, as noted by one of the survey respondents:

"Many of the volunteers are self-isolating so they cannot respond in an active way. We are supporting vulnerable sick and housebound and providing food bags for vulnerable families in a local school. We have the funds but those able to give active support are a bit overwhelmed."

The ability of churches and charities to offer support is also impacted by strains on finances. The National Council for Voluntary Organisations has predicted that the UK charity sector will be facing a £4billion loss in the next quarter due to the coronavirus crisis [11]. This is largely because of a significant reduction in fundraising income. This not only challenges charities' ability to meet the current short-term needs of their beneficiaries, but also is likely to diminish their ability to offer support after the immediate crisis. One charity in our survey noted that due to the postponement of grants, they were struggling with only just enough money to sustain themselves:

"Funding will be a challenge - grant applications have been frozen, so we are living hand-to-mouth at the moment."

Charities are not only struggling due to reduced monetary donations. Food banks across the country, particularly those that are run independently, have also noted how they are receiving reduced food donations too:

"We run a food bank from our church and we're seeing more people coming for food but we're having problems getting supplies because of restrictions on how many items we can order and voluntary donations are diminishing. Because we are an independent food bank we do not benefit from all the resources being offered via the Trussell Trust."

"The usual donations to foodbanks for the poorest families has diminished locally, because the churches are closed, and they are the places where we collect food. Our

congregations are mainly those having to self-isolate because of age and underlying illnesses, so do not get to shop and donate."

However, it is important to note that while many charities are struggling for resources and volunteers, this has not been the experience of all. A few charities and churches in this study had noted increased numbers of volunteers and donations. One organisation told us:

"We have also become a council food hub so are facilitating the distribution of food parcels. At present there are more council volunteers than there appears to be demand for food parcels. We are being approached by funders who we have a relationship with who are offering us emergency funding to cover our overheads at this time. We have also had many more one-off and regular donations from individuals."

4.5 Gaps in government provision

4.5.1 The self-employed

The government have introduced a variety of financial measures to support individuals and their families through the coronavirus crisis. However, many individuals and organisations have raised concerns that these measures do not go far enough and that many are not receiving sufficient support or are falling through the cracks entirely.

According to the latest YouGov survey for the Food Foundation and Church Action on Poverty, by 17th May less than 4 in 10 people who had reported a loss of income had been able to access any Government support [4].

One group who concerns have been raised about are the self-employed. The Self-Employed Income Support Scheme (SEISS) was announced on 26th March after a great deal of pressure was placed on the government to address the needs of the 5.1 million self-employed workers in the UK. The scheme offers self-employed individuals who can no longer work due to the pandemic a grant based on 80% of their average monthly trading profits. However, there will be no pay out until the end of May, which has left many self-employed individuals without access to sufficient income for several weeks.

The scheme also appears to have a number of conditions that a substantial proportion of self-employed workers, particularly those with lower pay, will be unable to meet. Estimates from the IFS suggest that around 2 million self-employed people will not be covered by the SEISS [12].

Findings from our surveys and focus groups echo these concerns. In particular, respondents tended to mention lower-paid self-employed people and those who had begun self-employment over the past 3 years, who receive little or no benefits from the SEISS:

"Self-employed - like me for less than 2 years cannot get benefits, so we are living off our "fat"."

"Self-employed who haven't earned enough over the past 3 years will have nothing. Too many are falling through the gaps."

> *"So many people I know who are self-employed have minimal savings but seen their work simply end. They are often ineligible for government support or the support isn't enough for them to support their family long term."*

Many self-employed people have had to turn to Universal Credit (UC) whilst waiting for the scheme to provide the necessary help. This, however, presents its own concerns due to the five-week wait and the fact that, despite the £20 per week temporary increase introduced at the beginning of March, UC is likely to be substantially lower than their previous income:

> *"I count the self-employed as low income because as yet they have no income and 5 week wait for universal credit. Money is an issue. And it sometimes goes with lack of advice regarding budgeting and coping."*

4.5.2 Low-income groups

There has been a huge rise in Universal Credit applications. As of 19 May the DWP have reported 2.2 million new households have submitted UC claims since the start of the coronavirus crisis and at its peak UC applications were at over 100,000 per day [13]. This is 10 times larger than the average rate. This increased demand is partly from full-time employees losing their jobs, but the government scheme has greatly reduced this number. This rise is likely to include large numbers of applications from self-employed people, gig-workers and others on insecure contracts who were not included in the government income support schemes.

The demand is so large that recent survey responses have indicated that projects helping people with the UC application process have been overwhelmed and there are long waits for the 'help to claim' service provide by Citizens Advice. As such, there are serious fears that the most at risk UC claimants are not able to access the help they need.

There had been numerous concerns about the adequacy of UC before the coronavirus crisis, but many of these have been exacerbated. A common concern raised is the five-week wait before claimants receive their first payment of UC. This can be particularly devastating for low-income families who are unlikely to have sufficient savings to support themselves and their families for five weeks without income. Although there is an option to take out an advance payment whilst waiting for a claim to be processed, this payment is a loan and taking it would impact on the amount of UC an individual would later receive.

