Covid Realities
documenting life on a low income during the pandemic

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Covid Realities

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Executive summary

Introduction

> "...a study like this will be part of history. It will be part of university papers and archives. Students will read our experiences as I once read and studied about the history of the welfare state, how the government failed its people... People like to look back on history and read the diaries of real people, telling their real stories and experiences of the troubles that history books mark by dates and policies. To the future people who read this study, who read about the plights of us low-income families, know that I thank you for taking time to look back on our nation's past. And heed this: learn from our mistakes. Value your undervalued... Maybe one day my children or grandchildren might read this study, might see these articles. Maybe someone will read about the woman who cries over bread... Perhaps people can learn from our voices... I'd be happy to be a whisper in history if in the future no one is left fearing homelessness or starvation. We have the resources. I hope the future will be more empathetic."
> **– Victoria, Covid Realities participant**

Families living on a low income are profoundly disadvantaged and Covid-19 has only made this worse. Covid Realities has documented the everyday experiences of families on a low income with children during the pandemic. What these experiences show is that our social security system and wider public services are failing to provide families on low incomes with adequate support. This failure means that families are routinely going without, and makes them especially ill-equipped to weather the income cost of living crisis.

Collaboration has been at the heart of the Covid Realities research programme. To start with, three organisations were core project partners: the Universities of York and Birmingham, and Child Poverty Action Group (CPAG). There was significant collaboration with other researchers working with families on a low income across the UK, sharing both methods and findings. And, most importantly, there was collaboration with parents and carers themselves who worked together with the research team to identify how the government could better support families on a low income. This collaborative approach means our recommendations reflect and are grounded in the needs of families on a low income (see below). It means that the recommendations for change are rooted in families' own priorities, which include, for example, a focus on the need to improve interactions between frontline staff and claimants, as well as increasing financial support.

What is Covid Realities?

The Covid Realities research programme drew on various and complementary evidence sources to build a comprehensive picture of the experiences of families on a low income during the pandemic. Our rapid-response source of evidence was CPAG's Early Warning System, which tracked the social security response to Covid-19 as seen by frontline welfare rights advisers. The programme also brought together 13 other projects researching poverty in the UK to create a research collective. As a collective, we then collated the research from across these projects, which ranged from quantitative to participatory, to create a strong evidence base that demonstrated commonalities of experience. In recognition of the very different work environment created by the pandemic, the programme also supported the wider research community with practical, methodological and ethical research challenges by facilitating conversations and providing resources.

The largest part of the programme was Covid Realities' participatory research strand, involving 172 parents on a low income. The participants were self-selecting with different backgrounds and family structures. Some were working, others had been furloughed or made redundant, and some weren't currently in paid employment. Most were single parent households. Our participatory approach included: online diaries, responses to video questions, online discussion groups, and arts-based methods. Feedback and learning from participants was integral to the process. Participants themselves shared emergent findings from this research through national broadcast and print media appearances, and presentations to academics and wider audiences.

Context: poverty and social policy

The pandemic triggered an enormous financial shock for many families, while also creating significant and sudden changes in everyday costs due to lockdown, shortages and stockpiling. But, after a decade of austerity, the social security system was ill equipped to help families navigate their changing circumstances. To give a sense of the scale of this austerity, the social security system budget was £36 billion per year less just before the pandemic than in 2010 (Office for Budget Responsibility, 2019). This huge reduction in spending was a combination of cuts, freezes, and changes to how benefits are delivered.

For much of the 2010s, support for families in the social security system did not keep pace with the rising cost of living and lost value over time. Since 2013, the benefit cap has limited the amount of support low-earning and non-working families could receive, and, since 2017, the two-child limit has meant that most families having their third

or subsequent child are not entitled to additional means-tested support. These cuts occurred at the same time as Universal Credit (UC) was introduced which completely overhauled the system of support for working-age people – whether in work or not. When the pandemic began, 4.3 million children were living in poverty (31 per cent of all children in the UK) (Department for Work and Pensions, 2021a).

When the pandemic hit, the UK government took steps to mitigate the economic hardship that lockdowns caused. UC and Working Tax Credit (WTC) were increased by £20 per week (although this did not respond to family size, and those claiming other benefits did not see an increase). The Coronavirus Job Retention Scheme supported employers to pay 80 per cent of the wages of 'furloughed workers' up to £2,500 per month, while the Self-Employment Income Support Scheme provided similar levels of support for the self-employed.

Many families living on a low income fell between the gaps of the government's response, those with no recourse to public funds, those subject to the benefit cap and those claiming some legacy benefits, for example. Government policies that predated the pandemic also caused continuing and (for some) new hardship, including the five-week wait for the first payment of UC, the two-child limit and level of debt deductions.

Covid Realities participants' experiences

Central to Covid Realities was participatory research with parents and carers on a low income. Themes that emerged from participants' diaries, responses to video questions and discussion groups were the struggle to get by, the inadequacy of social security, the additional pressures of lockdown, and the impact of social security and poverty on parents' mental health.

When lockdown arrived, families reported that already-stretched budgets were pushed to breaking point by an array of new costs. Strategies to make money go further, such as shopping around, were restricted by the lockdowns. Struggles to afford food and heating have become routine for many. The social security system, for those eligible for it, offered an inadequate response. For those who moved onto UC as a result of the pandemic, the five-week wait for a first payment made it difficult to make ends meet. Some transferred to UC following poor advice, unaware that their tax credits would stop and they wouldn't be able to go back. Some families were left without the support they needed because of debt deductions. The £20 increase to UC and WTC was denied to those already capped, as well as to those on other benefits. And when the £20 payment was removed in October 2021, many more families once more struggled to meet the basic costs of existence. Covid Realities participant Enzo shared fears about the cut before it came in:

> "I am struggling to cope with all the issues I'm facing involving the money that will be taken away. If they chose to take the £20 a week away, I already get less money than I was getting on legacy benefits and it's very tough already. I don't think I'll manage very well if the money is reduced."

Parents reported the stigma they felt in their struggle to get by, associated with relying on food banks and the social security system itself. Some parents, such as Destiny, refused to use them, despite needing support:

> "I always worry going to food banks would shine a negative light on my parenting skills. I'm on UC and I don't have a lot of money but I try to avoid getting help as I feel it would be admitting defeat."

Participants felt that the UK government was more interested in supporting those who were claiming social security because of the pandemic, rather than those who had needed support from benefits before Covid-19. When the £20 cut was made, participants reacted with anger to a government narrative that focused on the need to support people to enter and remain in work, with the implicit suggestion that those not currently in paid employment are not worthy of a decent level of social security support.

The pandemic created non-financial pressures too, for example participants reported the stresses of home-schooling and the challenges of living in a confined space. Poor mental health became an increasing concern.

Audio clip of Covid Realities participants

But participants also reported positives that came from taking part in Covid Realities. As part of their involvement in the Covid Realities community, participants have new narratives about the realities of life on a low income. Through Covid Realities, experts-by-experience have met with policymakers and parliamentarians, and exchanged ideas with researchers, campaigners, and economists. They have also participated in media and political debates. Significantly, they have found support from one another, and also spoken of the mental health benefits they have derived directly from their engagement in the research and from the opportunities to meet with others facing similar challenges to their own.

Covid-19 and low-income families: collated evidence from 14 research projects

Evidence from across the 14 projects that Covid Realities convened showed the impact of the pandemic on low-income families. With a combined cohort of over 4,000 parents and carers, the evidence base showed how families navigated the ongoing challenges and uncertainty around income and expenditure as a result of the pandemic. The projects explore how families living on a low income were supported (or not) by the social security system.

Fundamentally, families living on a low income with dependent children need more help in crisis and non-crisis times, but the pandemic has made life increasingly hard for them. Parents used to managing tight budgets have ways of coping, such as shopping around in several supermarkets and getting help from family and friends, but these were no longer possible in the pandemic. And some costs went up, because having children at home during periods of school closures led to higher utility and food bills. Parents and carers in work faced challenges, particularly single mothers. Work precarity intensified, some parents faced reduced hours, and those on zero-hours contracts without sick pay faced severe financial implications from needing to isolate.

The pandemic has highlighted how inequalities of race, social class, disability and gender can interact and cause worse inequalities overall, particularly for those on a low income. Minoritised ethnic populations are at particular risk from the health effects of Covid-19, but also from income shocks, increased precarity and poverty. There was strong evidence of gendered inequalities made worse by the pandemic. Women were often juggling multiple and complex roles, particularly in relation to home-schooling. Women were also more likely to manage household finances, alongside caring for children and paid work.

There was little in the policy responses deliberately targeted at low-income families. The income received from social security, frequently insufficient to cover living costs before Covid-19, was inadequate to meet additional and rising costs. Covid Realities participant Paige, who currently lives with her daughter and her grandchildren, shared her experience of additional costs:

> "For me I have definitely been spending more. Being in the house 24 hours a day with the family. Eating meals that wouldn't usually be eaten at home. I have spent every penny of savings that I had, not that it was much."

As well as the benefit cap and two-child limit mentioned above, over a million households who started claiming UC from March to June 2020 faced deductions from their UC for reasons such as advance repayments and tax credit overpayments (Patrick and Lee, 2021).

Our collated evidence shows that the pandemic had significant mental health effects. People with fewer financial resources at the onset of the pandemic experienced the largest increases in mental ill health during earlier lockdowns. Families faced financial uncertainty and, during lockdowns, a lack of contact with support networks, and less access to services and community spaces. And of course many faced worries about catching Covid-19 itself because of the health and financial implications. A participant in the Born in Bradford study said:

> "I worry about contracting coronavirus particularly whilst at work and either becoming critically unwell myself or bringing it home to my family… [I have] underlying health conditions so worried about becoming susceptible to the virus and how my body would cope."

Our evidence suggests a gendered aspect in the mental health impact of the pandemic. Mothers in particular faced enormous pressures managing work, home-schooling, childcare and domestic tasks, and didn't get a break because the children were at home all day. Without being able to move freely, mothers reported feeling suffocated and overwhelmed. Sarah, a Covid Realities participant, said:

> "I want to be fair on the boys and don't want them to get behind in school. There is so much pressure on parents, I am really feeling that I feel like at the moment I am a mum, an employee, a cleaner, a cook, a teacher with zero time for me. I bet a lot of people feel like me."

Formal mental health support became harder to access during the crisis. Support services that did move online were often inaccessible to those who needed them most. Families also had to cope with less access to family support networks, which are often vital for both emotional and financial support. Navigating the social security system in itself and being left without enough money to meet basic needs both could have caused negative mental health effects.

Families experienced more isolation. Poverty in itself can cause isolation, and the pandemic increased these risks. Parents were also concerned about the social impact of their children not being able to be at school, together with not seeing friends and grandparents, and sometimes parents.

The pandemic was of course not experienced in the same way by all families on a low income. Some participants in the 14 studies reported improved mental wellbeing in the crisis. The opportunity to spend more time as a family, and the chance to slow down without the usual routines, were reported as positives by some parents. Other positives included making use of online forms of communication to maintain and even create social connections, but digital exclusion continues to be a barrier.

We also drew out wider learnings for future research. We brought together the collective of 14 studies to navigate the challenges posed by the pandemic and to ensure research was complementary, powerful, policy relevant and timely. As a collective, we combined findings from a range of methodological approaches to make joint statements and policy recommendations.

We expanded these conversations to support the wider research community by creating a forum for honest discussions about what has or hasn't worked well in conducting ethically responsible research, and to consider dilemmas together. We have used this to develop some guiding principles (forthcoming) for those who wish to undertake collaborative approach to research.

The evidence base from across the 14 projects shows the urgent need to learn from the pandemic, and for government action on social security and mental health in particular, including doing much more to first acknowledge and then act on the relationship between poverty and mental ill health.

Evidence from frontline welfare rights advisers

Evidence from welfare rights advisers via CPAG's Early Warning System (EWS) has provided real-time understanding of the social security system response during Covid-19. It shows how the pandemic exacerbated existing problems of payment adequacy, deductions and the social security claims process, and the new issues that have emerged (Pybus et al., 2021a).

Cases submitted to the EWS indicate that, even with the £20 increase to UC and WTC, social security payments remain inadequate, especially given the higher costs many families face during the pandemic. The EWS also highlighted that the design of UC creates problems for claimants (such as monthly assessment periods), that there are severe delays to Work Capability and Personal Independence Payment assessments for disabled people, and that non-UK citizens face significant barriers in accessing support.

The pandemic has driven up the number of people claiming support from the social security system, putting it in the spotlight like never before. The EWS provides crucial insight into how claimants continue to be affected by social security policies and administration, and in advocating for system improvements and policy change.

Developing recommendations with participants

Key to the participatory research was the co-production of recommendations for change. Participants talked about the need for action on housing, transport and work, in addition to action to reduce poverty. However, much of the discussion focused on social security. Participants came together in a deliberative and iterative process to agree their priorities for change. This started by developing a shared vision that should underpin our social security system:

> **"Our collective vision is for a social security system that is understanding and compassionate, treats people with dignity and respect, and offers meaningful opportunities and support."**

Participants went on to develop a set of underlying principles, which focused on security, adequacy, rights and respect, transparency and accountability, and empowerment and opportunity. Participants in Covid Realities want to see a social security system that is compassionate, inclusive and user-led.

