

The Impacts of COVID-19 on Clarion Housing Residents

A longitudinal study - part 2 of 4
April 2021



CLARION
HOUSING GROUP



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

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This report gives a summary update of how Clarion Housing residents are experiencing life during the ongoing COVID-19 pandemic.

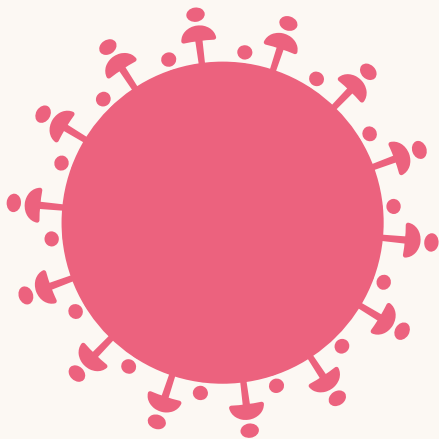
Six months ago [we published a snapshot](#) of how residents were coping in the early stages of the crisis, through the first lockdown and initial easing of restrictions. That snapshot showed that while more than eight out of ten residents claimed to be coping well, the pandemic had hit some people harder. Within months of the Covid-19 outbreak, one in four of our working residents had been placed in furlough and one in ten had lost their job. This report follows up directly with over 700 of the same residents, with a similar set of questions updating their journey in the winter of 2020, during the second national lockdown. This is the second part of a major long-term study into the impact of the pandemic on our residents.

Background

Every year since 2012, we have conducted a survey of residents to explore their attitudes, perceptions and experiences in relation to a number of topics, known as The Index. The findings from The Index help Clarion to shape its services, identify support needs, target initiatives, and track resident wellbeing indicators.

Given the timing of the 2020 Index (May/June 2020), many of the questions asked in the survey related to the impact of the COVID-19 pandemic, including how residents were coping, impacts on mental and physical health, on household finances and on work. The results generated by that initial research helped to inform Clarion's ongoing response to the pandemic and ensure we supported residents as much as possible.

The majority (86%) of residents reported that they had been coping well. Some groups, such as the elderly, were well cared for, finding it easy to access food and medicine. However, those who were struggling before the pandemic struck were hit harder on a range of measures – from their health to problems with work and money. The working lives of residents had been impacted significantly with a quarter placed on furlough and one in ten losing their job. It was apparent that the pandemic was exacerbating existing inequalities.



Our approach

As the pandemic and associated restrictions stretched on, we wanted to follow up with residents to assess their situation, see how Clarion had helped and where more support might be needed. Knowing these were key impact areas, we tailored our follow up questionnaire to focus on wellbeing, household finances and employment.

After a general relaxation of restrictions during summer 2020, the Government operated a tier scheme from the beginning of October, where restrictions in local areas were proportionate to their infection rates and the availability of hospital beds. As a result, many areas in the North and Midlands were placed in higher tiers (greater restrictions) compared to London and the South. However, in November, England entered a second national lockdown with people encouraged to stay at home as much as possible. Schools remained open to all pupils, but operated 'bubbles' whereby part of a school might temporarily close if cases were suspected. The second lockdown was lifted on 2nd December, just before our survey was complete, and the tier system reintroduced. At the time of this survey, non-essential shops were re-opening and further relaxation of restrictions over Christmas was promised by government to enable people to visit and stay with family and friends.

This second survey was conducted by telephone by Enventure Research between 17 November and 12 December 2020, and was administered to a sample of 716 of the same residents who took part in the summer survey, allowing the attitudes and opinions of the same individuals to be tracked six-months on. We plan to return to some of these residents in interviews in summer and winter 2021 to continue to understand their journey out of the pandemic and to start to map their recovery from its impacts.



Our findings

This report presents the key findings of the second survey, comparing results directly with the summer survey where possible. The first two chapters of the report look at the key themes of residents' household finances and their health, and the remainder looks at the impacts on specific groups of residents. We identify groups which have been more impacted than others and it is important to note that there will be significant overlapping between the groups mentioned.

Key findings from the winter survey



Although the majority of residents said they were coping well with the pandemic, the proportion had dropped from 86% in the summer to 82%



Resilience and ability to cope continues to vary by particular characteristics such as gender, working status, age and disability status



Residents' working situation, which had been dramatically affected by the pandemic earlier in the year, has returned to 'normal' for many workers (53%), with fewer on furlough than in the summer (from 28% to 8%)



There was a rise in residents reporting that their physical health has worsened (from 22% to 34%)



Residents have been feeling lonely more often than before (from 8% to 13% always or often lonely)



Residents have taken steps to cut back on spending and more people have been worried about money. 47% have cut back on household spending, and 42% are now worried about money issues, compared to 28% in the summer.

Household Finances

After significant changes to residents' working lives in the first lockdown, many residents were back working as normal by the winter. While this is encouraging, we can see in this section that this has not necessarily translated into more positive financial outcomes. Many of our residents were already in a precarious position prior to the pandemic, and the longer it has continued, the more it has eroded whatever financial buffer they had in place. We know from [The Index](#) each year that more than half do not regularly save any money at all, and [in 2019](#), one in five residents under 45 went without food because they could not afford it.

The proportion of residents running out of money before the end of the week or month almost doubled, from 10% in the summer survey to 19% in the winter one. This has been mirrored by a drop in those with money left over, down from a third to just over one in four.