One survey respondent shared their concern for a friend who was waiting for her first payment:

> *"One refugee friend survived on cleaning jobs, which all ended with lock-down. She has applied for Universal Credit, but at present has no income."*

Another respondent who was a trustee for a debt advice organisation noted a link between the wait for UC payments and an increase in the number of people seeking debt advice:

> *"I am a Trustee with a debt advice organisation and we have had a steep increase in requests for help from people who have no money (some waiting for the UC first payment)."*

UC takes into consideration household income and savings. Therefore, concern was also raised for dual-income households, as there will be a number for whom losing one income will mean significant financial struggle:

> *"People have lost their jobs and an income to the household, some are unable to access UC as this takes into consideration household income - so will be without one income which they have previously relied upon to 'keep afloat'."*

Certain non-UK nationals who have 'no-recourse to public funds', amongst other restrictions do not have access to UC. To apply for UC individuals are required to pass a Habitual Residence test in which they must prove they have been resident in the UK for a sufficient time and for what the DWP regards as a legitimate purpose. Many of these individuals have been working in low paid insecure jobs, most of which have been lost due to the pandemic. Yet government schemes are not including them. Several charities involved in our study raised concerns that these individuals are not receiving the necessary assistance to allow them to meet their basic needs. They would expect large numbers to be reaching out for charitable help or demanding government assistance, but as of yet they are largely absent from the data.

However, a few of respondents did mention particular cases of asylum seekers and refugees who were struggling without government support, such as this case of one Sri Lankan family who had recently been granted refugee status:

> *"A Sri Lankan family with young children was recently given refugee status and so required to move out of their asylum seeker designated home. No central government advice or provision to prevent eviction at this time or chance of move-on accommodation. They are storing possessions in the Vicarage and need church hand-outs."*

Gaps in government provision are also evident in the government's furlough scheme. As of 24 May 2020, 8.3 million individuals across the labour market have been furloughed [14]. Although the government has made some improvements to the scheme, such as increasing its reach to those who have been on a company's pay roll since 19th March[1], and have recently extended the scheme until October, there are concerns about the rate of pay offered. The furlough scheme offers workers 80% of their basic wages. For low-income workers, especially those who rely on commission, there is concern that this does not offer them enough money to support their living costs. One survey respondent even questioned "*how is 80% of NMW [National Minimum Wage] acceptable?"*.

For low-income individuals, receiving 80% of their wages is likely to have an adverse effect on their livelihoods much more quickly than it would other groups. Several of those who responded to our survey mentioned concern for the effect the rate of furloughed pay would have on them or on individuals who they knew:

> *"Financial worries as [I'm] only getting 80% wage, child maintenance massively reduced and having to pay legal fees to try and resolve contact issues."*

[1] as opposed to the initially proposed 28th February.

"I have two income sources. One I am furloughed on a rate that is below the minimum wage pro rata, because I have monthly contracts and in the reference month last year, I took on less work due to a holiday and Easter church commitments. I am awaiting news of a possible lift of furlough with a contract that counts as key work. My other income is for independent field research which is being sharply compromised by being unable to travel to observe churches in action. The period the research grant is due to cover will be extended. The combined effect is that I am monitoring whether it might make sense to apply for ESA, but I hesitate to immerse myself in the benefits system whilst I have some savings, as I know how stressful it is from past experience."

Without changes to address these gaps in government provision, the lockdown and social isolation measures will continue to have an adverse economic effect on the self-employed and those with low incomes.

5 Conclusion

Through hearing from churches, charities and individuals living and working in local communities, it is clear that while we are all affected in some way as a result of the coronavirus crisis, there are certain groups of people who feel these effects much more significantly than others. Many of these groups already experienced significant pressures before the pandemic and these are now being heightened due to the social and economic impacts of lockdown and social isolation measures. At the same time, many of the charities and organisations that offer support to these individuals are also facing increased strain due to a combination of greater demand and reduced capacity and resources, whilst also having to adapt to operating within social distancing guidelines.

Individuals and families on low incomes are among those groups of people most concern was shown for, as food bank usage rises and lockdown measures highlight the inadequacy of the housing conditions experienced by many in this group. There are also strong concerns about the numbers of individuals on low incomes without access to the internet. It excludes them from the primary way in which society is currently operating and can inhibit them from being able to access much of the support that they might need.

This report has also highlighted that certain groups of people are struggling more due to having reduced access to support networks and services that they would usually rely on. Those with pre-existing mental health conditions, which are likely to already be exacerbated by the coronavirus crisis, are among some of the worst affected by the lockdown. The inability to visit friends and family and access face-to-face counselling or support groups is likely to further increase anxiety or feelings of isolation. Similarly, for single parents and many elderly individuals, not having access to their regular support networks is also likely to lead to an increased sense of loneliness and isolation.

Finally, this report has acknowledged that while it is important to commend the government for its efforts to provide financial support to many groups who are affected by the pandemic, there are considerable gaps in provision. In particular, significant concerns have been raised about the large number of self-employed people who will not be covered by the SEISS, as well as the sufficiency of offering 80% pay to low-income workers via the furlough scheme. At the same time, little has been done to address the inadequacy of the current Universal Credit system, which unprecedented numbers are applying for, and there remains a lack of provision non-UK nationals with No Recourse to Public Funds. As a result, without adequate government support these groups of individuals are much more at risk from the long-term economic fallout from Covid-19.

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