

# The Impacts of COVID-19 on Clarion Housing Residents

Early findings from the Clarion Index 2020

August 2020



**CLARION**  
HOUSING GROUP

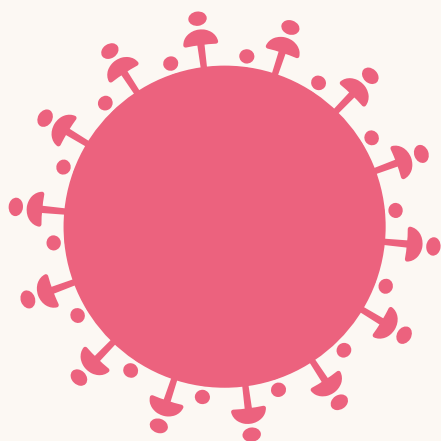


We are standing up for our  
**residents to make sure they're heard.**



# Introduction

This report offers a snapshot of how Clarion Housing residents coped with some of the challenges faced during the COVID-19 lockdown. It provides early findings from this year's Clarion Index, our annual survey of 2,000 residents, which has been running since 2012. Over the years, findings from The Index have been used to shape our services, identify support needs and target initiatives. We have also used The Index to track wellbeing indicators, including whether residents feel in control of what happens in their lives.



To help us to respond effectively to COVID-19, we included additional questions in this year's survey that related specifically to the pandemic, including how residents were coping; impacts on mental and physical health; impacts on household finances; changes to working situations and how easy residents found it to access essential food and medicine. We mirrored questions in major national surveys, which have tracked experiences of the pandemic, including the Office for National Statistics Opinions and Lifestyle Survey and the University College London study into the psychological and social effects of COVID-19<sup>1 2</sup>.

We started to collate questions for the survey in early March, before lockdown was announced on 23 March 2020. Interviews were conducted by Enventure Research between the 16 May 2020 and 24 June 2020. A timeline of where this fits with key COVID-19 related events and announcements can be seen in the appendix of this report.

Our priority during the pandemic has been to do everything we can to protect our residents. At the start of lockdown, our charitable foundation, Clarion Futures, set up an emergency support fund to offer direct grants to foodbanks and other local partners; we also set up a rolling programme of phone calls to older and potentially vulnerable residents to ensure that they could access support, if they needed it.

Findings from this year's Index will help to inform Clarion's ongoing response to the pandemic as questions remain about a possible 'second wave'. In the meantime, our residents continue to face an uncertain future as the full impacts of COVID-19 on jobs and the wider economy are yet to be fully realised.

1. <https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/datasets/coronavirusandloneliness>

2. <https://www.ucl.ac.uk/news/2020/mar/new-study-psychological-and-social-effects-covid-19>

# Key findings



Overall, most Clarion residents reported resilience - 86% of residents said that they were coping well during the pandemic



Our findings support external research that has been carried out during the pandemic, including the importance of outdoor green space for good mental health and wellbeing



The results of The Index suggest that some groups had been well cared for, including the elderly. Older people had less difficulty accessing food and had been comparatively insulated from the financial shock of the pandemic



The working situation of our residents has changed significantly. Only 34% of working residents had not experienced a change to their working situation, which raises concerns if the UK experiences a slow economic recovery



Furlough has had a positive impact on the wellbeing of residents. People on furlough were more likely to say that they were coping well during the pandemic and that their mental and physical health had stayed the same, or got better



However, not all groups have been impacted in the same way. COVID-19 has further exposed those people who were already struggling before the pandemic. People who were in a precarious situation before the pandemic, including those working in insecure employment and disabled people have been negatively impacted



The findings raise questions about where Clarion should prioritise its efforts, particularly if the pandemic continues. For example, despite being less of a focus for support, middle-aged residents (aged 35 to 64) were most likely to say that their mental and physical health had got worse during the pandemic