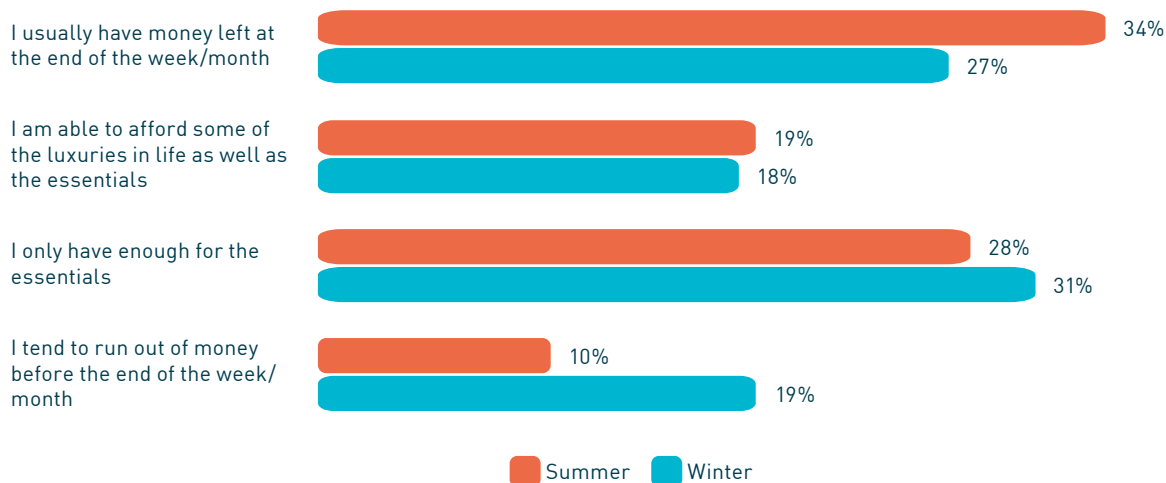
Similar changes were seen by national anti-poverty charity [Turn2Us](#), who reported that the proportion of people who usually run out of money had doubled from 11% in March 2020 to 22% in September.

The worsening financial situation for a significant number of residents was highlighted by the 34% whose responses showed that things had got worse between the summer and winter surveys – almost double the 18% who stated that their financial situation had improved.

Residents in the following groups were more likely to have moved in a negative direction towards a worse financial situation (34% overall):

- In receipt of Universal Credit (42%) vs those who are not (32%)
- Dependent children at home (41%) vs no dependent children at home (31%)
- Working age (38%) vs retirement age (23%)

Figure 1: Which of the following is true for you?



Base: All respondents (716)

Money management

The winter survey also showed how many residents had gone without to cope with their worsening financial situation. Nearly half (47%) reported having to cut back on household spending (such as supermarket shopping), and almost a quarter (23%) had used credit or borrowed money to pay for essentials.

Figure 2: Which of the following statements are true for you in relation to your household finances as a result of the coronavirus pandemic?



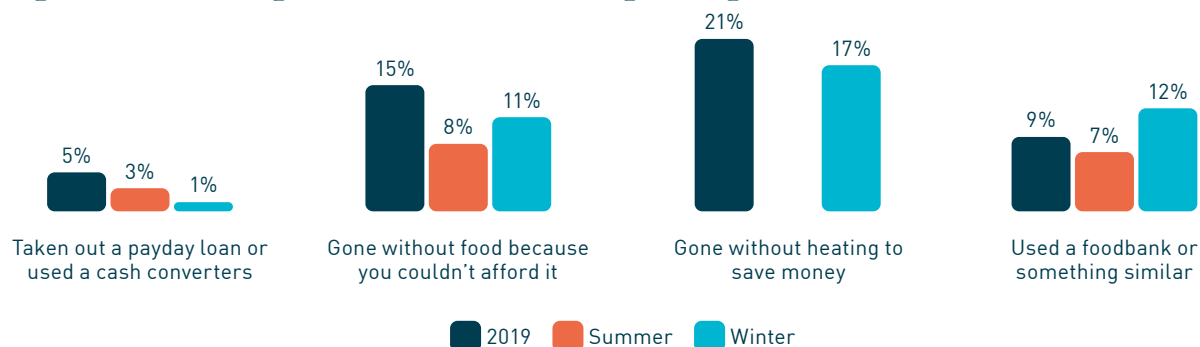
Base: All respondents winter (716)

Looking closely at the data we can see which behaviours tend to be a 'first step' and which are combined to make even greater savings. For instance, of the 47% who had cut back on household spending, a third (31%) had only taken that step; a further 27% had combined this with one other financial management behaviour – most commonly cancelling subscriptions or memberships, then borrowing money for essentials.

Less than 1% of residents said they had not paid utilities or rent as their only step towards cutting back as a result of the pandemic, indicating that this is more of a last resort for those who have already pared their household budgets back pre-pandemic, rather than an easy option in light of the eviction ban.

As well as this new series of questions, we asked some of the same questions from the summer survey and earlier Index reports, to track financial experiences between summer and winter.

Figure 3: Percentage of residents answering taking specific financial actions



Base: All respondents summer (716); winter (716); Index 2019 (2,000)

There has been a worrying rise in residents going without food, or having to use a foodbank since the summer. The numbers were lower than expected in the summer survey, perhaps because of other sources of support being available – food parcels and voucher schemes for example. These may have ceased by winter, hence the increase in food poverty.

Certain groups of residents were far more likely to report having used a foodbank in the winter survey (12% overall):

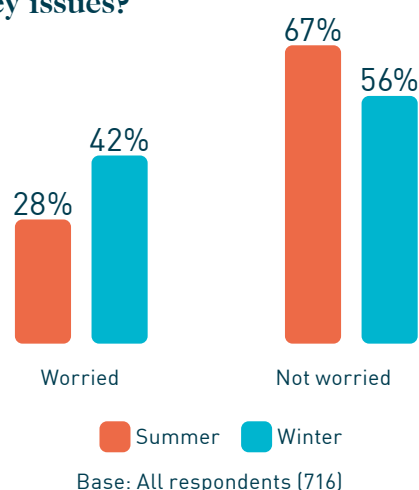
- In receipt of UC (23%) vs those who are not (8%)
- Working age but not in work (21%) vs working age in work (7%) vs retirement age (6%)
- Dependent children at home (19%) vs no dependent children at home (9%)
- Have a disability (17%) vs do not have a disability (8%)

A similar pattern was seen in the groups most likely to have gone without food because they could not afford it.