Participants proposed a range of recommendations for the Department for Work and Pensions (DWP) on reforming social security, grouped into themes below. Taken together, these changes would make a sizable difference to child poverty. An estimated 1.4 million children would be pulled out of poverty – bringing the total number of children in poverty down to 2.9 million. Where possible, we have costed these recommendations, and these are included overleaf.

1 Addressing the costs of childhood

→ Increase Child Benefit and make it universal –
an additional £10 a week for every child (annual cost of £7.5bn)

→ Address the cost of the school day, by:

   → providing universal free school meals (annual cost of £1.8bn)

   → supporting schools to eliminate costs of participation
   (e.g. transport, trips, uniforms, curriculum)

→ Provide cash-based extra support for families (not vouchers)

→ Increase access to affordable childcare

2 Addressing adequacy within the social security system

→ Restore the £20 uplift and extend it to legacy benefits
(annual cost of £8bn)

→ End the two-child limit and the benefit cap (annual cost of £2bn)

→ Minimise debt deductions by:

   → removing the five-week wait which causes initial debts
   (annual cost of £0.5bn)

   → forgiving historical debts (one-off cost of £3bn)

   → reducing the maximum debt deduction to 20 per cent

   → not punishing claimants for overpayments due to DWP error

3 Improving the relationship between claimants and the DWP

→ Provide a single point of contact / caseworker

→ Give caseworkers reasonable caseloads

→ Address people with dignity and respect

→ Include first-hand experiences in staff training, and train staff to:

   → take a person-centred view

   → understand the impact of disabilities, domestic abuse and racism

4   Improving systems at the DWP

→ Introduce a duty to maximise income,
and a framework of minimum service standards

→ Simplify the processes for challenging decisions
and make them more accessible

→ Provide universal access to advocacy in the case of disputed decisions

→ Expand migrants' access to the benefits system

→ Clarify the purpose of the UC journal

→ Co-design system and service changes with claimants

5   Reforming the conditionality and sanctions regime

→ End the work-first ethos

→ Support claimants to pursue a wider range
of opportunities, including training and education

→ Recognise the value and demands of unpaid care work

→ Make sanctions a last resort

→ Give those facing sanction an opportunity
to respond before implementation

6   Bringing lived experience into the policymaking process

→ **Organise**:

　　→ Build capacity within communities to advocate for themselves

　　→ Provide points of contact for policymakers to engage with and consult

　　→ Enable communities to advocate and speak for themselves

　　→ Develop coalitions between existing organisations around shared concerns,
raising awareness and bringing attention to the problems facing people
living in poverty

→ **Educate**:

- → Train and educate organisations and policymakers to understand the value of working with people with lived experiences to co-produce policy which best meets their needs

- → Support organisations to develop the tools and skills needed for meaningful participation with people with lived experiences of poverty and social security

→ **Change the story**:

- → Create spaces for positive narratives about social security and our shared interdependencies on the state, and on each other

- → Challenge stereotypes when used in public discourse

- → Build capacity and platforms for direct expression

→ **Employ people with lived experience:**

- → Create opportunities within charities and third sector organisations for people with lived experiences, utilising and drawing on a diversity of expertise

- → Explore non-typical entry routes to open up opportunities – e.g. non-traditional, paid internships

"Too many families do not have the support in order for them be to able to bring their children up in a way that does not leave them feeling they do not have the same opportunities in life that others do. It is not the fault of children but it is often them that suffer, which in turn can impact on their future lives… I hope that in the end the government will take note of the problems families on low incomes face, making changes that will make a real difference to people's lives."
– Erik J, Covid Realities participant

The Covid Realities research programme opened up a space for people living on a low income to come together to share their experiences. Participants have created a living, open-access archive that makes a case for change, both now and in the future. And they have developed ideas for change that would better meet their needs. Action has never been more needed as even further drastic changes and challenges to the cost of living are coming into force through rising energy bills and tax rises which will impact those living on a low income the hardest. As Erik states above, these suggestions – for a more supportive and empathetic social security system – will only work if they are matched by MPs and policymakers with the power to effect change. As well as acting on the recommendations set out above, government policymakers should introduce participatory approaches into their own policy development as part of efforts to ensure our social security system works for us all, at all times.

2

Introduction

From global crisis to everyday crises: putting the social security system at the centre of post-pandemic policymaking

As we emerge cautiously but hopefully from the crisis phase of the Covid-19 pandemic, there is rightly a focus on how and whether the UK can make political pledges to 'build back better' meaningful. During the height of the pandemic, politicians of all parties were quick to promise that 'the new normal' would be better than what had come before, and that structural and seismic changes would be needed to puncture stubborn inequalities according to income, gender, race, age and geographical place (Bambra et al., 2021). But recent policy decisions from the UK government suggest that some of these pledges are flimsy at best. This failure to meet policy pledges with concrete action is arguably exemplified by the decision to press ahead with a £20 cut to Universal Credit (UC), even as the UK faced rapidly rising costs of living (Levell and Karjalainen, 2021), putting families on a low income under very real and sustained strain.

Improving our social security system needs to be central to building back better in order that our country is better placed to weather both future national crises, but also to support households in their individual times of difficulty and, often, crisis. The Covid-19 global crisis prompted the government to look at social security support, and conclude it was not fit for purpose. As Caroline Rice, a participant in Covid Realities, has argued:

> "I'd like people to think about why it was necessary to introduce a £20 uplift at the start of Covid. Surely this is an acknowledgement in itself that the support given to low-income households just isn't enough for them to live on."
> **– Caroline, mother of one, Northern Ireland**

So, the government acted quickly to shore up the social security system in a time of crisis. But we know that crises affect families at any time. Relationships break down. People lose their jobs. Families suffer a sudden bereavement. The social security system should be there to support families when they need it, as well as helping improve incomes and strengthen financial security at all times. As we look to build back better after the pandemic, UK policymakers must build a social security system that meets families' needs. To do that effectively, we must listen to different expertise, including from families living on a low income.

This report, which summarises the evidence generated from almost two years spent researching experiences of poverty during the pandemic, aims to contribute to discussions about how and why we must build a better social security system. Here, we demonstrate there is a need for both substantive changes but also for changes in how social security is conceptualised and talked about by politicians, decision makers and by all of us. Social security is a social good that matters to us all. We all have a responsibility to help make that case.

Why social security matters: building back better from Covid-19

In the early days of the pandemic, it was frequently suggested that Covid-19 was something that would impact people across the socio-economic spectrum equally, with Prime Minister Boris Johnson describing the virus as 'the great leveller' in April 2020. However, Covid-19 rapidly exposed and increased pre-existing inequalities of race and ethnicity (British Medical Journal [BMJ], 2020; Power et al., 2020b), gender (Ruxton and Burrell, 2020; Wenham et al., 2020), and socio-economic status (Paremoer et al., 2021) in the UK, Covid-19 and the subsequent lockdowns routinely operated to entrench poverty and poor health among already disadvantaged groups (Women's Budget Group, 2020; Marmot et al., 2020).

The Covid-19 pandemic amplified the many shortcomings with our social security system (Brewer and Gardiner, 2020; CPAG, 2020a; Trade Union Congress [TUC], 2020), as can be seen clearly throughout this report. The shortcomings with the social security system were evident before the pandemic (Garnham, 2020), but it took the pandemic, and the subsequent explosion of new UC claims, for the issue of benefits in/adequacy to become a key topic of political and media debate. The income received from social security, frequently insufficient to cover living costs before Covid-19, was inadequate to meet the additional and rising costs that the pandemic brought about. For example, having children at home for longer periods of time led to additional costs in terms of food shopping, home-schooling and leisure activities (Power et al., 2020a).

The UK government response to Covid-19 included a series of adjustments and additions to social security announced in March 2020, affecting both new and existing claimants (Edmiston et al., 2020). These time-limited changes included a temporary £20 weekly increase in UC, which ended at the end of September 2021 despite campaigning efforts against its removal. It also included the suspension of the minimum income floor until August 2021, and the suspension of work-related requirements until the end of June 2020.

The support provided through these adjustments was insufficient, and has not always (or even often) made a decisive difference to the everyday hardship experienced by families with dependent children living in poverty. Further, the unpredictability and uncertainty surrounding the longevity of these changes created stress and anxiety for parents and carers living on a low income. Yet there has been a distinct lack of Covid-19 policy responses deliberately targeted at families on a low income. As a consequence, pre-existing disparities between families have widened even further.

Throughout this report, we emphasise the importance of working collaboratively; importantly, with parents and carers themselves, but also with our project partners Child Poverty Action Group (CPAG), with the 14 research teams from across the UK via our research synthesis activities, and smaller-scale collaborative efforts with organisations such as IPPR, The Resolution Foundation, Save the Children, and The Food Foundation. We will see very clearly in Chapter Ten that collaboration has been integral to Covid Realities. It is also incredibly evident throughout this report that the social security system is not working effectively to protect people from poverty, and especially not families with dependent children who are living on a low income.

Why research poverty during a pandemic?

To social scientists, it was immediately clear that the differential impact and experience of this unique and global crisis would need to be documented and explored. However, the pandemic and associated lockdowns rapidly changed the way we work as social researchers. Tried and tested ways of researching, and of engaging with policymakers and stakeholders, became unsustainable almost literally overnight. Due to social distancing measures, and the ongoing uncertainty and risks presented by the pandemic, conducting in-person research was no longer possible. Instead, we needed to find new ways of documenting and understanding experiences during the pandemic, adapting fieldwork quickly and effectively to adhere to social distancing measures, sometimes in ways that fell outside of existing training and expertise (Howlett, 2020).

When devising the Covid Realities research programme in March 2020, we recognised that within the Covid-19 context, it was vital to document and understand the lived experiences of families living on a low income during the pandemic, while also increasing the policy reach and potential impact of the resultant data.

At the same time, we recognised the ethical dilemmas with conducting research at a time of incredible strain for families living on a low income, and a resultant need to proceed cautiously and embed significant time for ethical reflection and the development of a strong ethical framework to govern our approach.

Reflecting on our own experiences as researchers working in new ways in new times, we were also very aware of the parallel need to support the research community as a whole as they sought to adapt their ways of working and existing research projects to the new context. We were keen to promote collaboration between researchers, capturing learnings from across diverse projects about poverty, social security and the pandemic.

There were several linked practical questions to consider about researchers' capacity to conduct research as the crisis unfolded. We all found ourselves grappling with our own Covid-19 related challenges: home-schooling, worrying about older relatives, and struggling with the mental health consequences of lockdown life. It was important to us that an ethics of care and reciprocity underpinned our approach to the research programme (Tronto, 1994; Holland et al., 2014), recognising the interdependence of researchers, and of researchers and participants, and prioritising human relationships across all aspects of the research process. Like Markham et al. (2020: 1), we were guided by a "feminist perspective and an ethic of care to engage in open ended collaboration during times of globally-felt trauma". This was important in terms of participant wellbeing, but also with regards to our own wellbeing and that of our fellow researchers, both within the research team and in the wider research community.

What's in this report?

This report provides a summary of the evidence base, generated across the multiple strands of the Covid Realities research programme, that documented the everyday experiences of families with children on a low income during the pandemic across the UK, between June 2020 and July 2021. Covid Realities was rooted in a collaboration between parents and carers with dependent children, researchers from the Universities of York and Birmingham, and CPAG. Here, we bring together insight from the five work packages of the research programme, which are further detailed in Chapter Three on methodology. Namely, these involved participatory research with families on a low income; research synthesis work across 14 research projects throughout the UK; analysis of the Early Warning System (EWS), which mapped the social security response to Covid-19; economic modelling; and creating a safe and supportive space for researchers to explore the practical, ethical and methodological challenges of researching poverty in a pandemic. This report collates this rich and diverse body of evidence, and shares recommendations for policy, practice, and also for future research.

Following this brief introductory chapter, we detail our methodological approach and learnings in Chapter Three. We focus particularly on work packages two and three, given the relative importance of these two work packages in the project as a whole, and their complex and unique methodologies. Importantly, Chapter Four explores the status of the social security system and poverty at the outset of the pandemic, and when the Covid Realities research programme began, to illustrate how and why the pandemic has impacted so severely on families on a low income in the UK.

Next, Chapters Five, Six and Seven focus on substantive thematic findings from the research synthesis process as part of the 'Covid-19 and low-income families: researching together' collective, which involved 14 projects from both inside and outside of academia that were working with a cohort of over 4,000 parents and carers across the UK. Chapter Five in particular documents how families on a low income employed strategies to get by in hard times. Chapter Six focuses on the mental health impacts of living on a low income for adults and children, and how these have been exacerbated by the social isolation enforced by the Covid-19 pandemic. Chapter Seven considers the unexpected positive experiences that were reported as a result of the pandemic for some families on a low income across the cohort.

Chapter Eight then presents thematic findings from the online participatory research carried out between June 2020 and July 2021 with over 100 parents and carers. Chapter Nine focuses on how information provided by frontline welfare rights advisers via CPAG's EWS has been employed to generate real-time understanding of the social security system response during Covid-19. Crucially, Chapter Ten focuses on what needs to change, and brings in economic modelling carried out by CPAG to further illustrate key proposals, which have been developed through conversations with the parents and carers we've been working with over the past 20 months. There is an inevitable focus on the changes needed within our social security system, but we also signal the need for broader reforms and the implications this could have for future research.

Finally, a concluding chapter provides an overview of the key overarching themes and connections across the various work packages. Taken together, our evidence base applies different lenses on social security and poverty in the pandemic, drawing variously and complementarily on expertise from families in poverty themselves, welfare rights advisers and the wider research community.