# Impacts on different

## age groups

### Older residents much less likely to report negative impacts of the pandemic

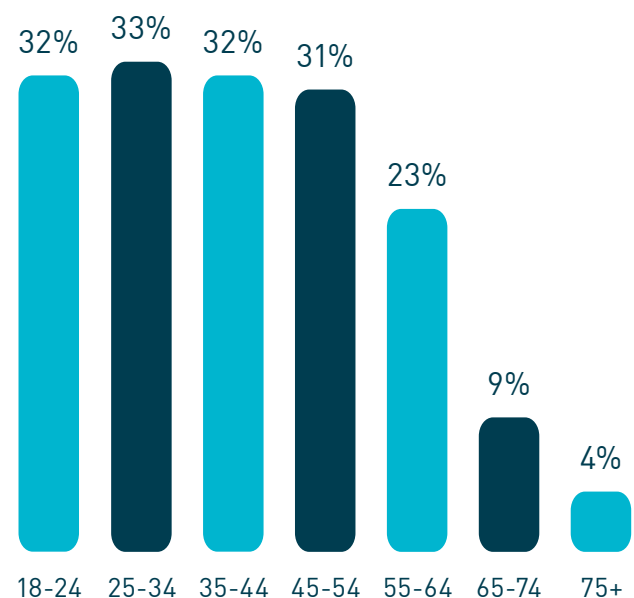
Despite being much more likely to have been instructed to self-isolate during the pandemic (62% of residents aged 65+ had been instructed to self-isolate, compared to 25% of those aged under 65), older residents were less likely to report that their mental health and finances had been impacted negatively by the pandemic.

Early in the pandemic, there were concerns about how older people would access food as the Government advised those aged over 70 to avoid non-essential social contact. In response, local communities and housing associations, including Clarion, helped to organise doorstep food deliveries. In Bradford, a grant from the Clarion Futures Emergency Support Fund helped local community-based organisation, Primetime at the Vine, to deliver hot and cold meals to older and vulnerable residents. Supermarkets also stepped in by prioritising older shoppers at certain times of the day and with delivery slots for online shopping. These efforts seem to have paid off as older people were less likely to report that they had difficulty accessing food compared to other age groups. Under 5% of people aged 65 or over reported difficulty accessing sufficient food, compared to 8% for all residents.

Those of retirement age (65+) were much less likely to say that their mental health had got worse as a result of the pandemic (16% of those aged 65+ said that their mental health had got worse compared to 30% of those of working age). Older residents were also less likely to report that the pandemic had negatively impacted their finances. Only 4% of residents aged

75+ reported that their finances were worse compared to 25% of all respondents. Although a small number of older people do continue to undertake paid work, those of retirement age are much less likely to rely on income from employment to meet day-to-day expenses. The fixed income older people receive from their pensions is likely to have insulated most of them from the financial shock of COVID-19.

Negative impact of pandemic on household finances (n,2000)



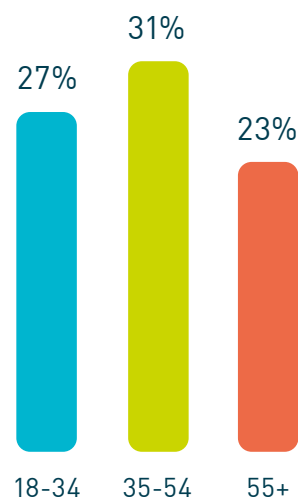
Overall, the findings from the survey suggest that older people were comparatively well looked after and were able to cope well during the pandemic.

## Middle aged residents struggling most with their physical and mental health

Age related support offered by housing associations tends to focus on the young and the elderly. Residents aged 35 to 64 are less likely to receive targeted support, but findings from this year's Index reveals that people in this age group were more likely to report that both their physical and mental health had got worse as a result of the coronavirus pandemic. This was accentuated for people aged 55 to 64 who, on the eve of retirement and having experienced years of welfare cuts, were more likely to report that their physical health had got worse and were also more likely to feel insecure in their job. 24% of residents aged 55 to 64 reported that their physical health had got worse (compared to 20% of residents overall) and people in this age group were 7% points less likely to feel secure in their job.

Of all age groups surveyed, those aged 35 to 54 were most likely to say that their mental health had got worse (31% reported this, compared to 27% of those aged 18 to 34 and 23% of those aged 55+). This reflects the findings of a large scale study, undertaken by the Office for National Statistics in 2016, which found that middle aged people are generally the least happy, have the lowest levels of life satisfaction and the highest levels of anxiety<sup>3</sup>. Middle aged residents surveyed in this year's Index were more likely to be in full-time work or have caring responsibilities, so the additional pressures placed on them by coronavirus are likely to have exacerbated existing concerns, which manifested in how they reported their mental health.

**Reported worsening mental health since the start of the pandemic by age group (n, 2000)**



3. <https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/articles/measuringnationalwellbeing/atwhatageispersonalwellbeingthehighest>

## Youngest residents struggling most with COVID-19 related employment changes

The Resolution Foundation think tank released a report in early May, which warned that the economic fallout of the pandemic would disproportionately affect the employment chances of young people leaving full-time education. They warned that 640,000 18 to 24 year olds (the “class of 2020”) could find themselves unemployed this year alone<sup>4</sup>. The results of this year’s Index support this bleak assessment of the employment prospects of young people with our youngest residents faring the worst across a number of measures.

Residents aged 18 to 24 were more likely to be working in zero hours/casual employment (16% compared to an average of 4%) and in parts of the economy that had effectively been shut down during the pandemic (e.g. accommodation and food services). Residents in this age group were more likely to be working fewer hours than normal (18% against an average of 12%); more likely to be furloughed (38% against an average of 27%) and were also more likely to have been made redundant as a result of the pandemic (10% versus 7% overall).

People in this age group were most likely to report that they were not coping well during the pandemic (24% compared to an average of 13%). This likely reflects the pressures on young people that existed before the pandemic, including insecure/low paid employment. Although there was evidence that some young people were proactively dealing with the situation they had found themselves in (e.g. 27% had applied for Universal Credit), there was evidence that they would have benefitted from proactive welfare benefits guidance, for example, 25% of people aged 18 to 24 had not applied for Universal Credit because they did not know if they were eligible to receive it.

COVID-19 related employment changes (18 to 24 year olds)



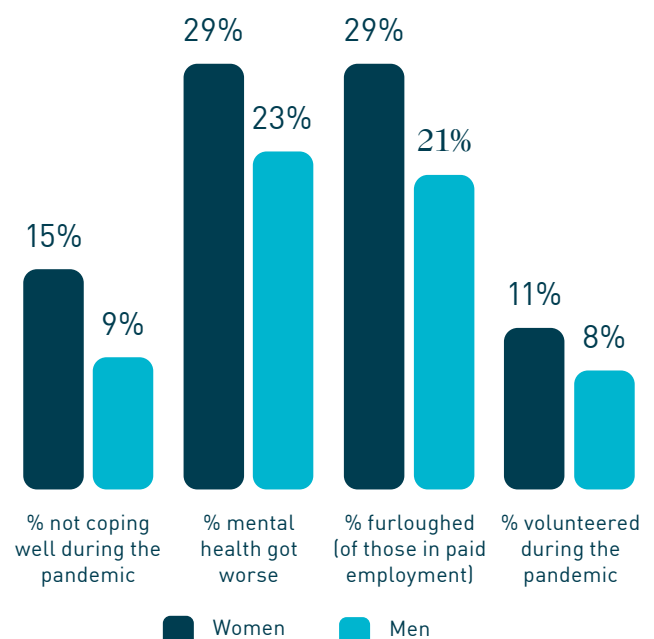
4. <https://www.resolutionfoundation.org/publications/class-of-2020/>

# Women facing additional challenges

During the lockdown, the ONS reported that feelings of anxiety were higher for women than for men. They attributed this to a number of different reasons, including that women found it more difficult to work from home and spent significantly more time doing unpaid housework. The burden of home schooling had also fallen disproportionately to women - almost a fifth of women (19%) said they are involved in the provision of home schooling compared with a smaller proportion (13%) of men<sup>5</sup>.

Differences in experiences of COVID-19 between the sexes is also apparent in findings from the Clarion Index. Women were more likely than men to report that they were not coping well with the pandemic (15% of women said that they are not coping well compared to 9% of men) and a higher proportion of women said that their mental health had got worse (29% of women compared to 23% of men). Women surveyed were less likely than men to be on a permanent contract at the start of the pandemic and were more likely to have experienced a change in their working situation, for example, 29% of women were furloughed compared to 21% of men. Further to the increased demands on them already, women were also more likely than men to have volunteered during the pandemic (11% of women, compared to 8% of men).