Worrying about money

In our summer survey we were surprised to see a significant drop in the proportion of residents worried about money since the Index 2019 – suggesting they may be more worried about things such as health and family in lockdown, one worry having superseded the other. Plus the safety-net of furlough for some working residents. This time though, there has been a significant increase in the proportion of respondents who are worried about money issues, from 28% in the summer survey to 42% in the winter survey (+14%) which is back to the level of worry residents reported pre-pandemic (42% in [Index 2019](#)).

Figure 4: How worried are you about money issues?



Once again, there were major differences in how different groups were affected by money worries: (42% overall):

- Working age but not in work (59%) vs working age in work (41%) vs retirement age (21%)
- In receipt of UC (54%) vs those who are not (38%)
- Have had to self-isolate (54%) those who have not (40%)
- Dependent children at home (48%) vs no dependent children at home (39%)

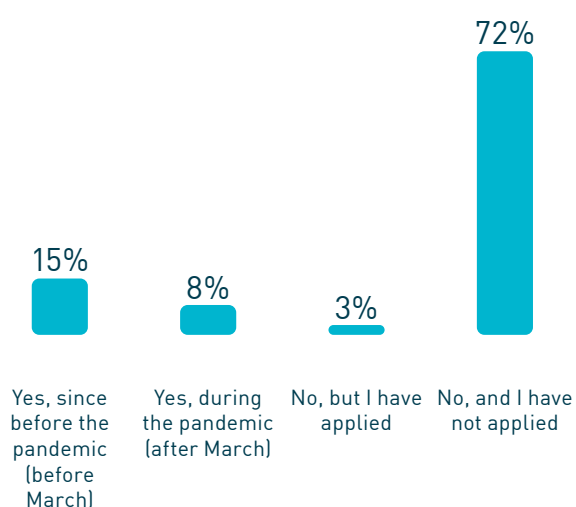
When looking at changes to individual's responses between the summer and winter surveys, 36% of respondents felt more worried and only 20% felt less worried.

Overall 62% of resident feel optimistic about their household finances over the next six months, whilst just over a quarter (28%) feel pessimistic. Perhaps unsurprisingly, people who feel insecure in their job and who are worried about money are most likely to feel pessimistic about the next six months (47% and 52% respectively).

Universal Credit

Nearly two million new Universal Credit (UC) claims were made in the early months of the pandemic and Clarion also saw a spike in the number of residents moving onto the combined benefit in April and May 2020. By the winter survey one in four residents stated they were on UC (24%), 15% who were receiving it before the pandemic and 8% who began receiving it during the pandemic.

Figure 5: Are you receiving Universal Credit?



Base: All respondents (716)

With so many new claims, the limitations of UC have become more apparent. Despite the government's decision to temporarily boost UC by £20 a week, those residents who were claiming it were the most likely to be suffering financial hardship:

- Used credit or borrowed money to pay for essentials (39% vs 18%)
- Tend to run out of money by the end of the week/month (37% of those in receipt of UC vs 14% of those who are not)
- Got further in to debt (29% vs 16%)
- Used a food bank (23% vs 8%)
- Gone without food to save money (21% vs 8%)

The proportion of residents seriously struggling financially in this group suggests that any future reduction to the £20 a week uplift will be devastating to these households. Its removal will in effect be a cut for the lowest income households when it is due to happen in October 2021, at a time when unemployment is about to peak (according to the government's March 2021 forecast). The evidence in this report shows that this cut will inevitably mean more households cutting back, getting in to debt and going without food or heating.

Younger residents were the most likely to be on UC, and women more likely than men. Residents in the following groups were more likely to be in receipt of UC (24% overall):

- 18-34 (52%) vs 35-54 (23%) and 55+ (14%)
- Dependent children at home (43%) vs no dependent children at home (15%)
- Single (32%) vs married/cohabiting (19%)
- Female (27%) vs male (16%)

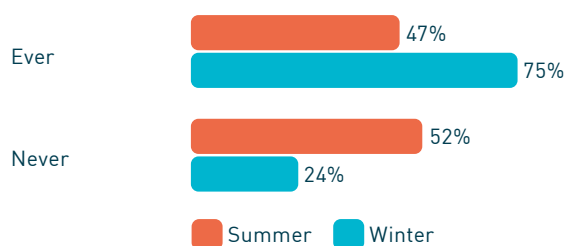
Impact on health and wellbeing

The indirect impact of the pandemic on people's health and wellbeing cannot be overstated. [Research by the UK Academy of Medical Sciences and research charity MQ: 'Transforming Mental Health'](#) has highlighted concerns over the effect on mental health. Life during lockdown, with many feeling helpless and not in control of their lives, is seeing a rise in levels of anxiety as well as isolation and loneliness.

Loneliness

In the winter survey a greater number of residents have suffered from loneliness. During the first lockdown, half said they never felt lonely. By the time of the second lockdown, just a quarter held this view. Between our first two surveys, the proportion of residents who said they felt lonely often or always rose from 8% to 13%. There will be 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.

Figure 6: How often do you feel lonely?



Base: All respondents (716)

Our latest survey shows that these groups of residents were more likely to answer that they often or always felt lonely:

- Widowed (28%) vs married/cohabiting (6%)
- Those who have a disability (22%) vs do not have a disability (7%)
- Not working (16%) vs working (8%)

When looking at changes to individual's responses between the summer and winter surveys, over half became more lonely (53%) with some groups more likely to move that way:

- Widowed (61%) vs married/cohabiting (46%)
- Worsened mental health due to pandemic (61%) vs stayed the same (50%) or got better (44%)
- Worsened physical health due to pandemic (61%) vs stayed the same (49%) or got better (47%)
- Women (56%) vs men (45%)

The proportion of Clarion residents who feel lonely often or always (13%) is almost double the concurrent national figure (7%) from the Covid-19 module of the national [Opinions and Lifestyle survey](#).

Self-isolating

One in seven (14%) residents reported having had to self-isolate because they or someone in their household had coronavirus symptoms, up from less than one in ten (9%) in the summer survey.

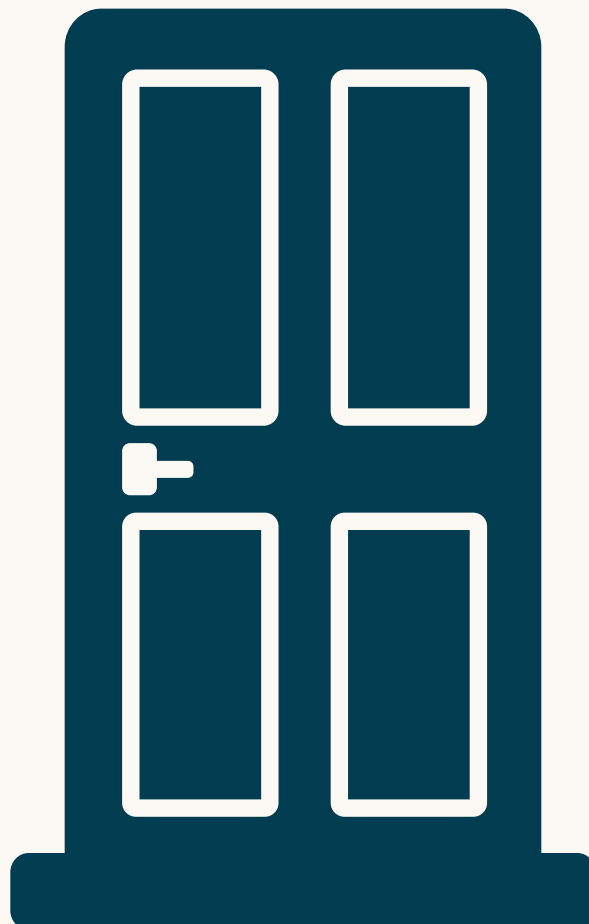
There has been a cumulative total of 19% of residents having to self-isolate, including 22 people who self-isolated in both the summer and winter surveys.

Younger residents, those with children at home and those working in the health and social care sector were all significantly more likely to have had to self-isolate in the winter survey:

- 18-34 (22%) and 35-54 (19%) vs 55+ (7%)
- Dependent children at home (22%) vs no dependent children at home (10%)
- Health and social care workers (20%) vs not employed in this sector (13%)

Having to self-isolate was associated with not coping well with the pandemic (26% of residents who had self-isolated vs 17% of those who had not) having worsened mental health (40% vs 26%) and negative financial impact (45% vs 37%).

At the time of the survey, several areas of the North had the greatest incidence of Covid-19 and so perhaps unsurprisingly, many more residents (21%) there had needed to self-isolate than across the rest of the country (13%).



Coping with the pandemic

There has been an increase in residents who feel that they are not coping well during the pandemic, from 13% in the summer survey to 18% in the winter survey. At the other extreme, the proportion coping very well has increased by 10% (27% in the winter survey compared with 17% in the summer survey).

Figure 7: How well do you feel you are coping during the pandemic?



Base: All respondents (716)

Those residents more likely to say they are not coping well during the pandemic (18% overall) were:

- Have a disability (27%) vs do not have a disability (12%)
- 18-24 (26%) and 45-64 (24%) vs other age groups, particularly those aged 65+ (8%)
- Female (20%) vs male (12%)
- Not working (20%) vs working (14%)

These same groups were also more likely to answer that they were coping worse during the pandemic from summer to winter, as were residents with dependent children at home (23%) compared to those with no children at home (16%)

People with a disability

The winter survey has seen a steep rise in the number of residents who have reported deteriorating health and now consider themselves to have a disability¹.

We found that almost 100 of those surveyed (nearly one in seven) considered themselves to have a disability in the winter survey who had not in the summer. There is a seasonal impact on some health conditions,

but an increase from 33% of respondents in the summer to 41% in the winter is significant.

Of those who now consider themselves to have a disability, the majority (70%) were of working age and 8% were no longer working having previously been employed. A quarter said both their mental and physical health got worse.

It is vital for us to understand the changes that have happened here because residents with a disability are more likely to have suffered from the negative impacts of the pandemic:

- Reducing household spending (51% of those with a disability vs 45% of those without)
- Worsening mental health (39% vs 21%)
- Feeling pessimistic about household finances in the next six months (33% vs 25%)
- Running out of money (26% vs 14%)
- Loneliness (22% always or often lonely vs 7%)

We will be following up carefully with residents with a disability in our future interviews.

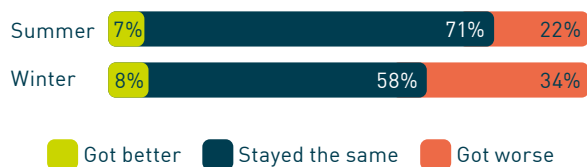
¹ For consistency and comparability with other national studies, residents are asked if they consider themselves to have a disability. A person can self-identify as being disabled and does not need medical certification of their condition.

Impact on physical and mental health

In the summer, 22% of residents said their physical health had got worse since the start of the pandemic, and 30% said their mental health had. Most residents said their health had stayed the same, only a small proportion, fewer than one in ten, said it had got better.

As the pandemic has stretched on, the proportion of residents who said that their physical health has got worse has increased significantly to 34%.

Figure 8: Do you feel your physical health has got better, worse or stayed the same since the pandemic began / since we last spoke?