Now, as we look towards a post-pandemic future in the UK, it is important that we set out a clear and convincing rationale for a social security system that works for us all. This needs to be one that includes a range of expertise, and one that builds on and learns lessons from the pandemic.

3

Methodology

Introduction

As outlined in the Introduction, as researchers we had to rapidly adapt our existing research practice to the pandemic context. This required significant planning, flexibility, and most of all a process of constant reflection on how best to deliver a research programme that was ethical, sustainable and effective. This chapter summarises the methodology of each of the five work packages that together make up the Covid Realities research programme. These programmes of work are as follows:

Work Package One
Tracking the social security response to Covid-19, drawing on Child Poverty Action Group's Early Warning System (a database of case submissions from frontline welfare rights advisers)

Work Package Two
A synthesis of existing and ongoing research into poverty in the UK, focusing on the impact of Covid-19

Work Package Three
Participatory research with parents and carers living on a low income

Work Package Four
Facilitating conversations and providing resources for the research community on methodological and ethical research challenges during Covid-19

Work Package Five
Economic modelling

Although each work package will be outlined, this chapter focuses in detail on work packages two and three, given their relative importance in the project as a whole, and their complex and innovative methodologies.

Work Package One

The Early Warning System (EWS), run by Child Poverty Action Group (CPAG), gathers information and case studies about families and individuals affected by changes to the social security system since 2013. CPAG analyses enquiries made to their advice services (see: https://cpag.org.uk/welfare-rights/advice-service), submissions from advisers and claimants, and the cases seen at frontline advice sessions to identify emerging problems. The EWS collects and analyses thousands of case studies to identify trends in real time – for example, between October 2020 and October 2021 the EWS received 2,635 case studies. By gathering data directly from advisers and claimants, the EWS aims to:

- Explain the impact of changes to the social security system to politicians and the media

- Suggest improvements to the social security system that would reduce child poverty and make the system more just

- Promote solutions advisers can use to support their clients when things go wrong

The EWS is one of CPAG's flagship projects, and has proved influential with decision makers due to the volume of case studies, and the fact it provides a snapshot of what is happening on the 'frontline' for politicians and policymakers. Drawing on these strengths, and in conjunction with Covid Realities, CPAG produced 14 'Mind the Gaps' briefings between April and October 2020, which were followed by a new series called 'Falling through the Net', published in December 2020 and February, April, June and November 2021. These briefings provided a real-time summary of some of the key issues affecting the lives of children and families accessing social security throughout the pandemic, as they were produced, weekly, fortnightly, and then bi-monthly. Chapter Nine details the key findings from the EWS work, which is also discussed in Pybus et al. (2021c). The full list of 'Mind the Gaps' briefings can be found on CPAG's website: https://cpag.org.uk/projects/early-warning-system.

Work Package Two

Work Package Two focused on research synthesis via the 'Covid-19 and low-income families: researching together' collective, a collaboration between 14 different research projects, including academics and researchers from the voluntary sector who worked with over 4,000 parents and carers across the UK.
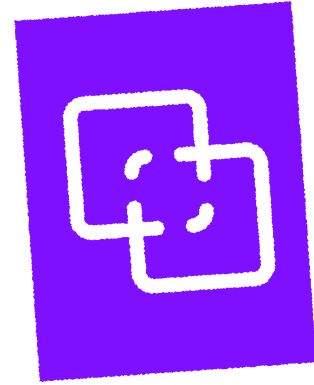
Developing the collective

A central element of Work Package Two was to work closely with research teams already undertaking fieldwork across the UK with families in poverty, to support the generation of data specifically on the experiences of families on a low income during Covid-19, and then to aggregate and disseminate the resultant data.

In order to build the collective of research projects, firstly we contacted people within our networks who we knew were conducting research around poverty and social security with families on a low income to investigate the possibilities of working collaboratively. We then used a snowballing approach, asking our networks to recommend other potentially suitable projects and contacts. We also shared our invitation to collaborate via JISCMAIL lists (national academic mailing list services), as well as contacting various organisations and scholars directly, in order to try to ensure we had representation across all four nations of the UK.

Unlike much academic research, our approach was open, rather than exclusive. We aimed to include all relevant projects that were interested in being involved, while maintaining some boundaries to ensure that the project was achievable. We aimed to involve 10-15 research projects in the synthesis process; too many projects could become unmanageable, and too few risked our efforts being unsuccessful. There was an enthusiastic response to our suggested way of working, which convinced us that there was a need for this collaborative approach.

Despite the challenges and uncertainties brought about by the pandemic, it was evident that many projects and their principal investigators were keen to continue with their planned fieldwork, but there was uncertainty around how best to do this, given the crisis context. Between March 2020 and June 2020 we found another 13 projects, both inside and outside of academia, who agreed to participate alongside Covid Realities. The resultant collective worked together as a Special Interest Group (SIG) of 14 projects to support the generation of data specifically on the experiences of families on a low income during Covid-19, and then to synthesise and disseminate relevant findings to policymakers and other key audiences.

Our projects have employed a diverse range of methodological approaches, including quantitative, qualitative, longitudinal, participatory and arts-based approaches (for a full list of projects involved, see Appendix A). Conducted predominantly online and via digitally-mediated forms of communication, methods include online interviews (using Zoom/Skype); telephone interviews; diaries; national surveys, both postal and online; asset mapping; Zoom discussion groups with parents and carers living on a low income; and zine-making workshops. Many of the projects have also worked closely with community stakeholders and practitioners from national support organisations.

Methodological and ethical approach

A key consideration for our research synthesis was highlighting the core issues that were emerging across our diverse range of studies, to emphasise commonalities of experience and to offer timely policy recommendations for change. At the outset, we developed protocols with SIG members for publication, policy engagement and data sharing. These processes also confirmed any distinct parallels – or potential divergences – in the interpretive frames of the research teams; sufficient thematic linkage between studies; that the studies were synchronic, i.e. conducted in contemporaneous times (overlapping the global pandemic of Covid-19); and that the methodological approaches and choice of methods to generate data in each study were comparable.

Early on, as a group, we jointly developed a core set of values to underpin our collaborative work. We recognised that we would be working across different methodologies and research contexts, with differing institutional and organisational pressures. We sought to strike an important balance between being available for regular and open communication, and investing time to enable this, and being realistic and recognising that everyone is busy and had limited time, especially in the pandemic context with the additional pressures of working at home and juggling caring responsibilities. The importance of transparency and communication among the SIG was of significance here. In practice, this meant ensuring that SIG members were given the opportunity to shape and construct any outputs, such as presentations, blog posts, journal articles and so on. Being open and responsive has been central to the success of our ongoing collaboration.

Ethical principles were perhaps some of the most important across our collective. Researching the experiences of families in poverty in 'normal' times raises significant ethical issues and considerations. For instance, it is an essential prerequisite that ethical research into the lived experiences of poverty commits to do more than simply 'collect data' from participants (Sime, 2008). However, in the context of a pandemic, ethical considerations become only more critical and at the same time more difficult to work through. All researchers of poverty and social security must consider how to conduct

fieldwork in the shifting ethical terrain, ensuring research that is carried out is sensitive in its duty of care, not only to families living in poverty themselves, but in its wider relationships with stakeholders.

Our collaboration was therefore deeply rooted in a commitment to thinking sensitively about how we adapted our research to the new context. This included seeking to reduce additional burdens on people taking part in research; ensuring research efforts are not needlessly duplicated; and seeking to maximise the policy impact of our collective and emergent evidence base. We were led by a feminist ethics of care framework that recognised the interdependencies and diverse needs of our fellow collaborators (Groot et al., 2018). This also included emphasising the need for communication and self-care, particularly relevant as the pandemic has been universally experienced, with impacts both on the professional and personal lives of researchers and participants.

Dissemination and policy engagement

Conducting ethical research into poverty throughout Covid-19 also created a requirement to facilitate effective and impactful chains of policymaking engagement and dissemination. We all recognised the importance of seeking to ensure that the evidence generated would help inform current and future policymaking. We have sought to secure ongoing engagement with policymakers in real time in order to communicate how social security policy and the lives of families on a low income are changing, and have been changed, by the pandemic. In this way, we aimed to lay the foundations for future interventions that more effectively recognise the challenges faced by families living in poverty, both during the crisis and in the future.

So far, we have contributed (and been invited to contribute) to several parliamentary and think tank calls for evidence; given presentations to and attended meetings with Department for Work and Pensions (DWP) staff; and produced joint statements on social policy issues, such as the suspension of the Universal Credit (UC) £20 uplift. Having an evidence base that represents over 4,000 parents and carers across the UK means that it is difficult for our findings to be dismissed as 'one qualitative study' or 'a small sample size'. We have built encouraging relationships with policymakers, who are interested in not only our findings, but also our virtual collaborative approach, and the possibilities afforded by this. We are also working with project partners to ensure our findings are disseminated as widely and effectively as possible.

Working collaboratively has had significant advantages in terms of communicating messages from our strong collated evidence base ('Covid-19 and low-income families: researching together' Special Interest Group, 2021; Tarrant and Reader, 2021). In sharing our collaborative efforts with the wider research community, practitioners, professionals, and those in positions of power, we hope to emphasise the possibilities, challenges, and ultimately importance of prioritising meaningful collaboration in researching poverty.

Work Package Three

Methodological approach

Work Package Three consisted of online participatory research with parents and carers living on a low income, and was the largest element of the Covid Realities research programme. Our participatory approach was necessarily constrained by the circumstances of the Covid-19 pandemic, requiring social (physical) distancing and home-working. As a research team, we had considerable expertise in participatory approaches (see Herrington et al., 2020; Patrick, 2020; Power et al., 2021; Pybus et al., 2021b); however, we had no experience of participatory research during a pandemic, nor did we have experience of participatory research using online methodologies. In light of this, we were reliant on the limited body of research on the use of audio-visual methodologies in ethnographic and/or participatory research in guiding our approach. This literature details the progressive possibilities of such approaches, which provide agency to participants and facilitate the emergence of alternative narratives (see Volpe, 2019), and outlines the methodological tools available. Of particular relevance here is the use of 'digital diaries' (see Staiano et al., 2012; Bellar, 2017), "a document created by an individual who has maintained a regular, personal and contemporaneous record" (Alaszewski, 2006: 1) via the use of apps or other digital platforms (including photos and social media sites – see Volpe, 2019). There has also been innovative digital research conducted by Hale (2019) into chronic illness, including the formation of online focus groups, which created a discursive and inclusive space to share experiences and recommendations for change in this policy domain. We benefited from Hale's insight as she sat on our specialist participatory research sub-advisory group, and further contributed specialist expertise at key points across the project.

Our participatory and data-gathering approach employed a variety of methods and forms of intervention to allow participants to engage at various levels and via different channels that suited their interests and expertise. Our methodological approach was developed via a participatory process involving feedback from, and collaboration with, participants. Following ethical approval from the University of York's Research Ethics Committee (REC), we developed a pilot study with 15 low-income parents and carers to trial digital diary methods and simple question-based activities. Extensive oral feedback from participants conveyed the value of dual methods (diary and question-based activities), the importance of facilitating digital access via financial support, as well as the appetite among parents and carers living on a low income for online research engagement. Following the pilot study, we worked with a website designer and four people with direct experience of poverty and social security over a period of six weeks

to co-design our online research methodology and online platform (see Figure 1), working via an iterative process using personal feedback (collated using Typeform surveys) and online (Zoom) discussion groups.
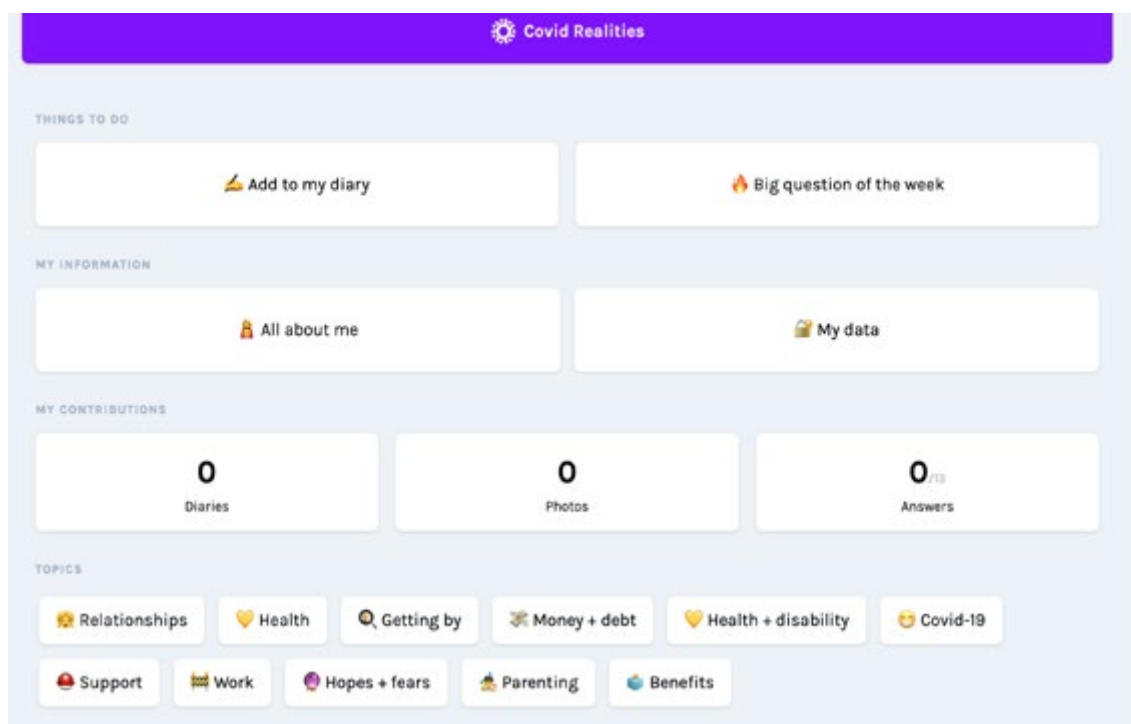
Figure 1. Covid Realities 'dashboard' version 1

Our methodological approach encompassed multiple varied forms of online engagement: online diaries; responses to video questions; online discussion groups; and arts-based methods. The online platform (see Figure 1) (also known as a 'dashboard') was utilised as the basis for the research process and participatory engagement. Below we summarise these various forms of engagement.

1 Online 'digital' diaries

The online diaries, housed on a participant's 'dashboard', operated as a highly flexible form of data collection: participants could write (type) a diary directly into their online 'dashboard', upload photos or submit the diary via an uploaded video or audio recording. There was no required frequency for the diaries, participants could submit a diary on a daily, weekly or monthly basis, according to their needs and preferences. This flexibility of mode and frequency helped to overcome the inherent limitations of utilising diaries for research, in that they depend on the participant's writing skills (Buchwald et al., 2009, cited in Wilkinson and Wilkinson, 2018) and can require routine commitment from participants.

2 Video-elicited questions

The digital diaries were accompanied by a 'Big Question of the Week', a weekly question on a relevant, topical issue recorded by a member of the research team and later also by participants and external partners using 'Video Ask' software. The weekly video questions were comparatively structured: participants responded via text, audio or video to a short question. A new question was uploaded weekly, although all past questions remained on a participant's 'dashboard' for them to respond to at a time that suited them. Examples of weekly questions included: What does the weakening of (Covid-19) restrictions mean for you and your family? (asked by a member of the research team); How has your children's mental health been impacted by the pandemic? (asked by a participant); Is Child Benefit enough and what do you spend it on? (asked by CPAG). Participants were given seven days to withdraw their diaries and answers to the video question before responses were published, with the participant's consent, on the live archive on the project website (see: https://covidrealities.org/learnings).

3 Online participatory discussion groups

The online engagement and research gathering process via a participant's dashboard was accompanied by monthly discussion groups, held on Zoom (which became known as our 'Big Ideas' groups. Unlike the diaries and responses to video questions which, while collaboratively developed, were predominantly a form of data collection, the monthly discussion groups served as decision making and policy development forums. Conversations here fed into the recommendations of published reports (see Page et al., 2021; Patrick et al., 2021; Power et al., 2021; Pybus et al., 2021a) and guided subsequent development of the participatory research programme (for instance, the use of arts-based methods, such as zine making). We also organised a meeting with parliamentarians responding to how participants wanted to share their recommendations. This approach is fully detailed in Chapter Ten.

4 Iterative programme of arts-based activities

Integral to our approach was to take an iterative process, adapting our programme of activities in response to participants' ideas and priorities. This directly led to additional activities, which were not originally planned as part of the programme. These included a series of zine-making workshops, and the co-production of a 'Covid Realities' zine. We also facilitated a series of audio discussion groups, which took the form of short sessions with 2-4 participants, a member of the research team, and a sound artist. These groups led to the generation of short audio pieces that have been widely disseminated and shared.

Learning with and from participants: co-production in pandemic times

Feedback and learning from participants was integral to the research and participatory process. This was achieved through both formal and informal processes. Informally, regular communication with participants via email to check in following online discussion groups, to communicate about new activities and opportunities (for instance, media work or arts-based activities), and to respond to participant enquiries allowed for feedback on specific aspects of the programme/process. Formally, we held an away day in July 2021 to create a space to reflect on what was working well and less well in the programme, and to adapt approaches accordingly. We additionally distributed feedback forms to all participants at multiple points in the study via email to solicit responses to various aspects of the programme. Participants were offered £5 Love2shop vouchers as a thank you for taking the time to complete evaluation forms. This continuous loop of feedback and communication informed the development of new activities, notably zine-making (Pybus et al., forthcoming) and audio discussion groups (as discussed above), and fed into multiple improvements and additions to participant's dashboards, including a 'Noticeboard' for updates and opportunities and a 'Tell a Friend' button, to allow participants to share the project easily with others. The 'dashboard' was relaunched midway through the research programme, in response to participant feedback (see Figure 2).

Covid Realities

DIARY STAR

MESSAGES

Welcome Back!   Nov 18

✦ See all messages

THINGS TO DO

✎ Add to **My diary**   🔥 Answer **Big question** of the week

🔒 Tell us **All about you**   ✦ Read the **Noticeboard**
50%

✐ Upload or **record audio**   👋 Tell your friends

MY CONTRIBUTIONS

1	77	0/ss
Diaries	Photos	Answers

THEMES

🏛 2020 - looking back   🏠 Relationships   ❄ Winter   🔍 Getting by   💸 Money + debt

📕 Lovely moments   ? Questions for other parents   😊 Testing and vaccines

🔒 Lockdown, rules, and social distancing   👶 Children   😟 Single parenting

Bereavement   🏫 School   🌱 Mental health   💛 Health + disability   😷 Covid-19

Entries will only ever be shared using your alias - the made-up name you've chosen.

🌐 If you select **public**, we will remove any identifying details and then publish them on the project website's **learnings** page under your chosen Covid Realities name.

🗒 If you select **researchers only**, entries will only be shared in publications connected to the research; and we will attribute them to a new alias to strengthen anonymity.

Hello **tom@mono.wales**
Johnny G
Researchers will use your alias in all reports to protect your anonymity

🗃 My data   🌐 Website help or feedback   ❓ Places for help or support   ✐ Main website   🚪 Sign out

Covid Realities is a collaboration between the Universities of York and Birmingham, and Child Poverty Action Group. The project has been funded by the Nuffield Foundation but the views on this site are those of the project team and not necessarily the Foundation.

Figure 2. Covid Realities 'dashboard' version 2

Ethical approach

Our ethical approach sought to uphold a commitment to feminist research praxis, exploring the basis of our everyday knowledge as feminists, and as social scientists (Stanley and Wise, 1993). It prioritised an ethics of care and reciprocity (Tronto, 1994; Holland et al., 2014), recognising the interdependence of researchers and of researchers and participants, and prioritising human relationships in all aspects of the research process. Nevertheless, our approach also sought to incorporate robust 'procedural ethics' alongside 'ethics in practice' (see Bussu et al., 2021). Conscious of the potential vulnerability of participants and the likely challenges of the uncharted ethical terrain of online participatory research in a pandemic, we developed a robust (proactive) ethical framework for the research process involving informed consent and, within the confines of the participatory process, anonymity and confidentiality. We recognised that we would encounter 'ethical speed bumps' during our research, and that this required both proactive and reactive situated ethical decision making (Neale and Hanna, 2013; Treanor et al., 2021).

Thanking participants for their time is part of an ongoing ethics of reciprocity that we have adhered to throughout the research programme. Participants were offered Love2shop vouchers (either paper or e-vouchers, depending on participant choice) as a thank you for their time. The decision not to offer cash was made in order to minimise pressure to take part and to avoid affecting benefit entitlements. Participants were also sent mobile phone credit, as needed, in order to be able to take part in online activities such as the Zoom discussion groups. Throughout the project, we have made sure we always compensated people for their time following submission of their diary entries, but also when participating in virtual meetings, or taking time to speak to the media, participate in events or write blogs.

Participants were provided with full details of the study through the online system before consenting to research involvement, and could choose to retain the level of anonymity they were comfortable with. While some participants remained entirely anonymous throughout the research process, using a pseudonym in all interactions with researchers, others chose to use their real names in some group meetings and in media engagement. The negotiation of ethics was an ongoing process (reactive), with both the REC and with participants. We submitted multiple amendments to our initial ethics submission to the REC to gain approval for any changes to the study, however small, and (re)negotiated consent with participants throughout the participatory process. Involvement in additional elements of the programme – for instance, online discussion groups, arts-based activities and media work – required additional consent following information from and discussion with the research team.

An ethics of care and reciprocity was embedded in the participatory process. We adopted a policy of openness and transparency, answering any questions about the research as fully as was required and sharing some personal information about ourselves in our interactions with participants (an element of our proactive ethical planning). This was in part facilitated by a weekly question asked by a member of the research team (and, as the project developed, also participants and guests) using video software (see explanation above), but it was also inescapable in the context of home-working: in online (Zoom) group discussions participants were able to see into our homes, often involving interruptions by children and pets. In practice, an ethics of care was maintained by prioritising time for communication with participants, involving regular engagement and email contact, and maintaining the human touches so important to the offline participatory space.

Participants were sent 'welcome packs' to their home address on signing up to the project, including pens, a notepad and small ambient food items. For each online discussion group, participants were sent a 'snack pack' in the post containing tea and coffee sachets, biscuits and any materials required for the meeting – for example – post-it notes and pens. In this privileging of small acts of reciprocity, we sought to make tangible our ethics of care and reciprocity. We also sought to take learnings from our participatory research conducted face to face into the new online context. Here, we know the importance of investing time and energy into the small details, and prioritising creating an informal, supportive and welcoming environment (for example, for participatory workshops) (see Patrick and Simpson, 2020). These principles apply equally online, and seemingly small and token gestures such as the provision of snack packs were a literal way of demonstrating that we had invested in and were prioritising care and attention in these areas.

Simultaneously, we prioritised care of the research team, holding regular team meetings and check-ins, and encouraging team members to take time away from the project, if necessary, for personal or work reasons. Our ethical approach was hence proactive and reactive, responsive to both participants and to developments within the project.

Recruitment

Participants were recruited through multiple channels including online invitations distributed by national networks (e.g. Citizens Advice, Turn2us), online and word-of-mouth invitations distributed by local groups and networks, and through snowball sampling, where participants helped recruit others, such as friends and family. Participants were provided with a link to the study sign-up page where they could read more information about the study and decide whether or not to participate. The recruitment criteria aimed to be inclusive and allowed for an element of subjectivity; participants were eligible if they cared for children under the age of 19 and considered themselves to be living on a low income.

Sample

Participants in Covid Realities come from all four constituent nations of the UK, and the only criteria for getting involved is that participants self-identified as struggling to get by on a low income. In the 12 months from June 2020, 172 parents from across the UK signed up, with 120 logging at least one diary entry, and 47 posting 10 or more. Some participants only posted one-word or one-sentence entries, while our most prolific diarist accounted for just over a quarter of the 2,526 entries to July 2021, and a second accounted for just under a quarter of the 294,499 submitted words. Of those who entered demographic details, more than nine in every 10 participants were female, with a large number of single parents (70 per cent). Ninety-one per cent were White British, with an average age of 38.7 years old (range: 19-58). We have also worked with several refugees and those seeking asylum, who received (at the time of the research) £37 per week from the Home Office in heavily-restricted vouchers. Over a third of parents were in paid work with a quarter unable to work due to disability and the remaining parents mostly self-describing as 'unemployed' or 'care givers'. We have also worked with a number of parents experiencing domestic abuse. Many of our parents were receiving UC (slightly over half of the sample), and 46 per cent of households had children who were eligible for free school meals (FSMs).

Significantly, and tied to our research approach, we do not have full demographic details for all our participants, as we did not collect mandatory demographic details as part of sign up to the project. Instead, we invited participants to provide the level and nature of detail that they were comfortable with. From discussion groups, we know that racially minoritised women, and those who had English as a second (or third) language were particularly unlikely to fill out demographic forms. This inevitably reduces our ability to draw comparisons between our participants, but is justified as it better fits our methodological approach.

Analysis

The qualitative data from the diary entries and responses to Big Questions of the Week was analysed thematically using qualitative analysis software (NVivo). A coding framework was devised based on the pilot study, which was then adapted iteratively in line with the data until a final coding framework was decided on.

Additional activities

The participatory process meant participants were involved in the dissemination work associated with the programme. Participants themselves were at the forefront in these activities, which encompassed national broadcast and print media appearances, and presentations to academics and wider audiences. Examples include:

Participant Caroline wrote a blog post for the Covid Realities website in response to the £20 cut to UC, titled 'Why do our children have to pay the price?' (6th October 2021)

Participant Emma spoke on BBC Radio 4 Six O'Clock News and Radio 5 Live about the impact of cutting the £20 uplift to UC (27th October 2021)

Participant Aurora spoke at the All-Party Parliamentary Group on Health in All Policies inquiry report launch, 'Five years on: the health effects of the 2016 Welfare Reform and Work Act on Children and Disabled People' (22nd February 2021)

Participant Shirley gave oral evidence to the All-Party Parliamentary Group on Poverty on the impacts of not maintaining the £20 uplift to UC (14th January 2021)

To support media activities, we facilitated a series of three peer media support workshops, with additional expertise provided by press officers from the Joseph Rowntree Foundation. We also directly involved participants in decisions about, and in the writing of, the trade book that disseminates the central findings from this participatory work. Participants were involved in key decision making about the book (with decisions taken in Big Ideas groups), and additionally contributed writing to the book, which was facilitated by a series of three writing workshops.

Work Package Four

Work Package Four aimed to support researchers to explore the practical, ethical and methodological challenges of researching poverty in a pandemic. We wanted to offer researchers the support, tools and resources to collectively think through how, and indeed whether, to carry out research on poverty during the pandemic (Garthwaite et al., 2020). We sought to create a place for honest discussions about what has or hasn't worked well, a forum in which we could consider ethical debates and dilemmas together. This was especially important given the lack of in-person contact with colleagues, and the virtual way we found ourselves working in.

Creating a collective space that helped the research community to think through, together, how we can best carry out ethically responsible research during Covid-19 was facilitated through the following on the Covid Realities website.

A research blog (see: https://covidrealities.org/researching-poverty) in which members of the research community reflected on their own experiences of researching poverty in a pandemic, and lessons learned that could support other researchers. Thirty-one blogs were published in total between July 2020 and August 2021

A webinar series discussing the practical, ethical, and methodological challenges of conducting research during Covid-19. Six webinars took place focusing on changes required to research as a result of Covid-19: remote interviewing; online participatory research; the ethical challenges of conducting research during Covid-19; reflecting on one year of researching during the pandemic; and a final webinar showcasing the Covid Realities research programme

A compilation of online resources for the research community, providing practical, ethical and methodological advice on conducting research during Covid-19. The full list of resources is available on the Covid Realities website: https://covidrealities.org/research/resources

The facilitation of a network of economic modellers with an interest in exploring changes in labour market activity and income during the pandemic. The network met bi-monthly and provided a forum to share early work, and collectively think through methodological challenges, which were particularly acute given the uncertain and rapidly-changing context

Work Package Five

Work Package Five focused on economic modelling activities, with a specific goal of supporting the findings developed through the participatory online research. Here, there were three key areas of work around debt deductions, eligibility for FSMs and the development of costed recommendations for change on social security.

From early discussions with participants, a key theme that came up was deductions from benefits. Participants felt that it was particularly unfair that people did not receive the entirety of
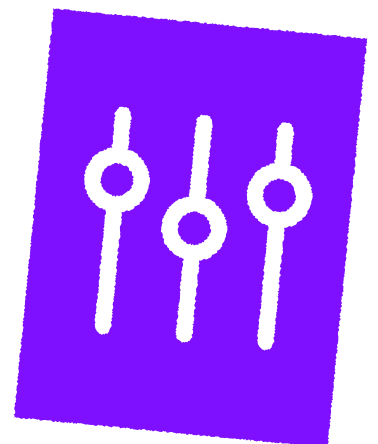
what was already an inadequate amount to live off. As a result, economic modelling was carried out to get a sense of how widespread deductions are and the effect this could have on low-income households. Data was pulled together from various sources (the DWP does not regularly publish statistics on the extent of deductions) showing that the majority of new claimants had deductions taken in order to repay an advance to cover the five-week wait for the first UC payment. In addition, a sizeable share of benefit recipients were having deductions taken due to historic overpayments of legacy benefits such as tax credits.

Another key theme in discussions was FSMs. Economic modelling was carried out to show how FSM provision varied across the different nations of the UK. Far fewer children in poverty missed out on FSMs in Scotland (due to its roll-out of universal FSMs in primary schools) and Northern Ireland (due to its less stringent means-tested benefits eligibility criteria) than in England and Wales. The modelling also calculated how much it would cost to widen the provision of FSMs across the different nations.

Final discussions with participants focused on the social security system more broadly. The participants raised a range of important issues surrounding adequacy and their experience of using the social security system. For the factors that could be costed, economic modelling was carried out to highlight that the proposed package of policies could easily be implemented, if there was a desire to do so from policymakers.

Conclusion

As this chapter has shown, Covid Realities has involved a diverse collaboration between parents and carers with dependent children, researchers across two universities and Child Poverty Action Group. It also involved collaboration between 14 projects both inside and outside of academia as part of the 'Covid-19 and low-income families: researching together' collective. Findings from this work package are outlined in Chapters Five, Six and Seven. Findings from the research programme have been published extensively (see McNeil et al., 2021; Pybus et al., 2021a; Page et al., 2021; Brewer and Patrick, 2021; Patrick and Lee, 2021; Power et al., 2020a; Power et al., 2020b), and are discussed further in Chapters Four, Eight and Nine of this report.

4

Social security and poverty at the outset of the pandemic

Introduction

This chapter outlines the status of the social security system and poverty at the outset of the pandemic and when the Covid Realities research programme began. The 2010s can be characterised by rising levels of child poverty and sweeping changes to social security. At the outset of the pandemic, £36 billion per year had been cut from social security due to government policies since 2010 (Office for Budget Responsibility, 2019), and 4.3 million children were living in poverty (31 per cent of all children in the UK) (Department for Work and Pensions, 2021a). Poverty here is defined as living in a household with an after-housing-costs income below 60 per cent of the national median.

First, this chapter summarises the main changes made to social security during the 2010s that led to the fall in spending. It then considers how poverty changed in this time, shaped both by trends in employment and in social security provision. The chapter closes with a brief summary of the government's social security response to the pandemic and, just as importantly, the policy changes the government chose *not* to make.

Social security during the 2010s

Changes to social security during the 2010s can generally be placed into two categories: reforms (where new benefits replaced old ones), and cuts (where the value of benefits fell).

Through the introduction of Universal Credit (UC), beginning in 2013, the design of the social security system has been transformed. UC merges six means-tested 'legacy

benefits' for working-age people (including tax credits and Housing Benefit (HB)) into a single monthly payment. The roll-out of UC has been slow and often turbulent. In 2018, the National Audit Office concluded that the DWP drove the implementation of UC with "determination and single-mindedness", and that this led it to dismiss evidence of hardship rather than work with stakeholders to understand "what was actually happening" (Comptroller and Auditor General, 2018). The department's plan to have fully rolled out UC by 2017 was revised and, by the start of the pandemic, 2.7 million households were in receipt of UC while another 3.7 million were in receipt of a legacy benefit. New claims could no longer be made for legacy benefits, and working-age adults applying for means-tested support could only claim UC (House of Commons Library, 2021).

In the same year that UC started to be rolled out, another lower-profile benefit change began: Personal Independence Payment (PIP) was introduced to replace Disability Living Allowance (DLA) for adults born after April 1948. Both PIP and DLA are intended to help people, regardless of income, with the extra living costs associated with having a long-term health condition or a disability. At the outset of the pandemic, 2.5 million people were in receipt of PIP (Department for Work and Pensions, 2021b) and 290,000 working-age adults continued to receive DLA (Department for Work and Pensions, 2021c). Some recipients of DLA or PIP would have also been claiming means-tested UC, or one or more legacy benefits.

As these benefit reforms were rolled out, the amount of money spent on social security for working-age adults and children was shrinking. A series of changes were introduced during the 2010s that reduced the amount of support specific groups could receive. For example, in April 2011 the amount that private tenants could get to help towards the rent was cut, with 940,000 households losing an average of £12 per week in benefit income at the time of implementation (Department for Work and Pensions, 2010).

Two years later, the 'bedroom tax' and the benefit cap took effect. The 'bedroom tax' reduced the amount of benefits working-age families in social rented housing could receive if they had a 'spare' bedroom. At the time of implementation, it was anticipated that the policy would cut the benefits of 660,000 families (31 per cent of all working-age HB claimants living in social housing) by an average of £14 per week (Department for Work and Pensions, 2021d). Meanwhile, the benefit cap cut the amount of support low-earning and non-working families could receive. Initially introduced in 2013 at a level of £26,000 per family (or £18,200 per year for single adults), the household benefit cap was designed to limit the level of financial assistance any household could receive in social security. In 2016, the household cap was lowered to £23,000 per year for families in London, and £20,000 for families outside of London (Turn2us, n.d.) Initially, the cap affected 27,000 households with an average loss of £67 per week, but lowering the cap has more than doubled the number of households affected to 68,000 (Department for Work and Pensions, 2021d).

Other cuts were less direct. The value of working-age benefits (including the newly-introduced UC) did not keep pace with the rising cost of living and was thus allowed to lose value over time. For three years from April 2013 most working-age benefits only increased in cash value by 1 per cent, and for the next four years (from April 2016) their value was completely frozen. This four-year freeze meant that the value of working-age means-tested benefits fell by 6 per cent in the years leading up to the pandemic (Corlett, 2019). The benefit freeze affected more than 27 million people and pushed 400,000 into poverty (Barnard, 2019).

The two-child limit, which was introduced in 2017, means that most families having their third or subsequent child are no longer entitled to additional means-tested support in UC or tax credits (worth up to £2,780 a year at the time it was brought in). The number of families affected by this cut ticks up every year as more children are born under the policy. By the start of the pandemic, 911,000 children lived in families affected by the two-child limit (HM Revenue and Customs and Department for Work and Pensions, 2021). Through design, these changes to social security have affected certain people more deeply than others, including larger families, tenants (through cuts to HB), families in London where housing costs are higher, and people facing barriers to employment who are more reliant on social security for their income.

Many of these social security reforms were proposed at a time when public attitudes to social security and benefit recipients reached peak negativity. The British Social Attitudes Survey, which has routinely collected information on public opinion on social security since the 1980s, observed a consistent increase in negative sentiment towards social security which plateaued at that high level in the early 2010s (Hudson et al., 2021). While research found that the volume of negative media coverage about benefit recipients did not change during the time when public attitudes hardened, the language and content of this coverage became much more likely to refer to claimants' "lack of reciprocity and effort" (Baumberg et al., 2012). Overall, stigmatisation of benefit recipients was widespread in the early 2010s.

However, attitudes reached a turning point in the mid-2010s and there was a marked softening in public opinion towards social security in the five years before the pandemic. For example, in 2019, the proportion of people who *disagreed* with the statement "if welfare benefits weren't so generous, people would learn to stand on their own two feet" reached 37 per cent, which was higher than the proportion who *agreed* with the statement (34 per cent) for the first time since 1996. Before the pandemic, public attitudes were more pro-social security than the UK had seen for two decades.

Poverty during the 2010s

During this time of austerity, poverty levels appeared to be relatively stable, with the proportion of people in poverty (after housing costs) staying at around 22 per cent throughout the 2010s (Department for Work and Pensions, 2012). However, this masks significant change. First, it's important to understand the context. The 2010s were remarkable in recent history for the low levels of growth in household income across the distribution (Cribb et al., 2021).

The 2010s were also remarkable for the significant reduction in workless households. By the end of the decade, employment had reached a record high. Mothers in particular were driving the rise – although often in low-paid roles (Prince Cooke, 2021). While employment among all groups has increased, the employment rate for mothers has increased by more than the employment rate for women without children and men (Office for National Statistics, 2019). This rise in employment helped boost the incomes of households at the bottom of the income distribution, while cuts to working-age benefits were pushing them in the other direction. This combination kept poverty rates stable. However, underneath this, child poverty and in-work poverty were rising. At the beginning of the pandemic 4.3 million children were in poverty (31 per cent) (Department for Work and Pensions, 2021a), a rise of 700,000 from the 3.6 million children in poverty in 2012/13. The increase has been particularly striking among families with three or more children – almost half of children in larger families were in poverty at the start of the pandemic. Child poverty has always been higher for families with three or more children than for smaller families, but the poverty gap between them has widened since 2012/13 (Department for Work and Pensions, 2021a). This growing disparity is likely to be, at least in part, the result of the benefit cap and the two-child limit, which fall heavily on larger families (Stewart et al., 2021).

As employment increased in the 2010s, there was also a rise in in-work poverty. By 2019/20, three-quarters of children in poverty had a parent in work (Department for Work and Pensions, 2021e). The link between employment and economic wellbeing has weakened. Meanwhile, costs of living, particularly (private) rent, have increased for poorer families (Hick and Lanau, 2017; Innes, 2020). This squeeze is magnified for parents who face the additional costs of raising a child and may be more constrained in their employment options due to childcare responsibilities. As with UC, tax credits and HB do not discriminate by work status: reductions in the value of these benefits reinforce in-work poverty.

In summary, the pandemic struck after a decade of austerity and slow growth in living standards. Record levels of employment were accompanied by rising levels of in-work poverty and a deepening of poverty among families with children.

Changes to social security at the beginning of the pandemic

When the pandemic struck, the UK government responded by introducing a range of new programmes and policies to mitigate the economic hardship that lockdowns would cause.

The Coronavirus Job Retention Scheme supported employers to pay 80 per cent of the wages of 'furloughed workers' up to £2,500 per month, while the Self-employment Income Support Scheme provided similar levels of support for the self-employed. These policies were needed in part because contribution-based benefits only covered a limited proportion of the workforce, and because the amount of support they provided (equivalent to that available through means-tested benefits) had fallen considerably during the 2010s.

At the same time, a series of measures were introduced to the existing benefit system, including an increase to the UC 'standard allowance' of £20 per week, an equivalent increase to Working Tax Credit (WTC), and additional help for private renters. These changes largely brought the value of those benefits to the level they would have been had they not been held down in the years preceding the pandemic.

Despite public attitudes towards social security softening in the years before the pandemic, and a sharp increase in the number of benefit recipients during the first lockdown, research has shown that people who began claiming at the start of the pandemic were generally seen more favourably by the public than other claimants (de Vries et al., 2021). For example, the Welfare At A (Social) Distance project reports that 'Covid claimants' were seen to be more deserving than 'pre-pandemic claimants', and more likely to be in need of help due to circumstances beyond their control. De Vries et al. refer to this phenomenon as 'Covid exceptionalism' (de Vries et al., 2021, p.2). However, in contrast Duffy et al. (2021: 7) found that almost half (47 per cent) of participants in a major YouGov survey conducted in November 2020 still thought job losses during the pandemic were due to individual poor performance rather than chance. This latter finding is a stark reminder of the persistence of popular anti-welfare sentiment among many (Jensen and Tyler, 2015), even in exceptional times of national crisis.

Nevertheless, government's policies reduced the extent of financial hardship that the lockdowns could have caused. In particular, those who could have become unemployed but were instead furloughed were able to sustain a monthly income of up to £2,500, and retain a connection to the labour market, rather than the £400 that would have been available through the UC standard allowance.

However, people working for companies that opted to make redundancies rather than furlough staff would have had to turn to means-tested benefits which, as we heard from Covid Realities participants, were insufficient to meet basic needs – even with the temporary £20 uplift. Participants who had only ever known UC with the uplift in place reported feeling "terrified" about the prospect of it being taken away, just before the uplift was withdrawn in October 2021:

> "We only started to claim universal credit in the middle of the pandemic due to my husband being made redundant, so up until recently I had no idea we were in receipt of any 'uplift', it was just our UC payment… To be told that now all of a sudden £86 per month will be taken is horrifying. I do my best as a parent to provide my children all they need and even with the 'uplift' there are massive shortcomings in that. If my child's shoes break for instance I have to weigh up what I can either miss a payment of or what else I feel the family can do without until I can get new shoes for my child. This isn't living, it's barely surviving. It is hard and draining so to lose £86 a month on top of that is mental torture. We never have spare money to put aside for an 'in case of emergency fund' with the 'uplift, so without it I'm at a loss to know how we are meant to decide what is most important, heating or eating, because that's the decision we face as a family. Do we keep warm in the bitter cold winter or do we make sure there is enough food for the children to be full and the occasional meal for myself and my husband?" **– Covid Realities participant**

As this quote shows, even while new (and existing) UC claimants saw their incomes increase by £20 per week, costs also increased. It became harder to access free services and discounted shops, and home life became more expensive with greater demands on food and energy. The UC increase was not proportional to family size – all families received an additional £20 per week, regardless of the number of people in the family – which made it harder for those with children who also needed to buy resources for home-schooling.

Lockdowns meant that some families saved money as they were unable to spend it on leisure activities, but Covid Realities research showed that this was much harder for those on lower incomes – 36 per cent of families with children in the bottom fifth of the income distribution reported spending more during the pandemic compared to 22 per cent of families with children in the top fifth (Brewer and Patrick, 2021). The differential impact of Covid-19 on spending was highlighted by Covid Realities participant Paige, who currently lives with her daughter and her grandchildren, and contrasted her own increase in spending with that of her nephew:

> "For me I have definitely been spending more. Being in the house 24 hours a day with the family. Eating meals that wouldn't usually be eaten at home. I have spent every penny of savings that I had, not that it was much. Where my nephew has been able to get his garden done with artificial grass and bought a hot tub with what he has saved. It's been so different for every family."
> **– Paige, Covid Realities participant**

Sarah, a mother of two boys, also faced higher living costs during the pandemic:

> "I have to do my shopping in small local shops so I can lock my children in the car and watch them. The butchers and petrol station does not have a massive variety – prices are a lot higher and smaller quantities so our budget, which was overstretched before, is not even enough to last a week."
> **– Sarah, Covid Realities participant**

While the policies introduced at the beginning of the pandemic represented a change of course from the austerity agenda, and UC's digital system held up well with the surge in new claims at the beginning of the pandemic, the response was not comprehensive. Many families on a low income fell between the gaps, such as those with no recourse to public funds. Significantly, the government left certain policies unchanged which increased the hardship some families faced. People who lost their jobs and applied for UC for the first time continued to face a five-week wait for their first payment. Those unable to wait could apply for an advance payment but this resulted in lower subsequent UC awards, as the advance was repaid, preventing those families from fully benefiting from the UC increase. The benefit cap also remained in place, meaning that UC recipients who had already reached the cap saw no increase in the support they received, and that even more households were affected by the cap as the UC increase pushed them to the cap's limit. Lastly, the decision to increase UC and WTC but not other legacy benefits, meant that recipients of these, often disabled claimants who would be worse off if they moved on to UC, were left out of the government's social security response.

Conclusion

The pandemic began after a decade of austerity. Working-age benefits were transformed in the 2010s by the introduction of UC, and by a series of policies that reduced the amount of social security working-age adults and children could receive. At the outset of the pandemic, £36 billion per year had been withdrawn from social security due to government policies since 2010. These social security changes coincided with a steady rise in employment, which helped boost the incomes of households at the bottom of the distribution while benefit cuts were pushing them in the other direction. This kept the headline poverty rate stable, but child poverty and in-work poverty rose.

When the pandemic struck, the UK government responded by introducing a range of new programmes and policies which included an increase to the UC standard allowance of £20 per week. However, this increase was not proportional to family size, which caused difficulties for families with children who experienced an increase in their daily living costs. Meanwhile, other families on a low income who were not claiming UC fell through the gaps of the government's response and had to cope without additional help.

5

What the research evidence tells us I
Getting by in hard times

Introduction

This chapter presents thematic analysis from Work Package Two: the collaborative research synthesis work which was part of the 'Covid-19 and low-income families: researching together' Special Interest Group (SIG)[1]. It explores how families on a low income navigated the ongoing challenges and uncertainty around income and expenditure as a result of the pandemic, before examining the social security system response to Covid-19 in particular.

When devising this research programme in March 2020, we recognised that within the Covid-19 context, it was vital we sought to document and understand the lived experiences of families living through poverty during the pandemic, while also increasing the policy reach and potential impact of the resultant data through processes of synthesis (Garthwaite et al., 2020). A central element of our research programme was to work closely with research teams already undertaking fieldwork across the UK with families in poverty, to support the generation of data specifically on Covid-19 and its impacts, and then to aggregate and disseminate the resultant data. We were committed to working ethically, robustly and effectively to ensure that evidence was available about the particular needs of families in poverty, and that this evidence would be communicated to policymakers and other beneficiaries in a timely and accessible way (for more detail, see Chapter Three on methodology).

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[1] Members of the collective include: Claire Cameron (University College London), Laura Dewar (Gingerbread), Ciara Fitzpatrick (Ulster University), Kayleigh Garthwaite (University of Birmingham), Rita Griffiths (University of Bath), Katherine Hill (Loughborough University), Linzi Ladlow (University of Lincoln), Fiona McHardy (Poverty Alliance Scotland), Jane Millar (University of Bath), Ruth Patrick (University of York), Kate Pickett (University of York), Maddy Power (University of York), Mary Reader (London School of Economics), Jamie Redman (University of Sheffield), David Robertshaw (University of Leeds), Lisa Scullion (University of Salford), Kate Summers (London School of Economics), Anna Tarrant (University of Lincoln), Rosalie Warnock (University of York), Ruth Webber (Loughborough University).

The resultant SIG is a collective of 14 different research projects across the UK, including academics and researchers from the voluntary sector. Across the collective, we have worked with a cohort of over 4,000 parents and carers, through a range of approaches, including various methodologies (quantitative, qualitative, participatory and creative) and across multiple disciplines (social policy, sociology, human geography, public health and epidemiology). As such, we have a strong collated evidence base to draw on (for a list of the research projects involved, see Appendix A).

Families on a low income and poverty (pre)pandemic

Going into the Covid-19 pandemic, families on a low income who were already experiencing financial insecurity were less well-prepared to cope with its economic and social fall-out than families experiencing little-to-no financial insecurity up to that point, as shown in SIG members Hill and Webber's (2021) research. In the early days of the outbreak of Covid-19 in the UK, it was said by ministers that we were 'all in it together', suggesting a commonality of experience. However, it was soon evident that the pandemic would have a greater impact on particular groups, in terms of race, disability, gender and social class, for instance. Covid-19 has therefore exacerbated pre-existing inequalities, while also creating new ones (Bambra et al., 2021).

Research has documented how families on a low income have routinely experienced increased costs due to having children at home during periods of school closures, and higher utility and food bills (Brewer and Patrick, 2021; Page et al., 2021). Lockdown measures disproportionately affected families on a low income with young children (Hefferon et al., 2021). As schools shut to all but children of key workers and those deemed particularly vulnerable, children and families were differentially affected by inadequate access to online learning as a result of a lack of Wi-Fi and technological devices (Crew, 2020), overcrowding (Patni et al., 2021) and hunger (Baumberg Geiger et al., 2021).

In families where one or more members was immunocompromised and shielding, the pandemic posed heightened risks, worry, and additional logistical challenges. As lockdowns across the devolved nations triggered business closures, cancellations of contracts and a wave of redundancies, a raft of measures were introduced to cope with the steep rise in the number of people suddenly exposed to vast drops in income, freshly unemployed, and newly eligible for Universal Credit (UC) or other social security support (Summers et al., 2021). Despite these measures, there have been few Covid-19 policy responses deliberately targeted at low-income families. As a consequence, pre-existing disparities between families have widened even further.

This chapter explores how families on a low income across the SIG cohort navigated the additional challenges brought about by the pandemic, and emphasises the need for targeted support for families with dependent children. It documents how budgeting practices and previously used avenues of support were suddenly no longer available, and how this intensified insecurities, especially around food (a theme which also comes through very strongly in Covid Realities' online participatory work – see Chapter Eight). It also discusses the role of gender and its differential impacts, which was a strong theme across the cohort of projects. Finally, this chapter outlines issues with the (in)adequacy of the social security system across the cohort, before finally suggesting joint recommendations for change. These recommendations have been developed collaboratively by the 14 research projects and are rooted in their combined evidence base, which together creates a compelling case for policy change.

Disrupted budgeting practices

There is strong evidence to suggest that families with children have experienced greater hardship during the pandemic (Howes et al., 2020). High levels of poverty pre-pandemic mean that earnings losses were particularly acutely felt by families. In addition, costs for families have risen (Brewer and Patrick, 2021). In a survey by Child Poverty Action Group (CPAG) (2020c), nine in 10 families reported an increase in living costs. There are greater demands on food and home energy, as well as the need to buy resources for home-schooling. While it is true that some households have been able to save more during the pandemic due to reduced activities outside the home, for families who always had limited resources for these, there were no such savings to be made, as Aidan, a Welfare at a (Social) Distance (WaSD) participant, stated:

> "There's various bills we're not paying. I've got a fairly substantial amount of unsecured debts that is either on payment breaks or payment holidays. I have five creditors that I owe a fair amount of money to. All of them are fully aware, but again they've all been very positive as well, to be fair. We're not paying for that, so we are able to pay essentially bills; the council tax, water, electricity's all coming out all fine. The only people not getting their bit are at the moment the unsecured credit card companies, basically..."
> **– Aidan, WaSD study participant**

Findings across the SIG indicate that families who struggled with financial instability pre-pandemic are likely to have experienced additional insecurities caused by the pandemic. The research also indicates that income precarity was a greater issue for some groups than others (for example, those with flexible and zero-hours work who also experience volatile UC payments). Some single parents experienced extensive

changes to household income due to changes in their own income, and changes in maintenance payments from their ex-partners whose employment changed during the pandemic (Hill and Webber, 2021). This was exacerbated by the fact that in the period immediately before the pandemic began, single parents were less financially secure and on lower incomes compared with other family types. For example, mothers in couple households earned almost twice as much per week as single mothers, according to research by SIG members Clery et al. (2021).

The arrival of Covid-19 in the UK meant that pre-pandemic budgeting strategies that families on a low income previously relied on suddenly became inaccessible or impractical. Across the collective, we have seen how the strategies that families have in place to get by on a low income – shopping regularly to access low-cost items; securing deliveries from cheaper out-of-town supermarkets; visiting friends and families for meals; and making use of community forms of support – have often been made impossible by the pandemic. People were often forced to change where or how they shopped, which led to higher costs, as Angela from Covid Realities stated:

> "With the shopping, because the announcements in Tesco's are saying 'shop for only what you need, get only what you need' you're also under stress straight away to just grab what you need off the shelf. What I found today is that the basic range is not always there, there are lots of empty spaces on the shelf so you have to grab what there is and some of those products you wouldn't usually buy because, for me, it is usually a financial cost, I wouldn't normally go for branded products because that soon escalates in cost."
> – Angela, Covid Realities participant

Parents were also affected by the increased consumption as a result of having children at home all day, every day (especially those with larger families, or older children). This could add to food and energy costs significantly. For example, some parents in Hill and Webber's study (2021: 16) reported having to find an extra £30 to £50 per week, or that food bills had almost doubled.

The pandemic has also highlighted the importance of local and emergency support, as record numbers of people have turned to local welfare assistance schemes provided by their local council, or food banks, since March 2020 (Trussell Trust, 2021; Independent Food Aid Network, 2020). Food insecurity and food bank use was common across the collective. In the Born in Bradford survey, food insecurity was frequently reported, with 396 mothers (20 per cent) saying that their food often didn't last and they couldn't afford to buy more, and 180 (9 per cent) having to regularly cut the size of, or skip meals because there wasn't enough money for food (Dickerson et al., 2021a). Having to access a food bank to secure food for themselves and their children was something that was described as a "lifeline" by parents and carers, but it also brought with it feelings of

stigma, shame, and guilt (Power et al., 2020a). We need to do more to interrogate the impacts of a growing reliance on emergency forms of (often) charitable provision, and the extent to which these can further embed stigma, and are often an insufficient and inevitably partial response to the underlying problem of income poverty.

Work and income in the pandemic

While those who could were encouraged to work from home, those in frontline roles (particularly in health and social care, retail, hospitality and logistics) often could not do so. The introduction of the Coronavirus Job Retention Scheme (furlough) in March 2020, extended until September 2021, aimed to prevent a spike in unemployment by keeping workers on companies' payrolls. Furloughed workers received 80 per cent of their regular monthly take-home pay up to £2,500 per month, paid for by the government. Firms could top up employees' salaries to 100 per cent if they wished. The Self-Employment Income Support Scheme also provided 80 per cent of regular take-home earnings for self-employed workers, but with more restrictions (gov.uk, 2021)[2]. While invaluable for all who received it, there is a considerable difference between 80 per cent of minimum wage earnings and, at its highest, furlough pay of £2,500 per month. Many families experiencing in-work poverty prior to the pandemic could simply no longer make ends meet (McNeil et al., 2021).

In their survey in London's Tower Hamlets, SIG member Claire Cameron and colleagues (2021) have noted how income precarity was escalating for respondents. Livelihood precarity was also ethnically patterned: 46 per cent of Bangladeshi respondents were unemployed, unemployed receiving benefits or non-working self-employed in contrast to 25 per cent and 39 per cent of White and Other ethnicities respectively. Of particular concern for some was the impact on those who, pre-pandemic, already found it more challenging to access the labour market, such as lone parents (who are overwhelmingly women), disabled people, carers (especially young carers), and people with mental health issues (Cain, 2016; Kiely, 2021; Ryan, 2019). For these groups, it was perceived that the impact of the pandemic may be to push them even further from the labour market. To quote one interviewee from research carried out by SIG members at The Poverty Alliance in the Get Heard Scotland study:

> "I think for two of the guys anyway, that I know definitely off hand, they struggled to get employment before Covid, so they are now thinking, 'How am I going to get a job after this, when there is so many people that are struggling for it?'" **(Get Heard Scotland study, 2021)**

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2 https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme

Disruption to childcare arrangements could also impact significantly on working and finding work. For instance, parents found themselves with less pre- and after-school provision, and in particular during the initial stages of the pandemic, had difficulties in accessing childcare from family and friends. This could have a particular impact on lone parents if they haven't got a partner around to juggle arrangements with.

Gendered impacts

The pandemic has highlighted how intersectional inequalities of race, social class, disability and gender can interact and result in worsened inequalities overall, particularly for those living on a low income. Across our cohort, there was strong evidence in particular of gendered inequalities for families on a low income which have been exacerbated by Covid-19. Across our studies, Covid-19 and the subsequent lockdowns have exacerbated existing gender inequalities, with women taking on additional care and juggling multiple roles, particularly as schools and nurseries closed for most children. Research by SIG members Griffiths et al. (2020) describes how women were more likely to manage household finances, with some fitting this around caring for children and paid work. In Covid Realities, we heard from women who were single parents or the main carer in relationships before lockdown. This created particular risks for navigating the pandemic, as Dorothy states below:

> "My children have had no contact with their father since March as his partner is shielding. Also their father was made redundant before the government introduced the furlough scheme. So he no longer pays child maintenance".
> **– Dorothy, Covid Realities participant**

Only 16 per cent of children who were eligible for a school place during the first lockdown took this up (Dickerson et al., 2020a). The main reason was because childcare was available at home. In another SIG member's study, the Born in Bradford research programme, one in five mothers lacked confidence in their ability to support their child's learning at home (Dickerson et al., 2020a). These struggles could be particularly acute for mothers in one-parent families:

> "School are unable to support and social services have not been helpful (phoned social services for advice and support and was not given any advice). I feel left to deal with child with learning difficulties on my own".
> **– Born in Bradford study**

Clery et al. (2021) have observed how, for single parents, struggles with balancing care and work were especially pronounced in the third lockdown among those with

primaryschool-aged children – and a lack of technology or online provision in some cases did not help in this regard. Some parents, trying to balance working from home themselves with home-schooling and childcare, have felt forced to give up work. This has been particularly gendered, with the burden of childcare and domestic work often falling on mothers (Trades Union Congress [TUC], 2021). While some parents have enjoyed home-schooling, particularly those who have been furloughed (as seen in the Caring not Sharing study), not all parents have felt confident supporting their children's learning, as Sarah shares below:

> "I want to be fair on the boys and don't want them to get behind in school. There is so much pressure on parents, I am really feeling that I feel like at the moment I am a mum, an employee, a cleaner, a cook, a teacher with zero time for me. I bet a lot of people feel like me." **– Sarah, Covid Realities participant**

Social security system response

A central focus of our collective was to document and understand how the social security system has responded to the challenges brought about, and exacerbated, by the pandemic. Across our collective, the following three key themes can be identified relating to the UK government's social security system response.

(In)adequacy of the social security system pre-pandemic

Across our 14 projects, we can collectively conclude that there remains an urgent need to provide increased support for families with dependent children living on a low income, a group who have thus far been largely neglected in the policy response. It is clear that social security provision – inadequate for many prior to the pandemic – has proved additionally inadequate to meet the rising costs incurred by families as a result of Covid-19 (Summers et al., 2021; Power et al., 2020; Griffiths et al., 2020). While welcome, the £20 uplift to UC has not always (or even often) made a decisive difference to the everyday hardship experienced by families with dependent children living in poverty. Structural issues with UC remain, sometimes creating destitution for both new and existing claimants (Summers et al., 2021).

Deductions and delayed claims

Many households have not received their full UC entitlement, in their time of need, because of deductions, caps or charges. Over a million households who started claiming UC from March to June 2020 received less than their full entitlement due to deductions for reasons such as advance repayments and tax credit overpayments (Patrick and Lee, 2021). Different debts are recovered at different rates, and over different time periods, making the situation complex to understand and often creating a further layer of uncertainty and anxiety for families on a low income.

We also know that many new claimants delayed making a claim. People often waited to see what would happen or weighed up other options; they also needed to be aware of which payment to apply for and whether they were likely to be eligible for it – as Patricia, a participant in WaSD, explained:

> "We didn't do it at first, because we didn't think we'd be eligible, for one… because, at first, we didn't think that we could apply. Our mindset wasn't, 'Yes, let's sign on'. We've never – either of us – have ever signed on in our lives. It wasn't the obvious thing, and it wasn't until… Obviously, on the news and all those press conferences about what you can do to help. Everyone's talking, aren't they? Saying, 'Oh, I've managed to get this', 'I've managed to get that' or 'You would be eligible, you should get it'. It wasn't until the reality struck of absolutely no money coming in." **– Patricia, WaSD study participant**

Other studies reported low take-up of UC among young adults who, while particularly hard hit by Covid-19 job losses (Following Young Fathers Further study; WaSD study), often did not know that they were entitled to social security support, or were concerned about the knock-on impacts on their parents' benefit entitlements if they lived at home (as seen in SIG member projects Bringing up a Family, Making Ends Meet, and WaSD). It is especially important to also consider how deductions and delays can collide with existing measures, such as the two-child limit, the benefit cap and the five-week wait (Patrick and Lee, 2021).

Conditionality and bureaucracy

In March 2020, the government announced the suspension of face-to-face sickness and disability benefits assessments and Jobcentre appointments. It also suspended all work-related requirements – conditionality – for benefit claimants until the end of June 2020. This provided a temporary respite from proving and documenting job search activities

as a condition of receiving benefits during lockdown. The short-term removal of conditionality was welcomed by many of the participants in Covid Realities. For Holly, a single parent of two children in receipt of UC, "The best thing about Covid is that I have a few more weeks before I have to search for work."

Postponement of reassessments and subsequent continuation of payment levels at the height of the pandemic was also welcomed by some (as seen in SIG member Scullion et al's. 'Sanctions, Support and Service Leaders' study). The abrupt return of conditionality in July 2020 in England, Wales, and Scotland (Northern Ireland continued the suspension into August 2020) seemed incongruous, when set against the context of the continued pandemic and the economic fallout, as Charlotte, a participant in Covid Realities, stated:

> "I am dying to go back to work but in reality is this the best time to be hounding single mothers? I have no family who can swoop in and mind my children. Local Belfast childminders have no spaces. This system is already quite pressurising without pushing parents into further stress and mental health anxieties by forcing them to work during an already scary situation."
> **– Charlotte, Covid Realities participant**

The temporary nature of some changes, for instance the suspension of work requirements (conditionality), and the lack of clarity experienced by some participants surrounding the longevity of these changes, including the suspension of the minimum income floor, induced stress and anxiety. For families newly claiming UC (for example, due to redundancy or reduced hours), or newly reliant on it for a larger proportion of their income (having moved from claiming just Working Tax Credit) the five-week wait, meagre payments, and associated conditionality, came as a shock.

Conclusions and policy implications

Our research synthesis evidence shows that families with dependents need extra help at any time, but especially at a time of global crisis. For low-income families, life was made increasingly hard by the pandemic. Previous tried and tested strategies for managing already tight budgets, such as shopping around in several supermarkets and getting help from family and friends, were no longer possible. Food bank use has jumped sharply, alongside wider increases in food insecurity overall – often impacting on families with children more intensely. Precarity around employment was further intensified, and affected particular groups, such as single mothers, more intensely. In fact, there were gendered implications that meant women were often juggling multiple and complex roles, particularly in relation to home-schooling. We also need

to recognise the intersect between poverty and ethnicity, with those from minoritised ethnic populations at particular risk from the health effects of Covid-19, but also from income shocks and increased precarity and poverty. The income received from social security, frequently insufficient to cover living costs before Covid-19, was inadequate to meet additional and rising costs. Increasing Child Benefit by £10 per week would help all families whose finances have been affected by Covid-19 by providing a small income platform, and would help prevent and reduce poverty. This would cost £6 billion and reduce child poverty by 450,000 (CPAG and Covid Realities, 2021).

From our collated evidence base, we jointly recommend:

- ✅ Reversing the £20 cut to UC and Working Tax Credit, which is projected to push 300,000 children into poverty (CPAG and Covid Realities, 2021). The £20 increase should be extended to those on legacy benefits and passed on in full to those subject to the benefit cap

- ✅ A real terms increase to the level of Child Benefit is long overdue, and should not be subject to the problems associated with means-testing that can undermine UC

- ✅ Investing in childcare, in particular extended schools, to help increase the labour market opportunities of parents. This would benefit women in particular, who have been disproportionately affected by the pandemic

- ✅ Future social security measures need to be developed in partnership with people with lived experience, to ensure that policies adequately respond to the needs of those who are on the lowest incomes

Together, the evidence base from across our 14 projects shows the urgent need to make improvements to social security so it is better able to provide effective support, and, more ambitiously, security to people when needed. The risk of not doing so is evident at all times, but became especially clear during the pandemic.

6

What the research evidence tells us II
Mental health, the importance of support, and social isolation

Introduction

This chapter presents further thematic analysis from the 'Covid-19 and low-income families: researching together' Special Interest Group (SIG) (see Chapter Three for methodology detail, and Chapters Five and Seven for further findings from this work). In particular, this chapter focuses on the mental health impacts of living on a low income for adults and children, and how these have been exacerbated by the Covid-19 pandemic. It explores issues of social isolation and loneliness, and the impact these had on both parents and children. The accessibility, adequacy and importance of support – financial, emotional and social – will also be outlined, before a concluding section offering policy recommendations from our cohort of studies. Investing in the mental health of families requires a greater recognition of the extent to which financial insecurity is harmful to mental health, and the need to see an adequate social security system as an integral part of any mental health strategy, as evidence from across our 14 projects demonstrates.

Mental health impacts

Britain entered the pandemic with a quarter of adults already experiencing mental health problems (Mind, 2020a). Nationally, the Covid-19 pandemic has negatively influenced mental health (Office for National Statistics [ONS] 2021a), with around one in five (21 per cent) adults experiencing some form of depression in early 2021 (27 January to 7 March) (Banks et al., 2021). This is an increase since November 2020 (19 per cent) and more than double that observed before the pandemic (10 per cent). The largest increases in mental ill health during earlier lockdowns in the UK were observed among individuals with fewer financial resources at the onset of the pandemic, who subsequently needed higher levels of financial support during Covid-19 (NatCen,

2021). We also entered the pandemic with a social security system itself in poor health (Garnham, 2020), ill-equipped to provide adequate security at any time, and so inevitably ill-equipped to support families during the extraordinary times of the pandemic. Perhaps unsurprisingly, then, there were high levels of stress, depression and anxiety across our cohort. The individuals across all 14 projects were vulnerable to the mental health harms of poverty, harms that were arguably extended by the negative mental health effects of the pandemic and by the additional financial hardships brought about by Covid-19. Ongoing stress and anxiety were caused by financial uncertainty, combined with a lack of contact with support networks, and less access to services and community spaces. This had a significant impact on mental health for families on a low income.

In SIG member Born in Bradford's study, Dickerson et al. (2020a) have summarised how lockdown measures and restrictions have had a negative impact on mental health, with the greatest impact most likely to be on those in society who are already likely to be experiencing hardship and inequalities. Reports of depression and anxiety symptoms were high with 838 mothers (43 per cent) reporting depression, 19 per cent of whom had clinically significant (moderate/severe) symptoms. Anxiety was reported by 762 mothers (39 per cent) reported anxiety, 16 per cent of whom had clinically significant (moderate/severe) symptoms. Moderate/severe depression and moderate/severe anxiety were associated with financial insecurity, unemployment and poor-quality housing.

This finding was reinforced by evidence from other SIG members. In families where a parent, child, or both, had ongoing physical and/or mental health issues, there were additional implications for work opportunities, incomes and plans (Hill and Webber, 2021). The pandemic added new pressures; those already in poor health faced additional challenges, such as shielding, concerns about leaving the house, and increased anxiety and isolation. One parent described mental ill health as the "second silent pandemic" in SIG member Hill and Webber's study (2021: 28). This was compounded by worries over catching Covid-19 itself, and how this would not only impact on health, but also the financial uncertainty this would bring to households. Dickerson et al. (2020a) have observed that the most commonly reported worry among their Born In Bradford survey respondents was that they, their children and/or wider family members might catch Covid-19 and become seriously ill or die. In particular, these worries were often exacerbated by concerns over pre-existing health conditions, or because they were a key worker:

> "I worry about contracting coronavirus particularly whilst at work and either becoming critically unwell myself or bringing it home to my family… [I have] underlying health conditions so worried about becoming susceptible to the virus and how my body would cope". **– Born in Bradford study**

Several parents in one of the SIG projects, the Benefit Changes and Larger Families study, spoke not of being made redundant during Covid-19, but of their hours being reduced – i.e. they were effectively being made redundant without the financial benefits that usually entails. This was in industries including logistics and agency childcare. Not only can designated 'key workers' rarely work from home, but zero-hours contracts without sick pay mean that the financial implications of either catching Covid-19 and needing to isolate, getting really sick from Covid-19, or being contact-traced and needing to isolate, are more acute. In Covid Realities, significant fears around becoming ill with Covid-19, and what this meant for families on a low income, were clear, as Connie shows below:

> "Another day and it feels the same. I am carrying a permanent feeling of unease. I can't put my finger on what specifically it is that is causing it but I'm gonna generalise and assume it's the current situation. Rationally thinking, not much is different for us. We don't miss the cinemas, shops, pubs and restaurants. I miss the frequency of seeing my friends and family. I haven't seen my grandad since July when we sat in his garden. I haven't hugged him since December last year. I worry that he'll die before we get to see him. I've now started to worry about what if something happens to me and the children find me dead in bed or something. I'm not even unwell [and don't] have any underlying health conditions but this is an unwelcome thought that has crept into my mind."
> **– Connie, Covid Realities participant**

Navigating the social security system could also have negative impacts on people's mental health. Parents and carers participating in Covid Realities reported feeling worried and anxious as a result of trying to get by on the income provided by Universal Credit (UC) (Pybus et al., 2021a: 5). The temporary nature of changes to the social security system, in particular the £20 uplift to UC, brought additional layers of insecurity and precarity to families' lives:

> "I am struggling to cope with all the issues I'm facing involving the money that will be taken away. If they chose to take the £20 a week away, I already get less money than I was getting on legacy benefits and it's very tough already. I don't think I'll manage very well if the money is reduced."
> **– Enzo, Covid Realities participant**

Similarly, in a report by SIG member Griffiths (2021: 28), a common anxiety for participants was how they would readjust to a much lower UC payment:

> "I think it's just a bit awkward giving it and taking it away, like I'll have to re-budget everything again which… will just be difficult while I'm, like, getting used to it." **– Female non-working lone parent,**
> **Couples Balancing Work, Money and Care:**
> **exploring the shifting landscape under Universal Credit study**

We all faced mental health risks during the pandemic. But for families living on a low income, these risks were multiplied and extended because of their poverty. This saw them face additional stress, not only about getting ill, but about managing financially, and navigating a complex social security system. The temporary nature of changes further worsens existing precarity, with the Health Foundation (Tinson, 2021) warning that cutting UC would likely lead to poorer mental health and wellbeing for thousands of families, having a disproportionate impact on those who already suffer the worst health.

Differential mental health impacts

Mental health impacts were experienced differently across different groups. Evidence very clearly shows that ethnicity is a risk factor for the impacts of Covid-19 (Public Health England, 2020a). Some minoritised ethnic populations are at particular risk of both getting and dying of Covid-19. For instance, according to the Office for National Statistics [ONS] (2020), Black males are 4.2 times more likely to die from a Covid-19-related death and Black females are 4.3 times more likely than White ethnicity males and females. People of Bangladeshi, Pakistani, Indian and Mixed ethnicities also had statistically significant increased risk of death involving Covid-19, compared with those of White ethnicity (ONS, 2020). This brought with it additional fears and anxieties – as Amber, a Covid Realities participant, said:

> "As for the future, I am wondering whether life will be back to normal. I wonder when I will feel ready to go out with my friends like we used to do. I have been filled with extra fear because of my ethnicity and I hope we all appreciate that we need to go back out there with extra caution."
> **– Amber, Covid Realities participant**

Alongside ethnicity, there were significant gendered inequalities that were exacerbated by Covid-19. O'Connor et al. (2020) found that women, those living in conditions of social disadvantage, and with pre-existing mental health conditions, experienced worsening mental health during the initial phases of lockdown. Across our cohort, it was clear that additional burdens were largely falling on women, who were juggling

childcare, work and caring responsibilities. In Born in Bradford, mothers often reported the mental load of managing work, home-schooling, childcare and domestic tasks, without the break provided by children attending school, nursery or other childcare (Dickerson et al., 2020b). Being stuck inside and unable to move around freely contributed to a sense of suffocation and feeling overwhelmed, and many mothers acknowledged that this was having a detrimental effect on their mental health and self-esteem:

> "I'm worried [about] having a nervous breakdown or a panic attack… can't get a break from all the responsibilities and go somewhere for fresh air even."
> **– Born in Bradford study**

This juggling of multiple roles, together with increasing financial strain, often led to an exacerbation of mental health issues. In the Welfare at a (Social) Distance study survey, among new UC, Jobseeker's Allowance and Employment and Support Allowance claimants (i.e. since March 2020), it was shown that female claimants were slightly more likely to be anxious, with 43 per cent experiencing high anxiety compared with 36 per cent of men (Summers et al., 2021).

The strain of looking after children and working had a negative impact on almost all the single parents interviewed as part of the Caring without Sharing study, including some who needed to be signed off work and/or take medication to manage anxiety or depression. One of the participants stated:

> "I do not know if it is just the lockdown or what, but I am struggling broadly with my mental health and I did go back doing 16 hours] on a phased return, but it was making me ill. I just could not cope and I do not know… whether it was more the fact that it was from home and not being in an office."
> **– Caring without Sharing study**

Single parents also talked about the negative impact of the pandemic on their children's mental health (Clery et al., 2021). SIG members Reader and Andersen (forthcoming, 2022) also note how larger families were particularly negatively affected by social distancing regulations that were put in place in September 2020 through the 'rule of six' in England, which in its initial form meant that many larger families were less able to meet up with others outside of their household (BBC, 2020). Several of the Benefit Changes and Larger Families study's participants spoke of the isolation they experienced during the lockdowns. They explained that it was very difficult not being able to visit anyone or have anyone come and visit them. This put a lot of strain on parents and also negatively impacted their children. One of the participants explained:

> "My baby didn't realise there was other humans… when she was born she used to go to people willingly… and then went into lockdown and then people started actually coming back… when my best mate come back she cried."
> **– Benefit Changes and Larger Families study**

Therefore, we can see how juggling multiple roles, while also navigating life on a low income, has led to significant and exacerbated mental health impacts with acute but differing effects on different groups.

Fragmented support and the importance of informal networks

Mental health support in particular has become even harder to access during the crisis. This, together with the loss of protective buffers such as family support networks, were key to increasing isolation and stress across many families in our cohort. This fragmentation of community-based support, and instability around informal support networks, has had significant negative mental health impacts on low-income family members.

Kinship networks

Informal (family and kinship) support networks may have been harder to access during the pandemic, but nevertheless remained essential, according to the evidence generated across the majority of our studies. UC claimants in Salford (Scullion et al. 2022a, forthcoming) spoke positively about the support they had been able to draw on during the pandemic from family and friends nearby, and had created small support bubbles to care for each other and minimise the negative impacts of the isolation rules they otherwise followed:

> "My mum's retired. She retired at Christmas, so that's helped. So she's done a lot of the home-schooling, so that's eased a lot of my stress. So it's good being at home with my parents, that it meant that I had that added support to do that. There's no way I would've been able to do it on my own".
> **– Universal Credit in Salford study**

Due to restrictions on seeing people outside of your household, many participants struggled in the early days of the pandemic without vital kinship support. The absence of family and friends was felt deeply by parents living on a low income, who previously relied on them for both emotional and often much-needed financial support.

Dorothy, a Covid Realities participant, said:

> "We spend so much more on electricity, food, gas as we are at home most of the time. We used to have lunch or dinner at my mum's after I got the children from school. Mum always picked up little things for us when she done her shopping like washing powder or sweets or toys. Now we no longer can visit."
> **– Dorothy, Covid Realities participant**

For children in particular, the social impact of not being able to be at school, together with not seeing friends and grandparents – and sometimes parents – was a key concern for many participants. This could be particularly acute for families who were separated, as shown in SIG members Tarrant and Reader's (2021) study:

> "When the pandemic started and we went into lockdown. Mum wasn't comfortable with him [his son] mixing households…. So it, that were quite difficult. I mean I went down to see him but I wasn't able to right spend quality time with him. She, she, mum was a bit hesitant about me like going into theirs and spending time with him there."
> **– Jock, Following Young Fathers Further study**

In Cameron et al.'s research, they report that Bangladeshi families experienced some protection to children and mothers during the restrictive environment and economic shock of lockdown (Cameron et al., 2021b). Similarly, in the Born in Bradford study, pandemic survey data suggested that, while rates of reported mental ill health had gone up across their cohort, mothers of Pakistani heritage were less likely to report becoming depressed than mothers of White British heritage when financial insecurity was controlled for (Dickerson et al., 2020b). This suggests a clear need to further investigate mental health using an intersectional lens, taking into account potential differences reported in these studies in relation to ethnicity, including an understanding of potentially differing protective factors in different ethnic groups, and how these relate to gender, social class and disability more broadly.

In the Benefit Changes and Larger Families study, some participants who had family members nearby (either the parent where couples had split up, their own parents, grandparents or adult siblings) spoke of how beneficial that had been during lockdown. Those who did not have family members nearby often spoke of increased isolation, especially single parents. Parents could also find themselves being the providers of support for others, such as those who were shielding or in poor health (Hill and Webber, 2021). This was also evident in Covid Realities participant Zara's diary entry, below:

> "Since lockdown I have been caring more for my 87-year-old dad who has Covid and who is having to self-isolate. He has to rent a property close by as I didn't have the space for him to live with me." **– Zara, Covid Realities participant**

Formal support

Alongside strict measures that were put in place to limit contact between friends and family, formal support networks were scaled down or perhaps even disappeared as a result of Covid-19 restrictions. This inevitably particularly affected those who might not have access to familial support networks (Scullion et al., forthcoming 2022a; Tarrant et al., 2021). In addition, formal support services (including mental health services, and broader statutory and third sector services) differed in how they offered support during the pandemic. Although many switched to an online service, this was often not an easily accessible option for families on a low income. This was due to lack of space and privacy at home, ongoing childcare issues, and the capacity to pay for electricity and/or to charge phones and electronic devices. For parents who were lacking confidence in accessing services digitally, there could be further barriers to getting help and support. This sometimes led to further isolation and difficulty in accessing the support they needed (Hill and Webber, 2021: 31). A participant in the Get Heard Scotland study recognised the importance of accessing virtual support, but also highlighted the difficulties in doing so:

> "It is needed. But I feel having the conversations through Zoom and stuff like that, it is helping, it is helping. But there needs to be mair done, because there's too many people no' getting this and they cannae afford it because the internet prices are too high, or stuff like that." **– Get Heard Scotland study**

In their Following Young Fathers Further study, Tarrant and Reader. (2021) note how, in the absence of state support (and where online services were inaccessible), local face-to-face resources, including family networks, community services and schools remain the main source of practical, emotional and financial support for young fathers. In the pandemic, there were dual risks of increased financial pressures falling at the same time as the loss (and in some cases forced withdrawal) of both formal and informal forms of support. As we have already explored (see Chapter Five), the social security system was ill-equipped to support people during the pandemic, and this only extended the negative mental health effects people experienced.

The lack of guaranteed and reliable support offered by the social security system also exacerbated negative mental health impacts. Those running support services themselves were acutely aware of the potential shortcomings of support but were constrained by Covid-19 restrictions, as the following 'young dads local champion' stated in Tarrant et al.'s study:

> "I'm not sure our current service offer addresses all of the young dads' issues around isolation and loneliness and actually, you know, what's been a strength of the [young dads] project beforehand has been the fact that we do have these groups where young men can come together."
> **– Following Young Fathers Further study**

Support services had to adapt their provision in response to the pandemic, but sadly the shift to online all too often meant that those who needed the support most were not able to access it. