The Impacts of COVID-19 on Clarion Housing Residents

A longitudinal study - part 3 of 4

October 2021

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

Contents

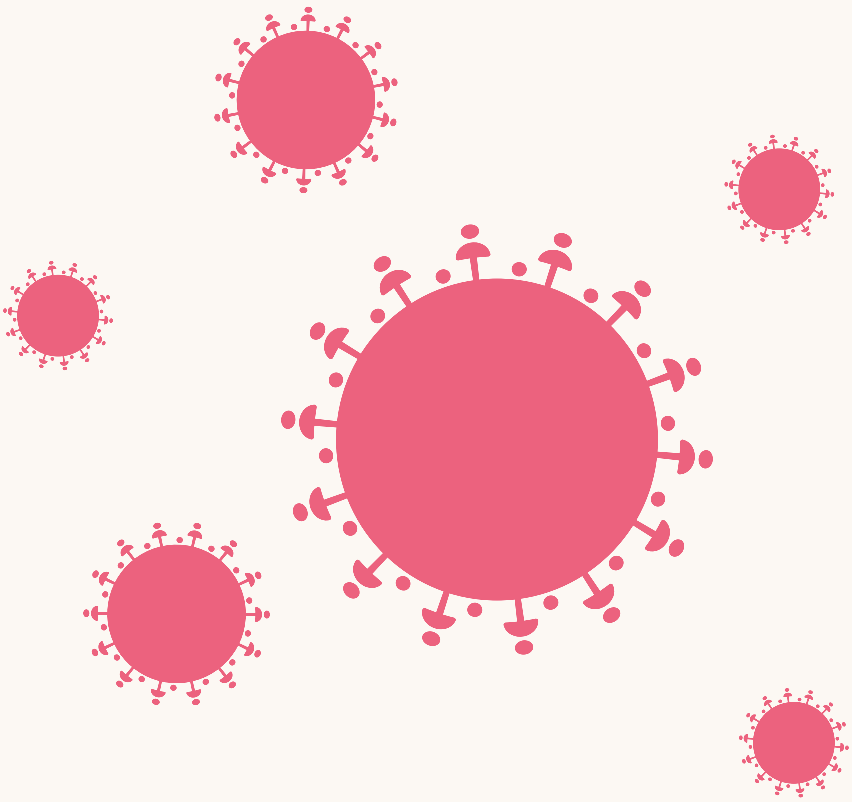
This report updates on how Clarion Housing residents are experiencing life during the ongoing COVID-19 pandemic.

A year after Clarion published the [first in this series of reports](), looking at how residents had been coping with the first lockdown of the pandemic, we went back to some of the same residents to see what has changed for them and their families. Having found that the impacts of the pandemic in summer 2020 were affecting different groups very differently, we wanted to understand whether interventions by government, local charities and Clarion had managed to reduce some of the negative impacts we initially discovered.

Background

This is the third in a series of four reports looking at how Clarion Housing residents are being affected by the Covid-19 pandemic. This longitudinal study originated from our annual representative survey of residents (The Clarion Index) in summer 2020 and our findings so far have steered Clarion's response to the pandemic, directing the right offers of support, targeted where it was needed most.

Our findings – that peoples' experiences of the pandemic were shaped by their personal circumstances – have been reinforced widely by other research. At the start of the crisis, there was evidence of a national sense of resilience - 'we're all in it together' - but as it progressed, it was apparent that the pandemic had exacerbated existing inequalities. We have seen uneven experiences of isolation, financial hardship and health issues, by the second lockdown in England, some residents were lonelier and coping less well as a result. But this latest report contains some green shoots of recovery. More residents tell us they are coping well, and they have started to be optimistic about their finances and feel more secure in their jobs.



Our approach

Since the Clarion Index interviews in summer 2020, two follow up surveys of residents have been conducted specifically concentrating on questions related to the COVID-19 pandemic and other related topics, the first in November and December 2020 (referred to as the winter survey), and the second in May 2021 (the second summer survey). These were carried out with a sample of the same residents who took part in the initial summer 2020 Index survey, allowing the attitudes and opinions of the same people to be tracked over a 12-month period.

The telephone survey was conducted by Enventure Research between 4 and 25 May 2021. Residents who had taken part in the previous wave of this survey in November and December 2020 who had consented to take part in further research were contacted and 373 telephone interviews were completed.

We plan to return to a small number of these residents in December 2021 to continue to understand their different journeys out of the pandemic.

Who is in this cohort now?

As with all longitudinal studies, as each survey takes place, numbers of respondents drop off – the initial summer 2020 survey included 2,000 residents (a representative sample), the winter survey 716, and now 373. As respondents drop out, the sample become less representative of our residents as a whole. This cohort is now slightly older on average than we started with, with fewer people of working age, more likely to live alone, without dependent children at home. As we know people of different ages have experienced the pandemic very differently, this cohort effect may impact the overall figures. Therefore, on occasion we report working age results separately from the overall ones – not to create any division, but to reflect the differences that exist.

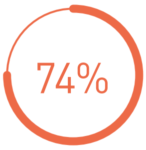
At the time of the interviews, England was in Step 2 and then Step 3 of the Government's roadmap to ease lockdown restrictions. Non-essential shops and outdoor attractions were open, but indoor gatherings were limited. Schools remained open to all pupils but continued to operate 'bubbles' whereby part of a school might temporarily close if cases were suspected. At this time, people over 40 were eligible to be vaccinated, and around 3.5m vaccinations were being carried out each week. Infections were rising slowly, around 2 – 3,000 cases a week and deaths were steady, averaging fewer than 10 a week. Around 40,000 people a week were instructed to isolate by the NHS Test and Trace service due to being in close contact with an infected person.

Our findings

This report presents the key findings of the third survey, comparing results directly with the earlier surveys and adding fresh insights where new questions were asked.

This report is in three sections, concentrating on residents' household finances, their health and wellbeing, and their working lives. Throughout the report, we try to identify where groups have had markedly different experiences from each other, as well as where there are whole cohort effects.

Key findings from the third survey



Almost three quarters of this cohort (74%) have said they have been coping well each time we spoke to them through the pandemic. Overall coping levels now are back where they were at the start of the pandemic (86%), after a noticeable dip in winter 2020 (82%).

Residents have been feeling lonely more often than before (from 7% to 12% to 20% always or often feeling lonely) – a huge spike in a relatively short period.

Residents' working situation, which had been dramatically affected by the pandemic initially, has returned to 'normal' for nearly two thirds of workers (62%), with fewer than one in 20 still on furlough and numbers working from home continuing to fall.

Residents in work feel more secure in their employment than at any other point in the pandemic and are more optimistic about their finances over the next six months than in the previous survey.

Residents of working age have continued to cut back on household spending due to the pandemic, significantly more than those of retirement age.

Those in debt most commonly borrow from family, or use credit cards. Around two thirds (67%) think they can get back to their pre-pandemic debt within the next year.

Just over half (56%) of our residents experienced worsening physical health during the pandemic and just under half (47%) experienced some worsening of their mental health.

Household Finances

Overall impact on household finances

In our winter survey, we saw a significant increase in residents saying that the pandemic was having a negative impact (31%) overall on their household finances compared with in the first summer survey (21%). This was despite more residents returning to work 'as normal' and perhaps reflected how the length of the crisis was taking its toll.