Base: All respondents (716)

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



Base: All respondents (716)

Those residents who were more likely to say that their physical health had got worse in the winter survey (34% overall):

- Those who felt their mental health during the pandemic had worsened (64%) vs stayed the same (22%) or got better (22%)
- Those with a disability (53%) vs do not have a disability (21%)
- Those not in paid work (40%) vs working (24%)
- Older residents, 55+ (38%) vs 18-34 (25%)

In contrast to physical health, the overall reported impact of the pandemic on mental health has remained similar between the summer and winter surveys, with just a small rise in those who reported that their mental health had improved (from 3% to 5%) and a small decrease in those saying it had worsened (from 30% to 28%).

Those residents who more likely to indicate their mental health had worsened in the winter survey (28% overall):

- Have had to self-isolate (40%) vs those who had not (26%)
- Have a disability (39%) vs do not have a disability (21%)
- Female (32%) vs male (20%)
- Working age (32%) vs retirement age (18%)

Worsening mental health between the two surveys (15% gave a more negative answer in the winter than in the summer) was associated with generally negative experience of the crisis:

- Residents not coping well with the pandemic (25%) vs coping well (13%)
- Those who had a negative impact of the pandemic on their household finances (21%) vs no impact (12%)
- Pessimistic about household finances over the next six months (22%) vs optimistic (13%)

Overall wellbeing

We introduced a series of new questions in our latest survey, so that we could compare the wellbeing of our residents with that of the wider population.

The chart below shows the mean score for each question alongside the GB average from the [Office of National Statistics Quality of Life Survey](#) over the same time period. Clarion residents were more likely than the general population to be satisfied with their lives, feeling that things they do in their life are worthwhile, and generally happy. However, they did report higher levels of anxiety.

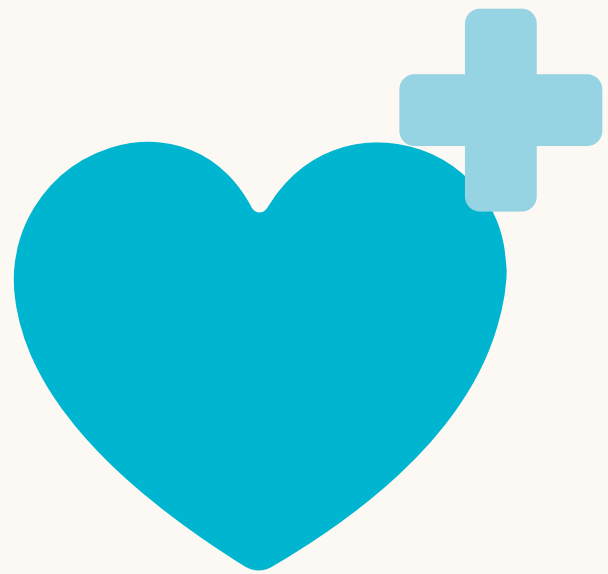
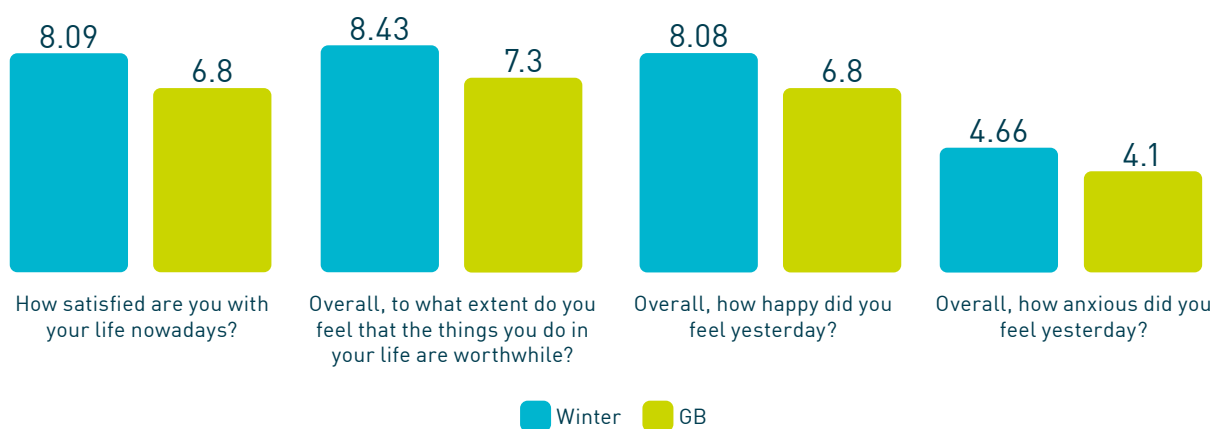


Figure 9: On a scale of 0 to 10, where 0 is 'not at all' and 10 is 'completely'...



Base: All winter respondents excluding those who answered prefer not to say [696; 669; 692; 687]

Impacts on different age groups

Older residents coping well

In [our last report](#) we found that despite being far more likely to have been instructed to shield, residents aged 65 and older were finding things easier in terms of their wellbeing and household finances than residents of working age.

This general trend continues in the winter survey, where residents over retirement age continued to be insulated from the negative effects in key areas:

- Only 18% of those 65 and over said their mental health had got worse since the last survey, compared to 32% of those of working age (aged 18-64)
- 92% of those 65 and over said they were coping well, a very slight increase from 90% in the summer. Only 8% stated they were not coping well, compared to 14% of working age people in paid employment, and 29% of working age people not in work.
- Of those 65 and over, just 14% said their household finances had been negatively impacted by the pandemic, compared to 41% of 18-64 year olds in work, and 54% of working-age people out of work.

The relative certainty that retired residents have from being on the fixed income of a state pension is helping to lessen the financial impact of the pandemic compared to those residents of working age who are subject to greater volatility in terms of their income and the stress that comes with that.