**Different experiences of men and women of COVID-19**

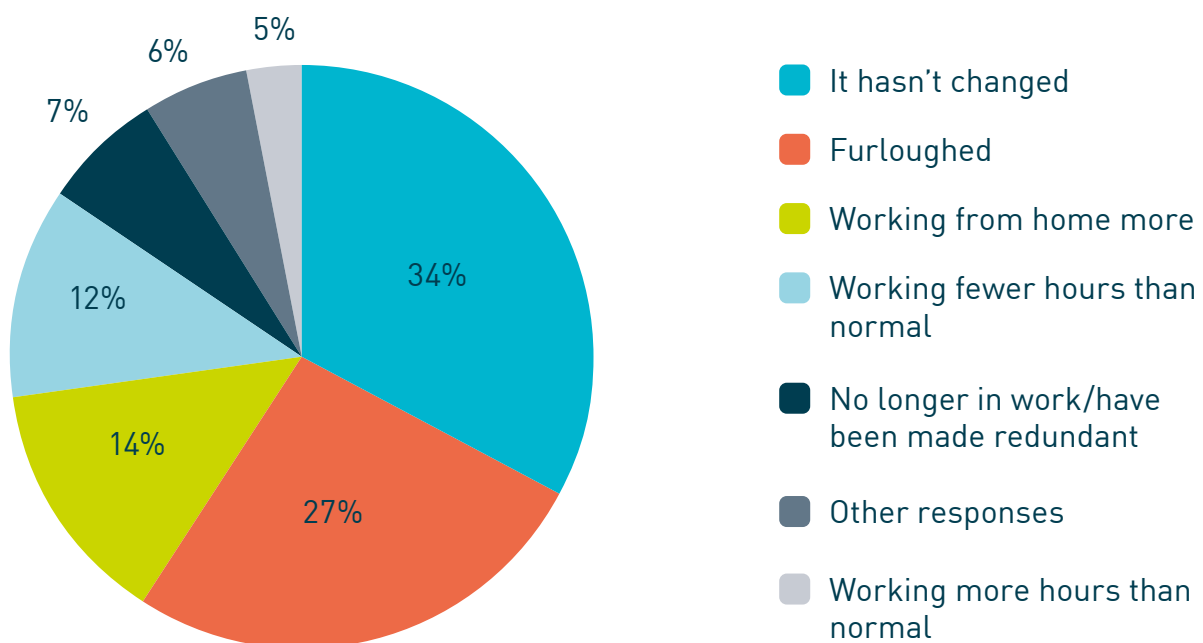


5. <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandwellbeing/bulletins/coronavirusandthesocialimpactsongreatbritain/22may2020>

# Impacts on those in **paid employment**

Of those in paid employment, only 34% of residents reported that there was no change to their working situation. 27% had been furloughed; 12% were working fewer hours and 7% had been made redundant. Part-time workers and those on fixed-term contracts were more likely to have been furloughed (34% of part-time workers and 43% of people on fixed-term contracts had been furloughed compared to an average of 27%). Those working in service industries were also more likely to have been furloughed, including 51% of people in the accommodation and food services sector.

Changes to working situation reported by residents in paid employment (n,845)

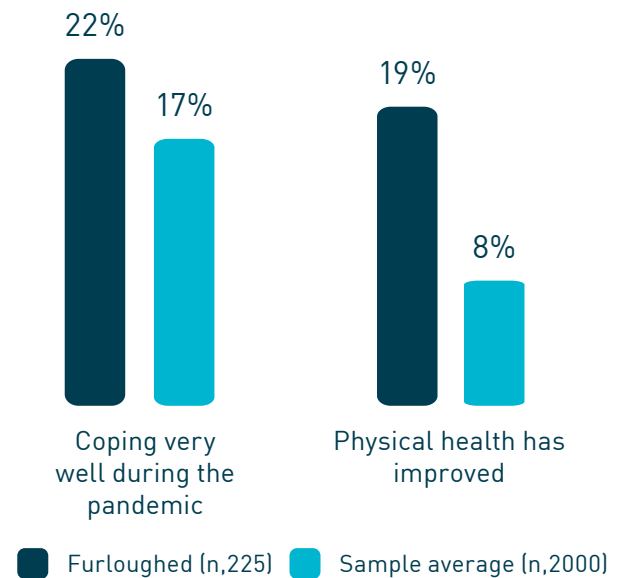




## Furlough provided an initial safety net against fears

The Government announced the Job Retention Scheme (furlough) on 20th March, three days before lockdown. By early June, more than a quarter of the UK workforce had been furloughed<sup>6</sup>. The findings of The Index suggest that furlough had a positive impact on the wellbeing of those Clarion residents eligible for it. Residents on furlough felt in control of what was happening in their lives (86% compared to 82% of the wider sample (n,2000)); were more likely to say that their mental health had stayed the same, or got better (82%, compared to 70% of the wider sample); were more likely to say that their physical health had got better (19%, compared to 8% of the wider sample) and were also more likely to say that they were coping very well with the pandemic (22%, compared to 17% of the wider sample).

### Positive experiences of people on furlough



## Positive benefits from continued employment

Job security and continued employment had a positive impact on people's experiences of COVID-19. Since the start of the pandemic, the Clarion Futures Jobs and Training team has helped more than 400 people into paid work and apprenticeships, including over 120 key worker roles. Those who felt more secure in their jobs were more likely to say that they were coping well in the pandemic - 94% of people who felt very secure in their job reported that they were coping well, compared to 82% who did not feel very secure in their job.

Continuing to work during the pandemic helped people to cope well - 91% of people who were working said that they were coping well with the situation, compared to 82% who are not working. Those who reported working more hours than normal as a result of the pandemic also reported that they were coping well, but were much less likely to say that they felt in control of what was happening in their lives, perhaps reflecting the demands that COVID-19 had placed on people in certain jobs, including nurses and people working in care homes.

6. <https://www.gov.uk/government/collections/hmrc-coronavirus-covid-19-statistics>

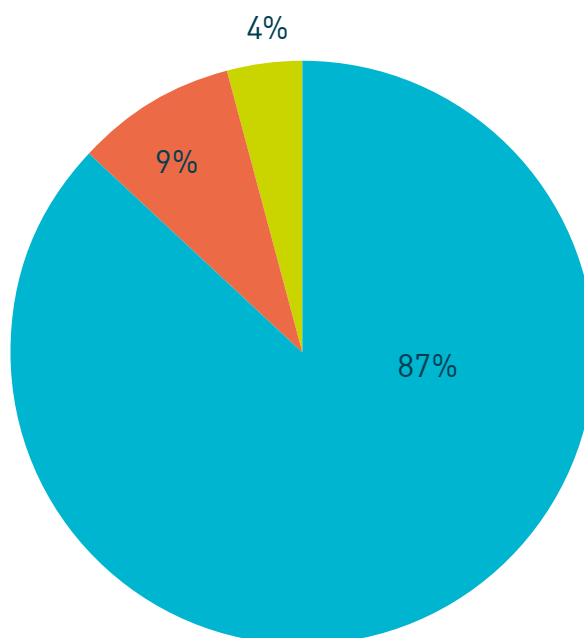
## Casual workers and the self-employed are the most precarious

COVID-19 has had a disproportionately negative impact on the self-employed (9% of working residents) and those on zero hours contracts/in casual work (4% of working residents). At the time of survey, 7% of working residents had lost their job during the pandemic (n, 62) and of these people, 27% had been self-employed and 13% on zero hours contracts.

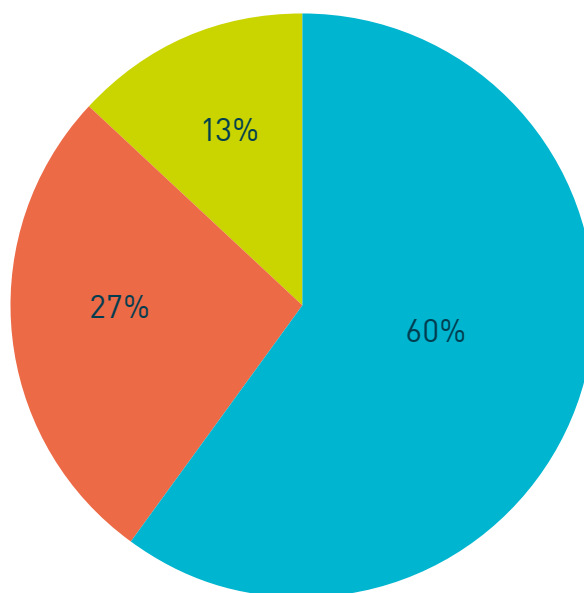
67% of those who were self-employed and 57% of those who were on zero hours contracts said that the pandemic had a negative impact on their household finances, compared to 35% of all residents who were working. The self-employed and those on zero hours contracts were also much more likely to have applied for Government support during the pandemic.

The wellbeing of residents on furlough contrasts starkly with those who lost their job or were made redundant during the pandemic; 47% of these people said that their mental health had got worse (compared to 18% of those on furlough); 32% reported that their physical health had got worse (compared to 13% of people on furlough) and 23% reported that they were not coping well (compared to 8% of people on furlough).

**Working situation before the pandemic (as a % of residents in paid employment n,851)**



**Made redundant or lost job during the pandemic (as a % of residents who lost their job n,62)**



- Other (incl permanent contract)
- Self-employed
- Zero hours/casual employment

# Volunteering

Clarion offers residents a number of routes into volunteering through specific roles, including Digital Champions, who help other people to get online and Ambassadors who help to improve Clarion services.

As an organisation, we champion volunteering because we understand the wellbeing value that it generates, both for the community and for the volunteer. Using the HACT social value methodology, we calculate that regular volunteering increases life satisfaction by the equivalent of over £3000 a year<sup>7</sup>. Evidence from previous editions of the Index also links volunteering to feelings of belonging to a neighbourhood.

On 24th March, the Government issued a call to recruit a 250,000 strong NHS “volunteer army” to help vulnerable people<sup>8</sup>. By the 29th March, more than 750,000 people had signed up<sup>9</sup>.

In this year’s Index, we asked residents specifically if they had done any volunteering related to the pandemic in their community. Overall, 10% of residents reported that they had done so and 11% of people reported that they regularly volunteered at least once a month or more last year. This compares with research carried out by the Centre for Economics and Business Research on behalf of Legal and General, which found that almost one in five UK adults (19%) had volunteered their time for community activities since the start of the lockdown<sup>10</sup>. The older age profile of Clarion residents and the greater prevalence of disability may explain why fewer of our residents had the opportunity to volunteer than the wider population.

Clarion resident volunteers were more likely to be working, or to have experienced a recent change in their working situation. 15% of working people reported that they had volunteered, compared to 6% who said they were not working. 21% of people who had lost their job in the pandemic also reported that they had volunteered. Volunteers were more likely to speak to their neighbours regularly (83% compared to a sample average of 75%), suggesting the importance of existing social capital in determining whether people volunteered. Interestingly, people who had used a foodbank in the past year were also more likely to volunteer during the pandemic (16%), suggesting that residents who had benefitted from a voluntary service were inclined to give something back.

7. <https://www.hact.org.uk/social-value-bank>

8. <https://www.england.nhs.uk/2020/03/your-nhs-needs-you-nhs-call-for-volunteer-army/>

9. <https://www.england.nhs.uk/2020/03/250000-nhs-volunteers/>

10. [https://www.legalandgeneralgroup.com/media/17835/lg\\_isolationeconomy\\_report2\\_rbg\\_final.pdf](https://www.legalandgeneralgroup.com/media/17835/lg_isolationeconomy_report2_rbg_final.pdf)

# Outside space is important for neighbourly connections as well as health

During the lockdown, Public Health England published a review into access to outdoor green space.

It asserted that access to green space is essential because it is associated with better mental health and improved wellbeing outcomes, including reduced levels of depression, anxiety and fatigue<sup>11</sup>. Some parks and playgrounds were closed during the lockdown and concerns were expressed about the possible impacts on certain groups, including BAME and deprived communities that are more likely to live in densely populated urban areas, including Tower Hamlets in London and Alum Rock in Birmingham<sup>12</sup>.

In our survey, we asked residents if they had access to outside space, including private gardens or balconies as well as shared spaces, such as local parks and woodland. Only 7% of residents said they did not have access to a garden, balcony or outdoor green space that they could walk to easily. Across all measures, access to any form of outside space improved people's sense of belonging and connectedness to their community and also contributed to improved mental health during the pandemic.

We asked whether residents felt they belonged to their neighbourhood – 90% of residents with either a garden or a balcony felt that they belonged to their neighbourhood, compared to 79% of residents who did not have access to any type of outside space. 89% of people with a garden and 87% of people within easy walking distance of a local park or green space reported that they were coping well in the pandemic, compared to 70% of people who did not have access to any outside space. 49% of people with a garden and 46% of people within walking distance of a green space reported that they never feel lonely, compared to 31% of residents without access to any of these.

11. [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/904439/Improving\\_access\\_to\\_greenspace\\_2020\\_review.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/904439/Improving_access_to_greenspace_2020_review.pdf), p.11

12. <https://www.theguardian.com/uk-news/2020/apr/10/coronavirus-park-closures-hit-bame-and-poor-londoners-most>



# Disproportionate negative impacts on those who **reported a disability**

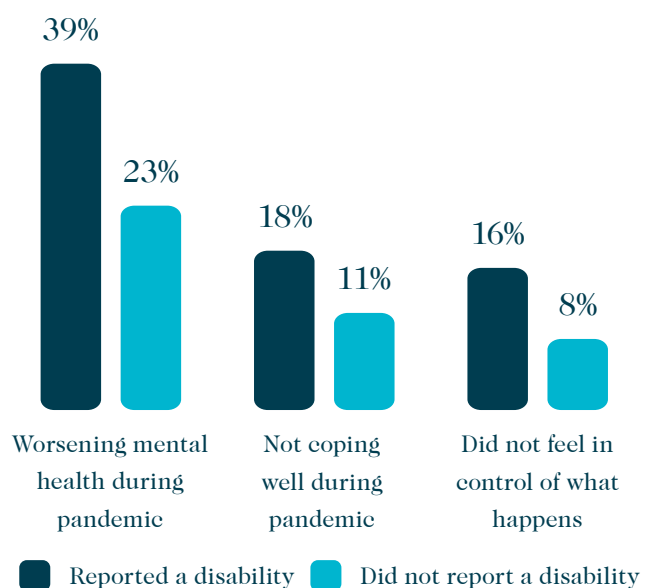
Findings from The Index suggest that people with a disability have struggled more than other groups to deal with the impacts of COVID-19.

27% of residents surveyed considered themselves to have a disability and 57% of these people had been instructed to self-isolate (compared to 24% of people who did not report a disability). The focus of the Government at the start of the pandemic was in addressing the needs of older people and some disability groups have subsequently argued that they felt abandoned, forgotten and ignored<sup>13</sup>.

Across a number of measures, people who reported a disability were more likely to report a bad experience of the pandemic. In contrast to older people, who were less likely than average to report difficulty accessing food, 11% of disabled people said that they difficulty accessing sufficient food during the pandemic. Discrimination against disabled people in the workplace is well documented and despite the small numbers in the survey, there are signs that disabled people in paid employment had been adversely affected. Disabled people were more likely to have reported a change to their work situation and were also more likely to report that they were no longer working, or had been made redundant as a result of the pandemic (15%, compared to an average of 7%).

Sadly, people who reported a disability were also more likely to report negative impacts of the pandemic on their mental health. Disabled people were more likely to report that their mental health had got worse during the pandemic (39%, compared to 23% of people who did not report a disability); residents who reported a disability were more likely to say that they were not coping well (18% said that they were not coping well, compared to 11% of people who did not report a disability) and were more likely to say that they did not feel in control of what happens in their life (16%, compared to 8% of people who did not report a disability).

**Negative impacts of COVID-19 on those who reported a disability (n,2000)**



13. <https://www.inclusionlondon.org.uk/disability-in-london/coronavirus-updates-and-information/campaigns-news-during-coronavirus-crisis/abandoned-forgotten-and-ignored-the-impact-of-covid-19-on-disabled-people/>

# What this means for Clarion

The survey results clearly show the need for Clarion to continue support for particular groups as needs of residents change in response to the pandemic.

This might mean a renewed focus on supporting young residents in particular, with welfare advice and employment support. Ensuring residents secure permanent work is already a priority for Clarion Futures and this is likely to become more challenging as the economy recovers.

The importance of partnership working has been reinforced by the sheer size of the challenge around COVID-19 and Clarion is well-placed to work with charities, local authorities and government to ensure residents are supported. With the wealth of data Clarion has, these services and initiatives can be targeted where they will deliver the greatest benefit in our communities.

Recognising issues around mental health and coping with change is already a feature of Clarion's vulnerability work but is likely to take on increased importance. Understanding that middle-aged residents are likely to be experiencing multiple challenges, with squeezes on their finances as well as caring responsibilities (often aging parents as well as children), might make them a higher priority group where they have been perhaps previously been overlooked.

The vast majority of Clarion residents said they have green space they can easily walk to, something that was hugely important during lockdown. With continued localised lockdowns taking place, prioritising this access and improving outdoor spaces through local offers, new developments and regeneration programmes would benefit all residents.

Of course there are many areas where Clarion can make an impact, and the purpose of this report is to share with colleagues what we know, so they can use this insight to inform local decisions.

This report offers a snapshot in time, but we will continue to speak to residents and learn about their experiences. The Strategic Policy and Research team will also continue to track Government announcements so we can understand their impact on residents.

The Clarion Index 2020 will be published in the autumn and in addition to addressing some of the issues raised here, will detail how trends have changed or remained the same over the past eight years of the survey.

# Appendix

## Timeline of survey fieldwork and COVID-19 related announcements

Month	Announcement	Date
March	<b>Started to collate survey questions</b>	<i>Early March</i>
	Government announces temporary protection from eviction for renters	<i>18/03/2020</i>
	Schools closed	<i>20/03/2020</i>
	Government announces Job Retention Scheme (furlough)	<i>20/03/2020</i>
	Universal Credit standard allowance increases by £1000 and LHA returns to 30th percentile	<i>20/03/2020</i>
	UK lockdown begins	<i>23/03/2020</i>
	Government calls for 250,000 NHS volunteers	<i>24/03/2020</i>
	Boris Johnson tests positive for COVID-19	<i>27/03/2020</i>
	Local authorities instructed to house all homeless people	<i>27/03/2020</i>
April	Nearly one million new Universal Credit claims since the start of lockdown	<i>01/04/2020</i>
	Nightingale Hospital opens in London	<i>03/04/2020</i>
	Government to target 100,000 coronavirus tests a day	<i>03/04/2020</i>
	Construction of nearly three quarters of UK housing schemes on hold	<i>16/04/2020</i>
	Major house builders start to return to construction sites	<i>24/04/2020</i>
	Government announces that UK had passed the peak of COVID-19	<i>30/04/2020</i>
May	<b>Survey interviews started</b>	<i>16/05/2020</i>
June	Phased reopening of schools starts	<i>01/06/2020</i>
	All non-essential shops reopen	<i>15/06/2020</i>
	Face coverings made mandatory on public transport in England	<i>15/06/2020</i>
	<b>Survey interviews complete</b>	<i>24/06/2020</i>
	First local lockdown announced in Leicester	<i>30/06/2020</i>
July	2m social distancing rule changed to 1m plus and pubs reopen	<i>04/07/2020</i>
	Government announced Kickstart job scheme for 16 to 24 year olds	<i>08/07/2020</i>
	Shoppers in England told to wear a face mask	<i>24/07/2020</i>
August	Eat Out to Help Out Scheme launched	<i>03/08/2020</i>
	Renter eviction ban expected to end	<i>23/08/2020</i>
September	Schools and colleges expected to open full-time	<i>07/09/2020</i>
October	Furlough scheme expected to end	<i>31/10/2020</i>

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