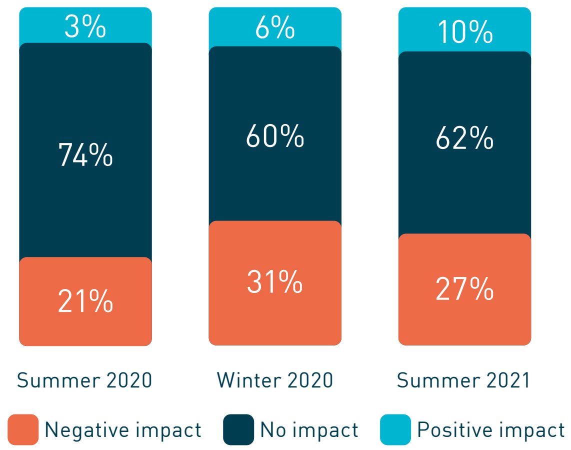
Whilst not recovering to initial levels, the latest results show some improvement (figure 1), with a small decrease in residents feeling a negative impact on their finances (27%) and an increase in the proportion reporting a positive impact, from 6% in the winter survey to 10% in this second summer one. In each survey wave, the most common answer given by residents was that there had been no impact on their household finances (74%, 60%, 62%).

As we saw in previous waves, the people more likely to report a negative impact on their household finances (27% overall) were:

- Working age (33%) vs retirement age (8%)
- Dependent children at home (42%) vs no dependent children at home (23%)
- Disability (32%) vs no disability (23%)

We found no statistical difference between men and women experiencing a negative impact on their finances, despite consistently women struggling more than men in the previous surveys. This time, more women than men reported no impact (67% vs 54%), and more men reported a positive one (15% vs 7%).

Figure 1: Overall, what kind of impact has the coronavirus pandemic had on your household finances?

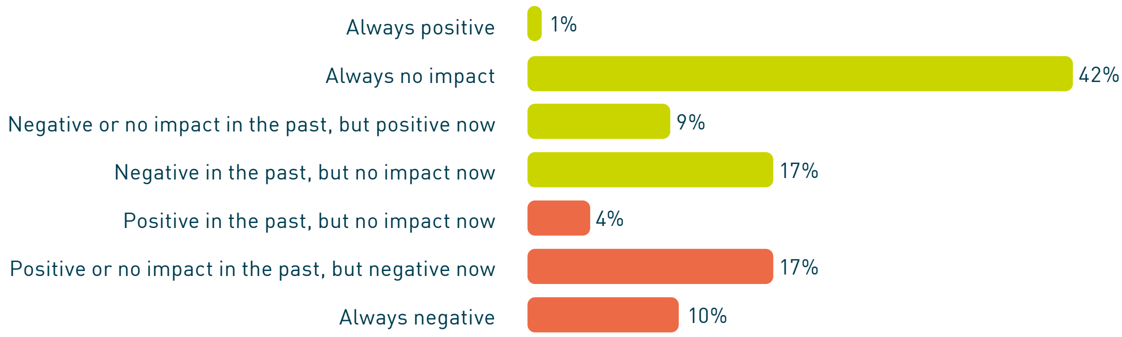


Base: All respondents (n373)

Looking at individual responses across each wave of the survey (figure 2), two in five residents (42%) reported that the pandemic has had no impact on their household finances at any stage. This was the case for two-thirds (65%) of residents over retirement age, but just one-third (35%) of those of working age.

Despite some overall improvement, one in six residents said that the pandemic was now having a negative impact on their household finances after previously reporting a positive impact or no impact (17%). Residents aged 55-64 in particular reported this change (25%).

Figure 2: Impact of pandemic on household finances – Tracking analysis



Base: All respondents (n356)

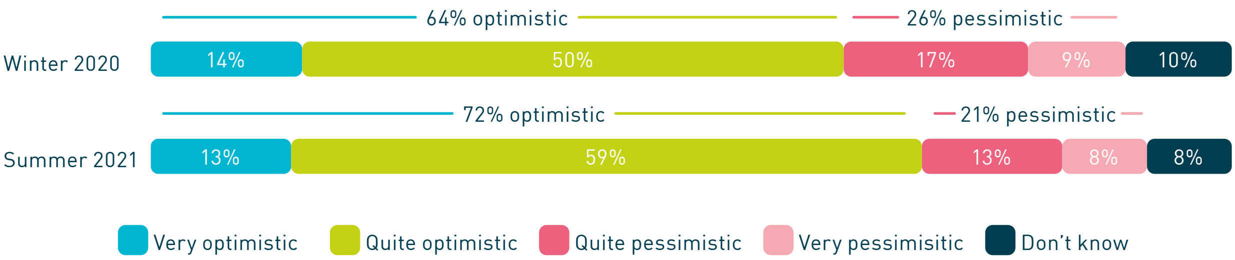
We see throughout this report that people of working age, and those with a disability are time and again those identified as having a more negative experience of life during the pandemic.

Optimism about household finances

Having seen that more people are experiencing a neutral or positive impact on their finances from the pandemic, it follows that more residents have started to feel optimistic about their household finances. This measure has increased from 64% in the winter survey to 72% in May 2021 (figure 3).

Working age residents who are in work are much more likely to feel optimistic (82%) than those out of work (61%), and slightly more than those who are retired (80%). Working residents who feel secure in their jobs were in particular highly likely to feel optimistic (87%).

Figure 3 – How do you feel about your household finances over the next six months?



Base: All respondents (n373)

Looking at individual responses across the last two waves of the survey when this question has been asked, almost two thirds of respondents felt optimistic about their household finances over the next six months in both waves (62%).

Perhaps unsurprisingly, those of retirement age or in paid employment were most likely to have always felt optimistic about their finances:

- Retirement age (83%) vs working age (56%)
- In work (70%) vs not in work (58%)

The following groups were more likely to have felt pessimistic at some time about their household finances during survey (38% overall):

- Working age (44%), in particular aged 55-64 (63%), vs retirement age (17%)
- Have a disability (50%) vs do not have a disability (28%)
- In receipt of Universal Credit (55%) vs those who are not (34%)

Their recent experience may to explain their pessimism, as nearly three quarters (73%) of those feeling some pessimism had also reported some negative impact on their household finances due to the pandemic.

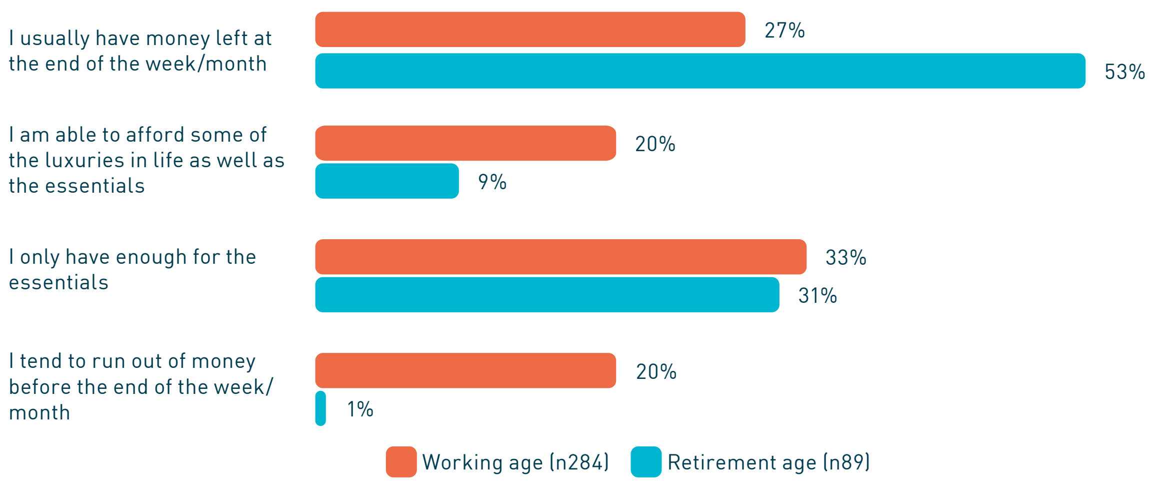
Financial situation

In each survey we ask residents to indicate which of four statements best reflects their financial situation (from running out of money before the end of the month, through to having money left over).

Over time there has been a steady increase in the proportion of residents who only have enough money for the essentials, from 27% in summer 2020 to 32% in summer 2021. There has been a corresponding decrease in the proportion who are able to afford some of the luxuries of life as well as the essentials, from 21% to 17%.

The proportion of residents at the most positive end of the scale, who usually have money left at the end of the week/month, has remained generally consistent, at around a third (33%). However, at the other end of the scale, the proportion of respondents who tend to run out of money before the end of the week/month doubled from 8% in the first summer survey to 17% in the winter one, where it has remained (16%).

Figure 4 – Which of the statements best reflects your financial situation?



Base: All respondents (n373)

As we saw earlier, people of retirement age were most likely to say the pandemic had no impact on their household finance, and they continue to be significantly more likely to have money left at the end of the week or month compared with people of working age (53% vs 27%). Almost no pensioners say they run out of money (1%, vs 20% of working age people).

Research by the Institute for Fiscal Studies found that older workers were more badly hit by the pandemic than retirees, particularly those who were already 'just about getting by', as many workers faced a shock to their earnings that retired people with fixed pensions did not.

Struggling with household finances

Although we are seeing some positive signs emerging, with more optimism and slightly less overall negative impact, we've already seen that certain groups – particularly working age and disabled residents are still feeling a negative effect, and some may find themselves struggling.

We ask about a range of situations that may indicate a resident is struggling financially; for instance, borrowing from high interest lenders, not turning the heating on, going without food or using a foodbank. We saw in the winter survey a concerning increase in several of these measures, with more people using foodbanks and going without food compared with earlier in the pandemic.

Now though, we are seeing a levelling off and even a reduction in these difficult indicators (see figure 5).

Use of foodbanks - a sign of acute financial crisis - increased from 6% in the first summer survey to 12% in winter 2020. However, usage has fallen slightly in the latest survey, to 9% using foodbanks since the last time we spoke. This levelling off after Christmas is expected by experts in normal times, but the opposite has been seen by the Trussel Trust over a similar period who saw a nearly 20% increase in use. Our trend data may also differ as Clarion houses a disproportionate number of residents who had to shield and who may have relied on food banks earlier in the pandemic, no longer do so, now restrictions have eased.

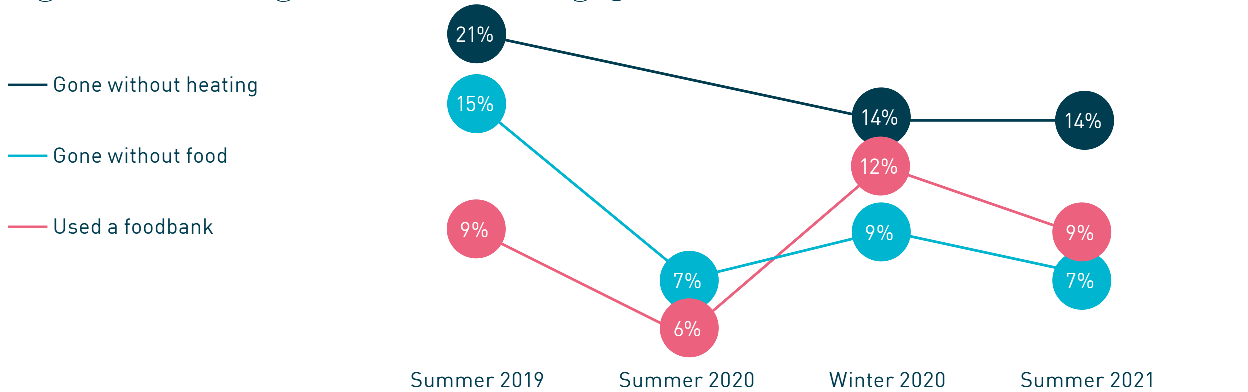
In this, the third survey, the groups using foodbanks have become familiar, though the figures are no longer increasing in each case (9% overall):

- Working age but not in work (14%) vs working age in work (6%) vs retirement age (2%)
- Have a disability (12%) vs do not have a disability (6%)
- Dependent children at home (13%) vs no children at home (8%)
- In receipt of Universal Credit (UC) (18%) vs those who are not (6%)

A similar pattern was seen in the groups most likely to have gone without food because they could not afford it, though the proportion of respondents who said they have done so has remained at a similar level across all three waves of the survey, highest in the winter survey at 9% (see figure 5).

In total, 16% of respondents had reported that they had gone without food at some point across the three waves of the survey since May/June 2020 and 17% of respondents had used a foodbank at least once in the last two years.

Figure 5: Percentage of residents taking specific financial actions



Base: Summer 2019 (n2000), Summer 2020, Winter 2020, Summer 2021 (n373)

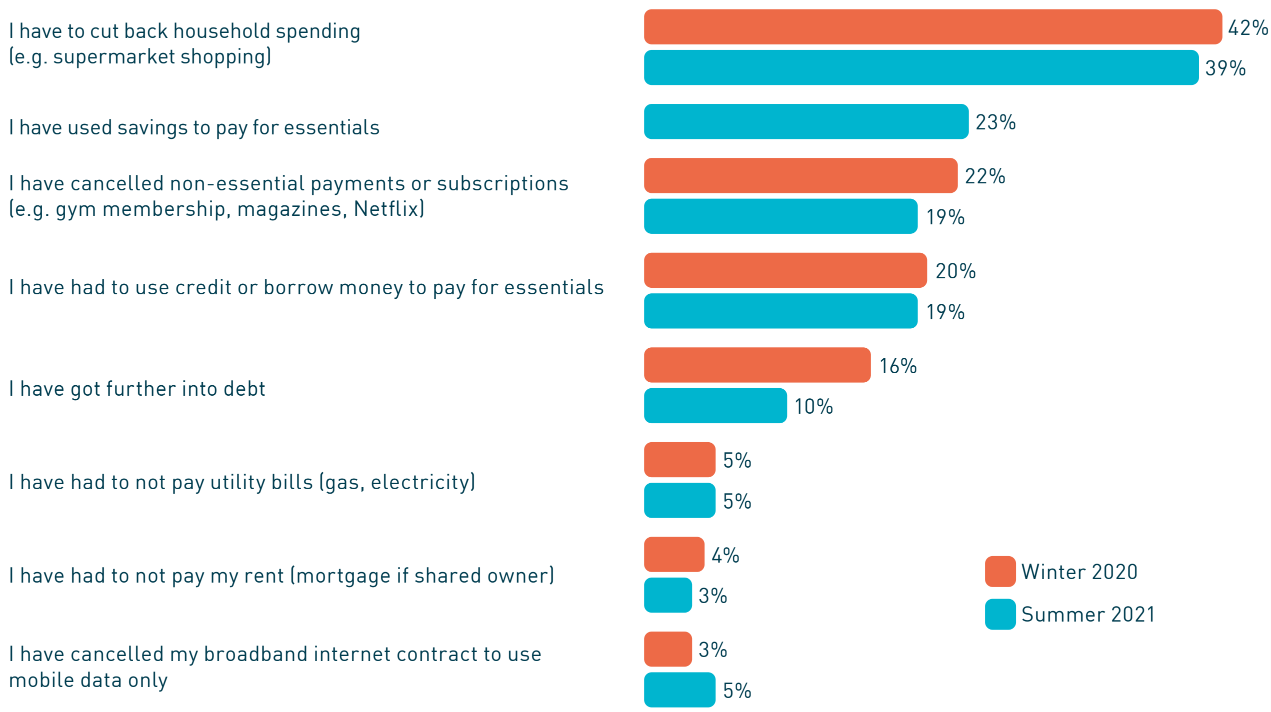
Money management

In the winter survey, we introduced new questions which explored how residents had adjusted their budgeting and spending due to the pandemic. Then, 42% of this cohort reported having to cut back on household spending, and 20% had used credit or borrowed money to pay for essentials.