Of course a small number of retirees were struggling and continue to do so; of those who did report worsening mental health in the summer (n35) almost all (n34)

said it had stayed the same, or continued to get worse – i.e. they felt their mental health now was still worse than before the pandemic. These people were also likely to report feeling lonely and this is a particular concern, as this group are least likely to be online and may become increasingly isolated as a result.

Middle aged residents still struggling with mental and physical health.

Findings from the Clarion Index (and national surveys) each year consistently show a classic ‘middle-aged dip’ in many measures of life satisfaction and wellbeing. This was well in effect in the summer survey where middle-aged residents reported the greatest struggle with their mental and physical health.

Again, residents aged 35-54 were more likely than other age groups to report worsening mental health and pessimism about their finances.

Those approaching retirement (55-64) are most likely to report a decline in their mental or physical health. Some 36% of this age group stated their mental health had worsened, compared to 28% overall. And 44% said their physical health had suffered, compared to 34% overall. People who struggled last time had not improved; of those who said their physical or mental health got worse in the summer, only one individual in each case said their health had improved by winter. So the troubles in the summer have not been resolved, but continue to have their effects compounded.

As we noted in our first report, support from charities and local organisations has tended to focus on the very young and the very old. Much of the support on offer may still be missing those in the middle age groups, even when really struggling.

Younger residents hit hard

Since the early stages of the pandemic we have seen in our research, and that of others, that young people have borne the brunt of the resulting labour market shock. They were most likely to have been furloughed in the summer survey, had their hours cut or lost their jobs. Young people tended to be in lower paid, more precarious employment most affected by lockdown and this translated in to financial difficulties.

Our winter survey had a relatively small sample of those aged 18-24, but their wellbeing, employment and financial experiences are consistent with those found in other research.

In this survey, now that the overall sample size is reduced from 2,000 to 716, those aged 18-24 now number below fifty (n35). Using percentages to compare and draw conclusions with such a small sample size would not be appropriate, but having spoken to the same individuals six months apart, we can look closely at their journey to where they are now.

- 11 of the young residents we spoke to had their work affected by the pandemic in the summer; six of these are back working normally, or have got a new job
- Two had lost their job in the summer survey, and two more had subsequently been made redundant or lost their jobs by the winter one
- 15 were already unemployed before the pandemic and three of these have moved in to paid employment

[The Resolution Foundation](#) has warned that unemployment will mean young people feel the effect of crisis long after lockdowns end; the long-term income scarring of unemployment will affect young people more as it will be compounded over time. They acknowledge the importance of the Kickstart programme in quickly getting young people back in to the labour market and increasing their skills.

More than a quarter of young people (aged 16 – 24) have not been able to cope with the pandemic and more than half have always or often been anxious because of it, according to recent research by the [The Prince's Trust](#). These proportions are similar to those reported by our youngest residents, with nine of the 35 saying they are not coping well now, and a higher than average score for anxiety (average score 5 out of 10 compared to 4.7 overall).

Around a third of young residents run out of money before the end of the week/month, while another third can only afford essentials. This reflects wider [research by Turn2Us](#) which revealed that 40% of 18-24 year olds had regularly run of money in the last 12 months.

Women continue to face additional challenges

The heavy burden of the pandemic on the lives of women, particularly those of working age and with children, has been widely acknowledged, if not addressed. In the summer survey, our female residents were more likely to be on furlough, to report not coping well and have worsening health than men.

A ‘[toxic combination](#)’ has been observed, with the closures of schools and childcare combining with sectors in which women make up the majority of the workforce, such as hospitality, retail, and beauty, among those hit hardest. This has resulted in women being disproportionately affected by the pandemic.

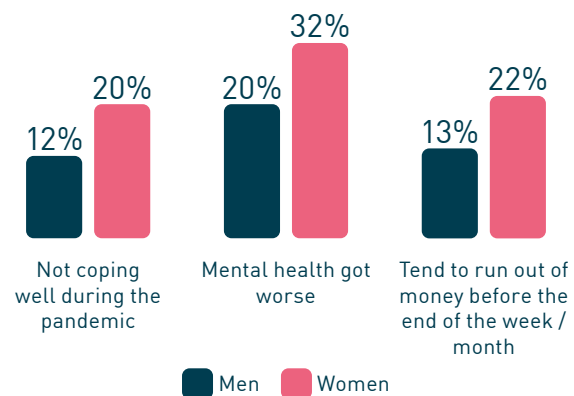
It is not surprising therefore to see women continue to report greater negative impact on their wellbeing in our survey than men:

- Worsening mental health: women (32%) vs men (20%)
- Not coping well (20% vs 12%)
- Coping worse than in the summer (20% vs 13%)

Our female residents have also suffered more in financial terms:

- Cut back on household spending (53% of women vs 36% men)
- Used credit or borrow money to pay for essentials (27% vs 15%)
- Running out of money (22% vs 13%)
- Got into further debt (21% vs 14%)

Figure 10: Different experiences of men and women of COVID-19



Base: All respondents (716)

Our female residents are also more likely to be unemployed and seeking work (12% vs 6%) than men, and slightly more women who had been in work are furloughed (9% vs 6%) or have lost their job (11% vs 8%) than men.

Research published by the [Fawcett Society](#) and [Turn2Us](#) identifies mothers, and single mothers in particular as struggling financially during the pandemic, more likely to be using credit, and to be in debt. Anxiety levels were also found to be greater in mothers than fathers.

Our research echoes this, with the single mothers in our sample (n100) more likely than other residents to be cutting back on household spending (59% vs 47% overall), borrowing to pay for food and other essentials (38% vs 23%), and to have used a food bank (24% vs 12%).

One in four single mothers (26%) said they were not coping well – up from one in five (19%) in our first survey. Nearly half (47%) said their mental health had declined during the first lockdown. By the time of our second survey, more than half of those women stated their mental health had worsened again.

Impact on people in paid employment

Our summer survey revealed that less than a third of working residents had not had their jobs affected by the pandemic. 28% were on furlough, in line with the working population as a whole, and 8% had lost their jobs. Furlough provided an initial safety-net for workers and appeared to have had a positive impact on their mental health. In the winter survey, we followed up with all respondents to see how their working situation had changed.

We have seen a slight decrease in the number of respondents in work, from 40% to 37%. Between the summer and winter surveys, 3% of respondents moved into employment, and 6% moved out of employment. But the most significant change was the increase in residents who are now not working because of a disability or long term illness, from 13% to 18%.

In the winter survey, the proportion of residents who said the pandemic was not affecting their employment had risen to 53% (+24%). This includes those whose employment was not impacted in the first wave of the research, those who were back to work as normal following changes due to

the pandemic, and those who had found a new job. There had been a corresponding steep drop in the number who were on furlough, with less than one in ten (8%) in this category.

When looking at who had moved out of work, the numbers become quite small so while reporting percentages could be misleading, several observations can be made:

- Residents with a disability were disproportionately more likely to have moved out of work than those without. Of the 41 residents no longer in work, 11 considered themselves to have a disability, whereas the proportion of working age respondents with a disability is 17% (equivalent to 7 in 41)
- Although four residents no longer working were around retirement age, three were still actively looking for work, suggesting this was not a case of just happening to retire during this period.

Figure11: Working status

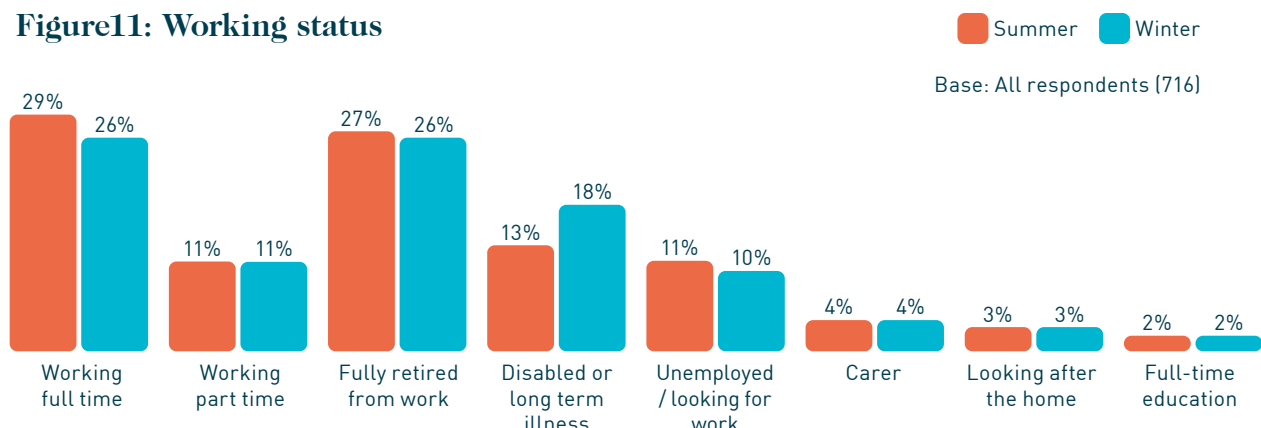
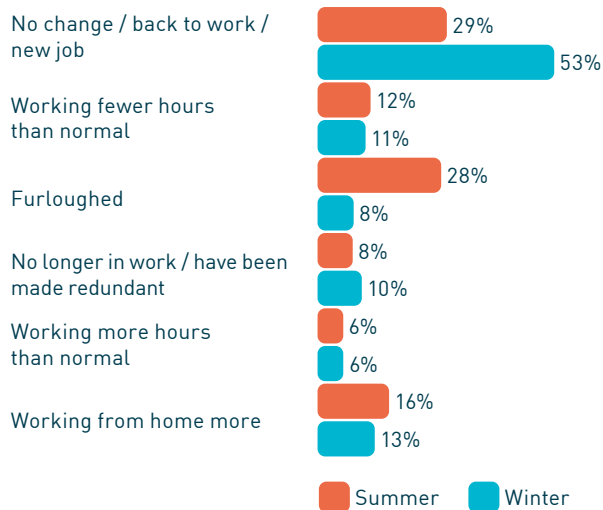
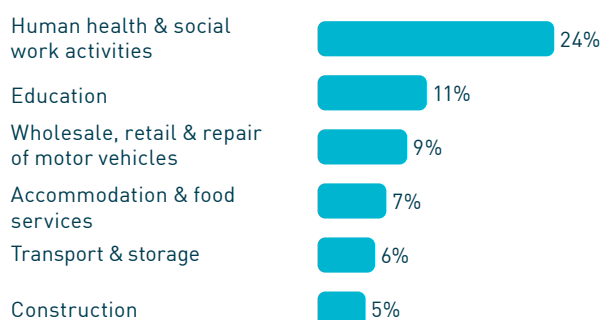


Figure 12: Impact of the pandemic on employment



Base: Those who were employed pre-pandemic (287)

Figure 13: Industry (highest responses)



Base: Those in employment in winter (264)

Of those still in employment, little change has been recorded for contract type, with the majority on a permanent contract (77% in summer, 79% in winter), or the sector or industry respondents worked in. Nearly a quarter of employed residents indicated that they worked in health and social work activities in both surveys (24%). People in this sector were slightly less likely to feel secure in their job (78% vs 84% overall) and were more likely to have had to self-isolate since the last survey (20% vs 14% overall).

Positive impact of employment and job security on wellbeing

In the winter survey, the majority of residents in work felt secure in their job

(84%), including 47% who felt very secure and 37% who felt quite secure. 14% said they did not feel secure in their job, and there was little change between the summer and winter surveys (up from 12%).

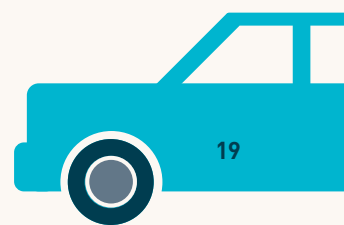
When looking at changes to individual's responses between the summer and winter surveys, 28% of respondents felt more secure in their job, but a similar proportion (25%) felt less secure. Almost half (47%) reported no change in how secure they felt.

Paid employment and a feeling of job security continues to correlate with a more positive experience of the pandemic. 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 (86% vs 80% and 76% vs 69%). And 89% of those who felt secure in their jobs said they were coping well, compared with 69% of those who do not feel this way. Half (50%) of residents who were worried about their job security reported a deterioration in their mental health compared to just one in five who felt secure in their job.

Driving for work

With major job losses expected in the coming months, and an anticipated rise in demand for delivery drivers, our winter survey asked if residents had access to a vehicle they could use for work. Over half said that they did (58%).

Given the upfront and ongoing costs of car ownership, it is unsurprising that it is associated with those already in paid work (68%). Younger residents (39% of those aged 18-24), those not in work (35%) and people with a disability (32%) were far less likely to have access a vehicle. This means that, for many of our residents most vulnerable to becoming employed as a result of the pandemic, the option of taking up driving roles in the growing delivery sector is not available to them.



Conclusion

This report – the second of four in our 18-month longitudinal research project on the effects of the COVID-19 pandemic on Clarion residents – highlights the mounting impact that the pandemic has had on residents' lives.

Even before the Covid-19 outbreak, many of our working age households were already in a precarious position, despite the relative security of a social housing tenancy. The initial widening of existing inequalities spotted early in the pandemic along the usual lines of income, age, gender and health, have grown further.

Nearly half our residents are cutting back on household spending and a quarter have had to borrow money for essentials. The financial strain has been reflected in a surge in the number of people suffering stress over money – particularly among those with a disability or on Universal Credit.

Another area of concern is the rise in residents reporting that they have a disability. This is particularly worrying as disabled residents appear to have been more likely to have lost their job during the pandemic.

Clarion has put residents at the front and centre of its response to the pandemic. We have swiftly mobilised our resources to support those in need from the start of the pandemic last year. At the start of the first lockdown, our charitable foundation Clarion Futures set up an emergency fund which has enabled community groups across the country to help those hardest hit, with everything from food to reaching out to

people who were alone and isolated. By February 2021, £500,00 had been awarded to projects providing critical local services to Clarion residents and communities. Since the first national lockdown the Fund has supported 14,000 households across England to access emergency food support.

The Housing Association Tenancy Sustainment Team have assisted four times as many residents as usual so far this financial year (8,000 to date) securing £769k in income for them. They managed capacity carefully so despite this surge in demand, never held a waiting list and everyone referred for assistance has received it.

The Clarion Futures Guidance team have also called over 1,700 residents who have moved onto Universal Credit for the first time, offering reassurance and letting them know about help available and other entitlements they may be eligible for.

We saw that mental health concerns and feelings of loneliness are rising. Our repairs service, Clarion Response, are working with housing teams in a new 'Wellbeing 10' initiative which takes an informal approach to spending an extra 10 minutes with residents as part of a repair or home visit to identify any concerns around loneliness. Clarion Futures also launched #meinmind in early 2021, an online programme providing customers with access to self-help materials and structured online courses covering a range of topics including: anxiety, sleep, smoking cessation, managing depression and more.

Our findings highlight that young people continue to face the worst of the employment crisis. We are also leading the Kickstart Housing Partnership: a group of 59 organisations that will provide more than 800 six-month job placements for unemployed 16-24 year-olds. Clarion will be

directly employing over 300 young people, providing in-work support and training throughout the placement. **We would welcome an extension of the six month contracts to nine or 12 months where a placement is working well which we believe would benefit both young people and employers.**

Clearly though, there are limits to what Clarion can achieve alone, and despite all this support and more, many residents are really struggling. The Chancellor's March 2021 budget confirmed that the £20 uplift in Universal Credit introduced last year will continue until the end of September 2021.

This means that the poorest in society will be faced with a significant cut in their income in October, at a time of rising unemployment. Unless the £20 uplift is made permanent, more households will be forced to cut back even further and faced with a stark choice between getting into debt or going without food or heating.

This survey also found that disabled residents have been particularly impacted by the compounding effects of poor health, eroding finances and reduced employment opportunities.

Clarion is calling for the uplift of £20 a week to be made permanent as our findings show it is essential to keep families out of poverty, and we support the recommendation by the [All Party Parliamentary Group on Poverty](#) to extend the £20 uplift to legacy and other benefits.

We believe these steps will go some way in helping 'level up' some of the people disproportionately hit by this crisis which we know now will continue for many months to come.



Appendix

Timeline of survey fieldwork and COVID-19 related announcements

Month	Announcement	Date
May	Summer survey interviews started	16/05/2020
June	Phased reopening of schools starts	01/06/2020
	All non-essential shops reopen	15/06/2020
	Face coverings made mandatory on public transport in England	15/06/2020
	Summer survey interviews complete	24/06/2020
	First local lockdown announced in Leicester	30/06/2020
July	2m social distancing rule changed to 1m plus and pubs reopen	04/07/2020
	Government announced Kickstart job scheme for 16 to 24 year olds	08/07/2020
	Shoppers in England told to wear a face mask	24/07/2020
August	Eat Out to Help Out Scheme launched	03/08/2020
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
	Winter survey interviews started	17/11/2020
December	England's national lockdown ends and tier scheme returns	02/12/2020
	Winter 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	'Step one' of the road map taken, allowing some household mixing outdoors	29/03/2021
May	Renter eviction expected to end	31/05/2021

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