Since then, there has been a decrease, albeit sometimes only slight, in almost all of the coping behaviours identified (see figure 6). For example, the proportion of those who said they have cut back household spending has fallen from 42% to 39%. The biggest change is seen for those who have got further into debt, which has fallen from 16% to 10%. This may have been the impact of Christmas during the winter survey, where people were getting into debt in the hope of having a normal Christmas. It may also reflect that some people have 'maxed out' their credit and so are not able to get further in to debt.

While this ties in with some of the other signs of financial recovery, it is possible that these shifts are not so positive. It may be that residents had already cut back spending as far as possible, or had cancelled all their non-essential spending. There may also be a normalising effect whereby residents made cutbacks early on and have simply adjusted to that reduced level.

Figure 6 – Which of the following statements are true for you in relation to your household finances as a result of the coronavirus pandemic? (% true)



Base: All respondents – (n373)

We can identify those who perhaps had already cut back as much as possible by this stage, as those who had used savings (7%) or credit (4%) to pay for essentials, or got further into debt (2%) without cutting back on household spending.

Nobody in this cohort had taken not paying their rent or their utilities as their only step in managing their finances. Of the handful of residents who said they had not paid their rent, all had cut back on household spending, used savings or credit for essentials, or got into debt as well.

Reflecting our findings that people of retirement age have been less impacted financially than those of working age is the fact that for every one of these measures, working age people are significantly more likely to have used them than retired people.

Analysis of individual responses across the last two waves of the survey shows that around a third of respondents have continued to cut back their household spending in both of the most recent waves of the survey (29%), with a further 10% indicating that they had not previously cut back but were doing so now in the May 2021 survey. In total, 52% had cut back their household spending at some point during the last 12 months.

Debt

After seeing the results in the winter survey, we were concerned about rising levels of debt some residents were experiencing and so included some questions specifically to respondents who said they had got further into debt, or had borrowed money to pay for essentials.

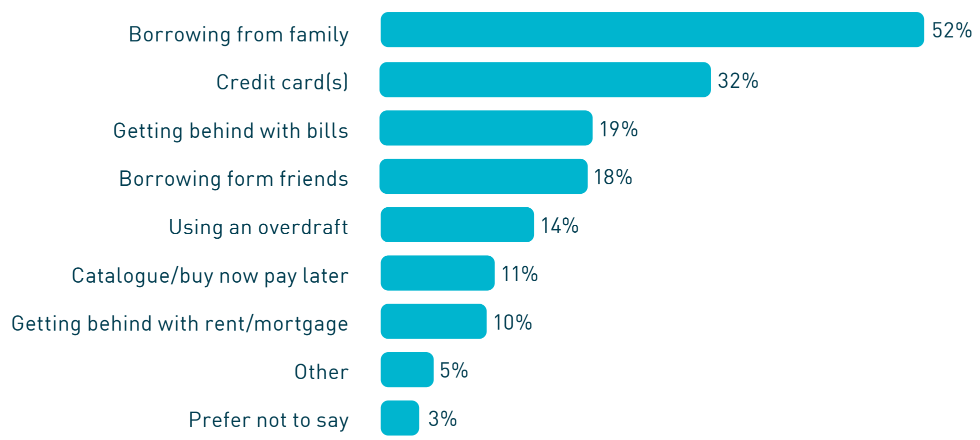
73 (of 373 in total) residents reported either using credit to pay for essentials, or getting further into debt. Of these, 95% are aged under 65, 32% are in work, and 56% have a disability. This clearly ties in with those residents we have identified as struggling elsewhere the report.

Recent work by Centre for Cities for Clarion found that on average, the pandemic has probably pushed people living in less affluent areas (such as those with high concentrations of social housing) into debt, as they tended to have less of a financial cushion before the pandemic.

Similarly, the Resolution Foundation found increasing debt in lower income families, in part because of increased spending pressures, but almost half of these cited lower family earnings (which could be due to job losses, furlough or reduced hours) as a reason.

Among Clarion residents, the most common source of borrowing is family (52% of those in debt), then using a credit card (32%). Nearly one in five said they were getting behind with bills and one in ten with rent. A similar number said they were using buy now pay later schemes like catalogues or online versions like ClearPay or Klarna, which can quickly become a burden if payments are missed.

Figure 7 – In what ways are you getting into debt?



Base: Those who have used credit/borrowed money to pay for essentials or got further into debt (73)

Women were more likely to have borrowed from family (63% of women in debt vs 29% of men), whereas men were more likely to have a more formal source of credit, such as a credit card (46% vs 24%). People not in work were also much more likely to be in informal debt to family (62%) and friends (24%), as were people receiving Universal Credit (70% from family) compared to working people, who may have more formal sources of credit available to them.

Over half of those in debt had borrowed from just one source (58%), mostly from family, but a quarter had borrowed from two sources - most commonly family and friends. A further 18% had borrowed from more than two sources.

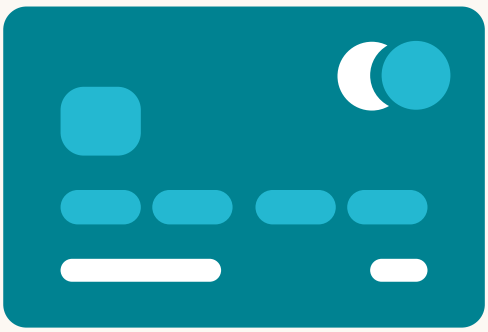
We asked how worried these residents felt about their increased debt and nearly two thirds reported feeling worried (63%), including 44% who were quite worried and 19% who were very worried.

Residents of older working age were more likely to be worried (79% of those 45-64), as were people with a disability (73% vs 50% of those without a disability).

Two-thirds (67%) of those in debt think they can get back to their previous levels of borrowing within a year, and interestingly, working people were no more optimistic about paying off their debts sooner than those not in work.

Perhaps a reflection of the informal nature of much of the borrowing, only a fifth said they have sought advice or help with their debts.

Research by the debt advice charity, StepChange and others, shows that while households are facing growing levels of personal debt, this has not yet translated into demand for full debt advice. This may be due to the insulation of furlough and authorised payment holidays. Instead, the charity saw more clients move from requiring long-term support and solutions to emergency support.



Impact on health and wellbeing

Loneliness

During this research, we have seen a clear and significant increase in levels of loneliness reported by residents of all ages. During the first lockdown, half said they never felt lonely, consistent with normal times, but by the time of the second lockdown, just a quarter felt this way, a figure which remained steady in May/June 2021.

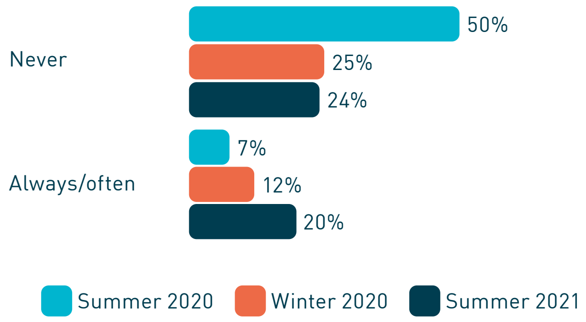
Despite the number of residents never feeling lonely staying steady, there has been another significant leap in those who say they are always or often lonely.

Between our first two surveys, the proportion of residents who said they felt lonely often or always rose from 7% to 12%. At the time we thought that there was likely to have been a seasonal impact on this result, in part because it is easier to have distanced, outdoor social contact in the summer weather than the winter; but the figure has now increased further, to 20% despite the rules being more relaxed.

The recently published English Housing Survey (EHS) Wellbeing and Neighbourhoods report also showed an increase in both private and social renters feeling lonely often or always through the pandemic, though the overall figures are highest for social renters (14% in winter 2020). Key drivers of loneliness they identify are more frequently seen in social renters: the presence of a disability, not being in work and living in urban, low-income areas.

Loneliness is not just an unpleasant feeling, but has been identified as a key predictor for decreased wellbeing during the pandemic.

Figure 8: How often do you feel lonely?



Base: All respondents (n373)

Our latest survey reiterates the groups of residents more likely to answer that they often or always felt lonely:

- Single or widowed (28%) vs married/cohabiting (7%)
- Those who have a disability (29%) vs do not have a disability (10%)

But there was no statistical difference this time between those in work or not, nor between men and women. This may be a sampling effect as the EHS Wellbeing and Neighbourhoods report recently found that people out of work were more likely to be lonely than employed people and that lone parents (most frequently women) are more likely to feel lonely often or always compared to couples.

Looking at responses collected across all three surveys, it is no surprise that majority of respondents have reported feeling lonely in at least one wave of the survey (72%). One in five respondents had reported feeling lonely in every survey (20%), and a further 37% reported feeling lonely in the more recent wave of the survey after not feeling lonely in the past.

One in five respondents had reported feeling lonely in every survey.

The following subgroups were more likely to report that they consistently felt lonely to some degree during the three waves of the survey (20% overall):

- Aged 45-64 (25%)
- Not working (22%) vs working (13%)
- Have a disability (26%) vs do not have a disability (14%)
- Widowed (34%) vs married/cohabiting (9%)

This, and the work, from the Household Resilience study and English Housing Survey 2019-20 reinforces why it is so important for us to try and help combat loneliness among our residents. Housing Associations are well placed to do so, which is why we have launched our befriending service, Lend an Ear, which matches residents looking for company with volunteers. Additionally, our repairs service, Clarion Response, have been working with housing teams on the 'Wellbeing 10' initiative to spend an extra 10 minutes with residents as part of a repair or home visit to identify any concerns around loneliness.

Self-isolating

There has been a significant increase in the proportion of residents who have had to self-isolate because they, or someone in their household, has had coronavirus symptoms between the first (7%) and second summer surveys (14%).

In total, 23% of respondents have had to self-isolate at some stage during the pandemic.

The following subgroups were more likely to have had to self-isolate at least once during the pandemic (23% overall):

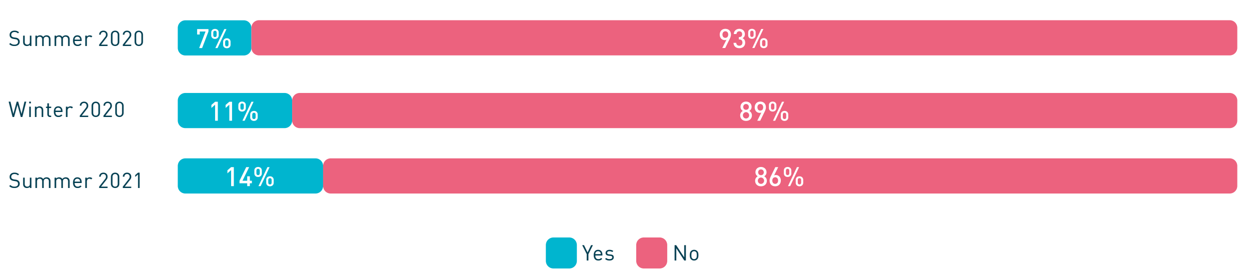
- Working age (28%) vs retired (7%) - in particular, younger working age: 18-34 (45%) and 35-44 (32%)
- Those living in the North (38%), where cases have been highest
- Dependent children at home (22%) vs no dependent children (12%)

Coping with the pandemic

We saw a significant increase in the proportion of residents saying that they were not coping well with the pandemic in the winter survey (from 12% to 18% in this cohort); and at that time, younger residents, women, and those not in work were among those most likely to say they were not coping.

So it's reassuring, that this has begun to decline again, now at 14%, with a corresponding increase in residents who felt they were coping well (82% to 86%).

Figure 10 – Have you had to self-isolate because you or someone in your household has had coronavirus symptoms?



Base: All respondents (n373)

The residents most likely to say they are not coping well during the pandemic now (14% overall) are similar in some characteristics to those we saw in the first two waves:

- 45-64 (20%) vs other age groups, particularly those aged 75+ (4%)
- Not working (16%) vs working (9%)
- Have a disability (21%) vs do not have a disability (7%)

However, this time there is no statistically significant difference between men and women (13% vs 14%) or between those with and without dependent children at home (13% vs 15%) saying they are not coping well.

The majority of respondents said they were coping well during the pandemic when asked each time (74%), whereas just 4% said they were not coping well when asked in each survey. In total, 26% had reported that they were not coping well at some point since the pandemic began.

Impact on physical and mental health

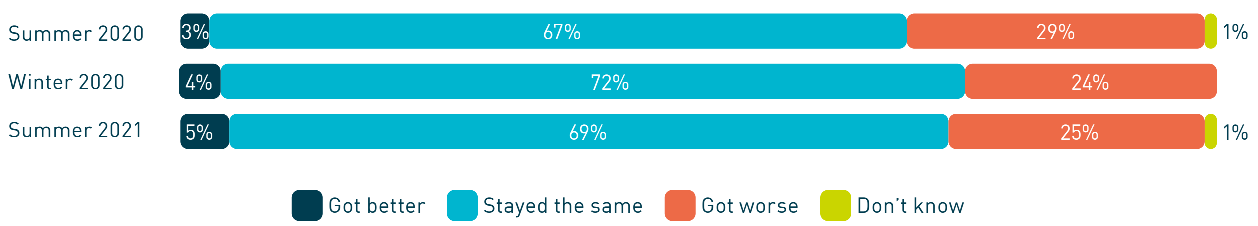
In our winter survey, we saw a disconcerting jump in the proportion of residents who said their physical health had worsened, from 22% to 36%. This result has remained almost the same in the latest wave of the survey in May 2021 at 37%.

As in the winter, residents who were most likely to say that their physical health had got worse recently were those not in paid work (43% worsening vs 22% in work), and those with a disability (56% vs 19% in those without). The gap here between those with or without a disability has widened. Three quarters of people with a disability had some experience of their physical health worsening during the pandemic.

56% of residents reported that their physical health had got worse during at least one wave of the survey; only a third (33%) said their physical health had stayed the same throughout. The impact of the pandemic on mental health has remained more consistent than the impact on physical health, with smaller changes in responses over the three waves of the survey.

There has been a slight increase in the small proportion of respondents who reported that their mental health has got better from 3% in the first summer survey to 5% in the second, and a small decrease in the somewhat larger proportion reporting that it got worse, from 29% to 25%. The majority of respondents said that their mental health has stayed the same over the last 6 months.

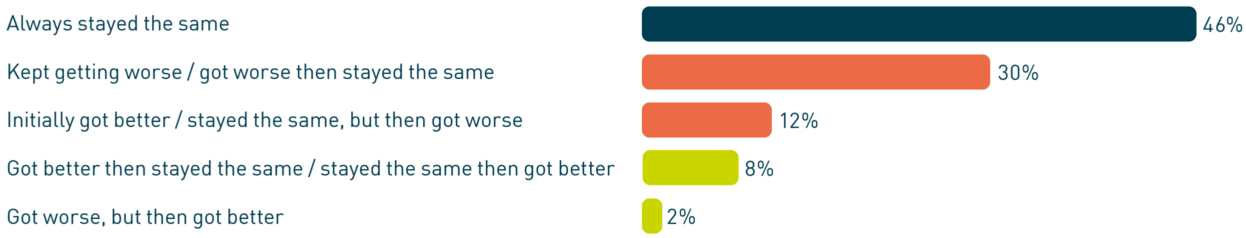
Figure 11 – Do you feel your mental health has got better, worse or stayed the same since the pandemic began / since we last spoke?



All respondents (n373)

Just under half of residents felt that their mental health had stayed the same through each wave of the survey (46%) and almost the same proportion (47%) reported that their mental health had got worse at some point. 12% reported some improvement in their mental health during the three waves of the survey.

Figure 12 – Impact of pandemic on mental health – Tracking analysis



Base: All respondents (n369)

Familiar subgroups were more likely to report that their mental health had worsened at some point during the pandemic during the three waves of the survey (47% overall):

- Working age (53%) vs retirement age (28%)
- Have a disability (58%) vs do not have a disability (36%)
- Women (50%) vs men (40%)

The residents who experienced some worsening of their mental health, were likely to be having a difficult experience of the pandemic, with 26% reporting they are not coping well now, and 35% feeling pessimistic about their household finances.

All of this makes Clarion's #meinmind service, which provides residents access to online support even more critical. The Togetherall service offers mental health support in the form of self-guided learning and anonymous peer support whenever they need it.

People with a disability

As well as the steep rise in the number of residents whose physical health had deteriorated in the winter survey, we also saw a significant increase in those who considered themselves to have a disability. This was concerning, as we have seen repeatedly that disabled residents have had a disproportionately negative experience of the pandemic so far; and so we added a small number of new questions to the second summer survey to find out the sort of disabilities residents had, and how it affected them.

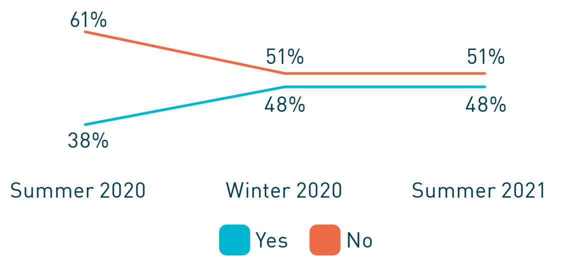
Now we see the number of residents reporting a disability to have stayed the same as last time at 48%, with 51% saying they do not. This is still considerably higher than we expect to see in our wider resident population and is significantly higher than last summer. We had thought perhaps some of the increase was seasonal – with some conditions like depression and arthritis worsening in winter – and might return to earlier levels, but this has not happened.

We asked residents who considered themselves to have a disability what the nature of that disability was – this is a standard follow up question in national surveys and residents could choose not to answer if they preferred. The most common answer given was a physical impairment (49%) closely followed by a long-standing illness or health condition – like cancer, heart disease or diabetes (48%). Third most common was a mental health condition, such as depression, schizophrenia or an anxiety condition (21%).

Around a third of disabled residents (31%), reported more than one type of condition, most commonly a physical impairment together with a long-standing health condition (47% of those with more than one condition).

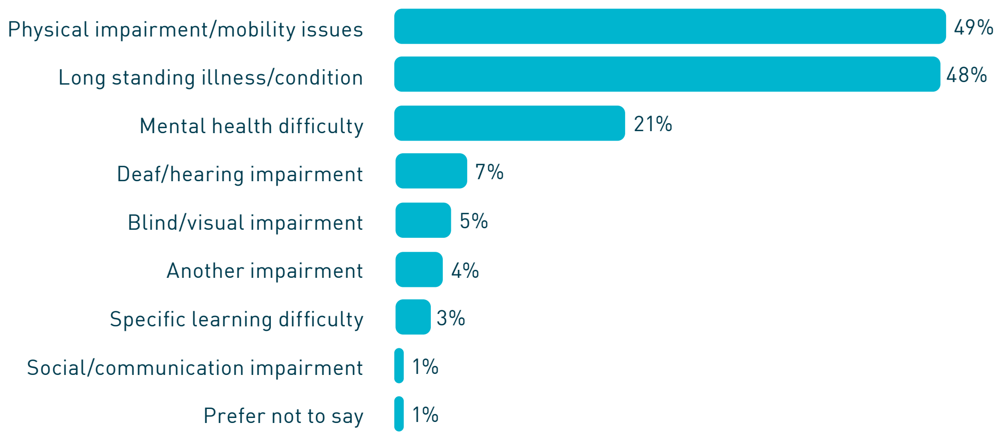
More working age disabled residents reported a mental health issue (28%) than those of retirement age (4%); and more retirement age disabled residents reported a physical impairment (65%) than those of working age (43%).

Figure 13 – Do you consider yourself to have a disability?



Base: All respondents (n373)

Figure 14 – What is the nature of your disability?



Base: Those who have a disability (n180)

Our next follow up question is again a standard one, attempting to understand how residents' daily lives are affected by their disability. Just over half (55%) of residents with a disability said their ability to perform day-to-day activities were reduced a lot, and a third (36%) said a little. Only one in ten disabled residents said their disability did not impinge on their ability to perform daily activities.

Figure 15 – Does your disability reduce your ability to carry out day-to-day activities?

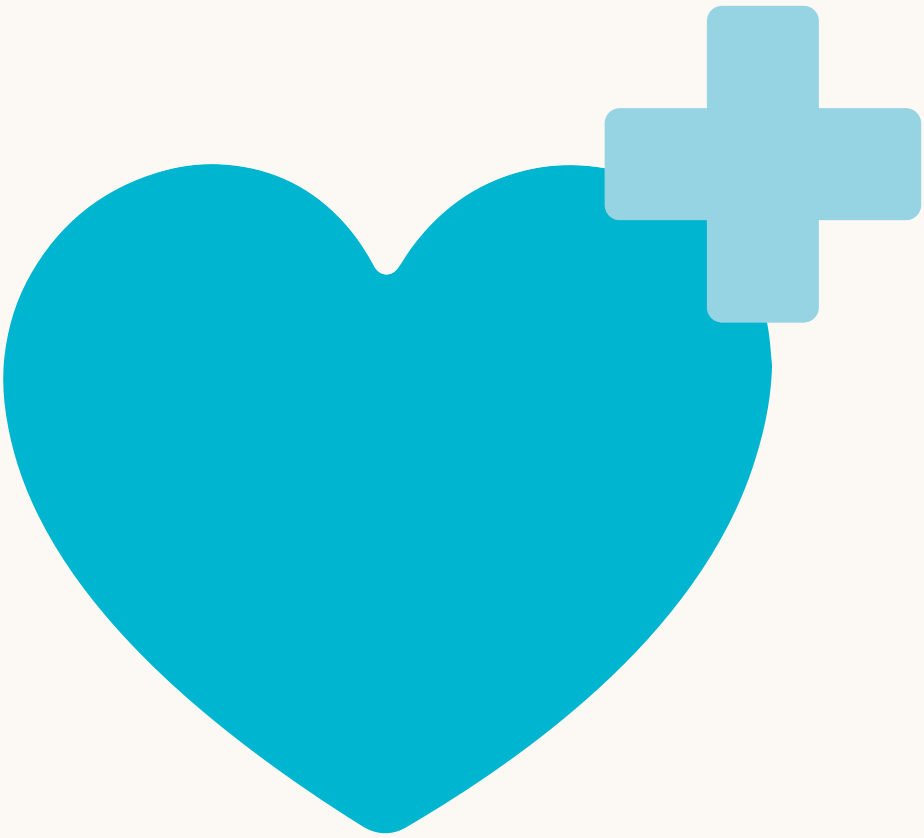
Base: Those who have a disability (n180)

It continues to be key for us to understand the changes seen here because residents with a disability are more likely to have suffered from the negative impacts of the pandemic:

- Worsening mental health (34% of people with a disability vs 16% of those without)
- Loneliness (29% always or often lonely vs 10%), a gap which has widened
- Only have enough money for the essentials (38% vs 27%), or running out of money before the end of the week or month (22% vs 10%)
- Feeling pessimistic about household finances in the next six months (31% vs 11%)

The gap between residents with a disability and those without on some of those measures has widened in the last six months, in part because for people without a disability there has been some improvement as restrictions started to lift, but less so for those with a disability.

Clarion has a Vulnerable Residents Policy that includes provision of enhanced housing services such as tenancy sustainment and money guidance with referrals to external partner agencies as required. The findings from this survey highlight the importance of this and the need for a continued focus on supporting these customer groups.



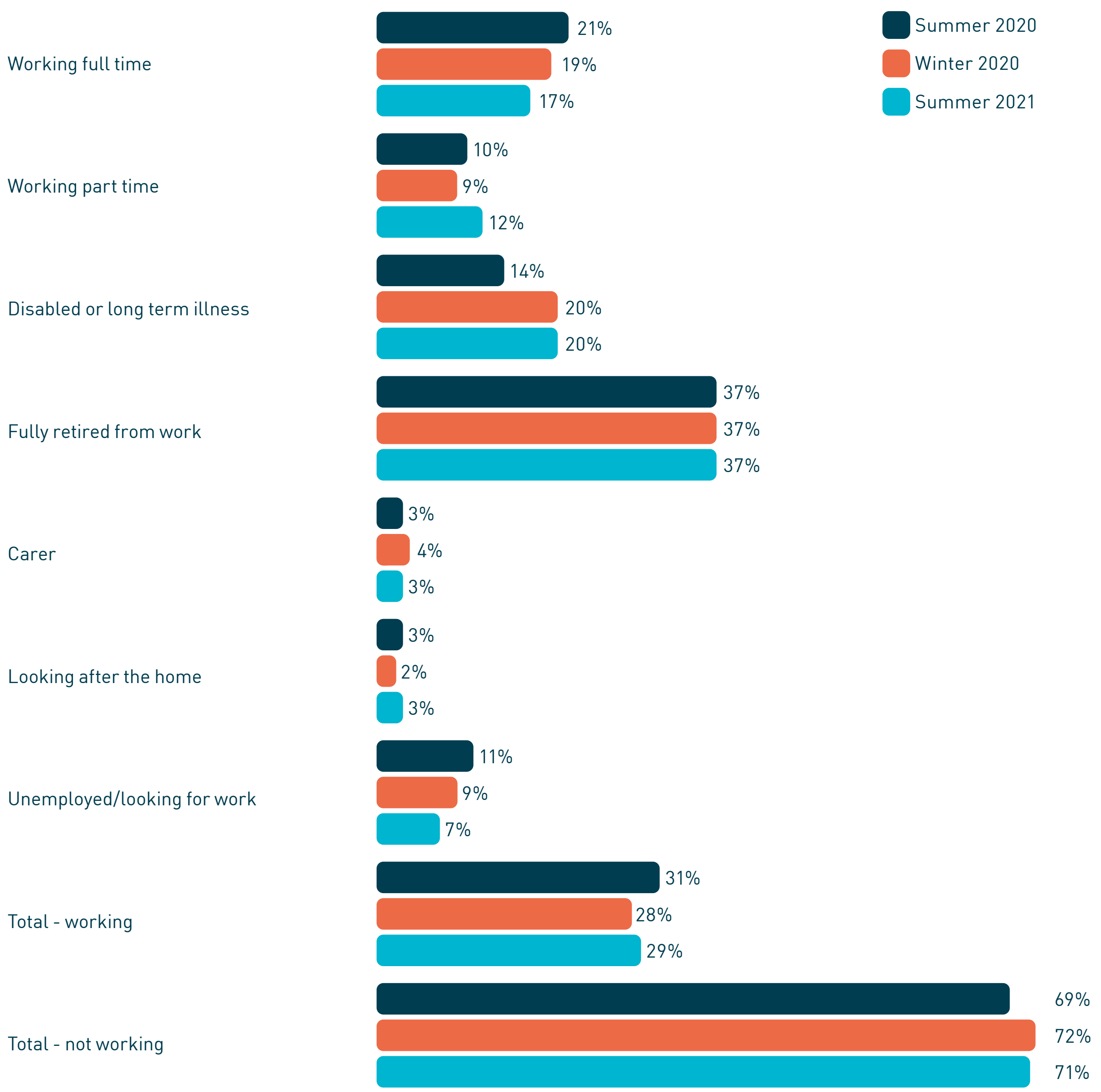
Working lives

Working status

Over the three waves of the survey, the proportion of residents in and out of work has stayed steadier than we had perhaps expected – the mass job losses initially predicted have thankfully not (yet) materialised. This may be in part because of the types of industries our residents work in – (33% in health, social care or education in summer 2020) but also because of the job-preserving nature of furlough, and other changes to working lives.

While the overall proportion of this cohort in paid work has changed little over the three surveys (31%, 28%, 29%) this does mask a slight shift from full time work, which has decreased, to part time work, which has increased (see figure 17). The most notable change in working status over time is the increase in those who said they were disabled or had a long-term illness; from 14% in summer 2020 to 20% in both winter 2020 and summer 2021. Residents of older working age, 45-64, were most likely to fall into this category (42%).

Figure 16 – Working status



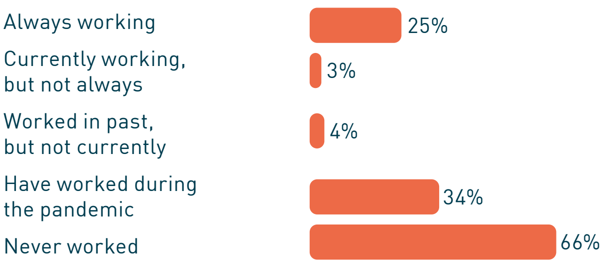
Base: All respondents (n373)

A quarter of respondents had been in employment (25%) throughout the three surveys.

Small proportions had been working during previous waves of the survey, but were not working now (4%), or were currently in employment but had not been previously (3%). In total, 34% of respondents had worked at some point during the pandemic.

The seemingly large number of respondents who have not worked during the duration of the surveys is reflective of an increasingly skewed cohort – most of those never working told us they were over 65 (35%) or have a disability (65%).

Figure 17 – Working status – Tracking analysis



Base: All respondents (n373)

The following subgroups were more likely to have always been working during the three waves of the survey (25% overall):

- Younger working age 18-44 (48%) vs older working age 45-64 (35%)
- Dependent children at home (37%) vs no dependent children at home (22%)

Having been in work for the duration of the pandemic translated into some positive outcomes for these residents as they:

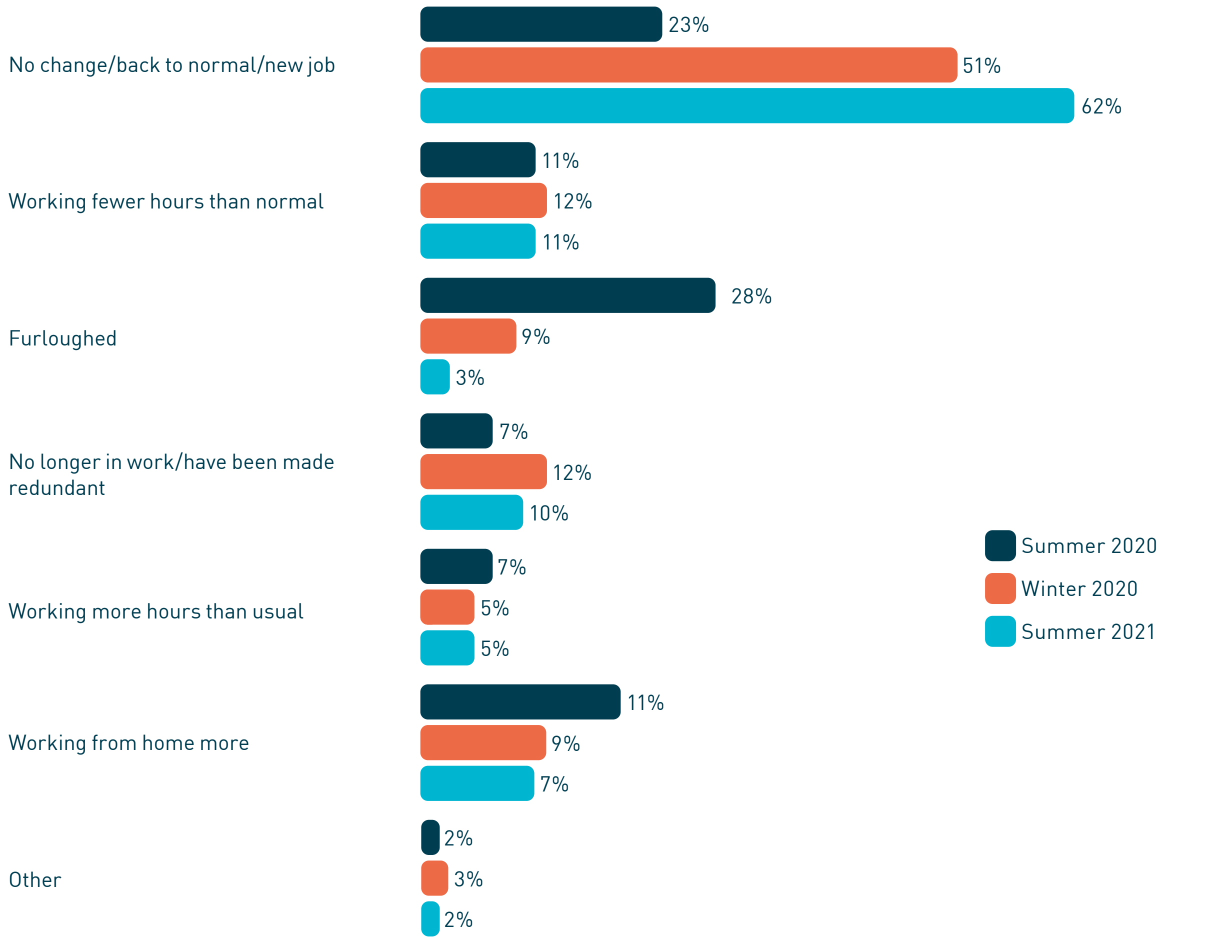
- Tend to have money left at the end of the month, or are able to afford some of the luxuries of life as well as the essentials (58%)
- Optimistic about household finances over the next six months (84%) vs pessimistic (13%)

Changes to working lives

Over each wave of the survey, we have seen progressively more residents stating that the pandemic is not impacting their job – either it wasn't affected, they are back to work as normal, or they are back to work in a new job, from 23% the first summer survey to 62% a year later. This mirrors a significant decrease in the proportion of working respondents who said they had been furloughed or who were working from home more than usual.

In the first summer survey, 28% of working residents were on furlough, in line with the working population as a whole, this is now just 3%. Others still affected by the pandemic are working at home more or fewer hours than normal (both 11%), are no longer in work or have been made redundant (10%), or are working more hours than normal (5%).

Figure 18 – Impact of the pandemic on employment



Base: Those in employment (n116)

Just 16% of working respondents had never experienced any impact on their employment as a result of the pandemic.

Employment and job security continue to have a positive impact of on wellbeing

It is positive to see that job security has increased in the latest wave of the survey, from 83% in the first summer survey and 81% in November/December 2020, to 94% now.

Only 6% of workers said they did not feel secure in their job, (-10% from winter). There was no difference in levels of security between men and women, or across the age bands with all demographic groups showing high levels of security.

This is despite fewer working residents having a permanent contract now than even six months ago (79% to 73% now). More are self-employed (from 9% to 15% in the same period – though these are small numbers now).

The majority of working respondents had felt secure in their job throughout the pandemic (70%), and a further 16% had experienced some job insecurity in earlier waves, but felt secure in their job now.

Being employed and in a secure job continues to correlate with wide-ranging positive effects. Working age residents in work were more likely to report coping well and maintaining consistent or improving mental health than those of working age who are not in paid work (90% vs 79% and 80% vs 64%). 92% of those who felt secure in their jobs said they were coping well with the pandemic, and 85% felt optimistic about their household finances over the next six months.

The wider benefits of being in paid work is one of the reasons that Clarion is leading the Kickstart Housing Partnership, and will be directly employing over 300 young people, providing in-work support and training throughout the placement. The importance of secure employment with prospects is clear, and while these are short-term placements, the training and support should guide young people to more opportunities.

Conclusion

Given the findings of our previous two reports, this update contains few surprises about which resident groups are struggling and which groups are starting to find their way back to something like 'normal'. With young people and working-age families continuing to bear the brunt of the financial and employment impacts it is clear that recovery for some is going to take longer than for others. The uptick in loneliness is a real concern and it remains important for Clarion to continue to work with residents to reduce social isolation and build connections within communities.

In our last report we saw striking and concerning increases in worsening physical health, levels of disability, plus worrying financial difficulties. Disparities existed between different age groups, men and women, those with a disability, those on Universal Credit. While these difficulties still exist, they have not continued to worsen at the same rate, and many have stayed the same. This cohort shows fewer differences between men and women, though it's not clear why that's changed, whether it's an anomaly of the sample or if the easing of restrictions has started to redress the balance.

Our findings overall show some signs that residents are starting to recover from some of the worst shocks of the pandemic. There is no space for complacency though, some residents continue to need significant support, particularly with the impact of ongoing social isolation and managing debt.

We will continue to explore some of these issues in The Clarion Index 2021, where we speak to a representative sample of 2,000 residents. In particular, this will be used to better understand the impact of Universal Credit, where a larger sample of working age households will enable us to draw robust conclusions. We will also develop a qualitative questionnaire for our final survey wave towards the end of the year, to gain a deeper understanding of individual's journeys out of the pandemic.

Appendix

Timeline of survey fieldwork and COVID-19 related announcements

Month	Announcement	Date
August	Eat Out to Help Out Scheme launched	*02/08/2020*
September	All schools and colleges open full time	*07/09/2020*
	10pm curfew on pubs, bars and restaurants in England	*24/09/2020*
October	Tier system of local alert levels for England introduced, with the Liverpool City Region the only area to be placed in Tier 3 – very high – category.	*12/10/2020*
	Four week national lockdown begins in England	*31/10/2020*
November	Furlough scheme extended to March 2021	*05/11/2020*
	Survey interviews for wave two of our study started	*17/11/2020*
December	England's national lockdown ends and tier scheme returns	*02/12/2020*
	Survey interviews complete	*12/12/2020*
	Tier 4 (highest restrictions) introduced in London and the South East for two weeks, restrictions relaxed for three days over Christmas for other areas	*19/12/2020*
January	National lockdown in England announced	*04/01/2021*
February	Prime Minister announces 'road map' out of lockdown	*22/02/2021*
March	Renter eviction ban ends	*29/03/2021*
April	Furlough scheme extented to end of September 2021	*30/04/2021*
May	**Survey interviews for wave three of our study started**	*04/05/2021*
	Step 3 of road map taken, some restrictions lifted outdoors but rule of 6 remains indoors	*17/05/2021*
	Survey interviews complete	*25/05/2021*
June	Step 4 of road map pushed back four weeks to allow a further 7 million vaccinations to be delivered	*15/06/2021*
July	600,000 people advised to isolate by NHS Covid-19 app in England and Wales in one week	*15/07/2021*
	Step 4 of road map taken, removal of all social restrictions leading to 'Freedom Day'	*19/07/2021*
September	Furlough scheme expected to end	*31/09/2021*

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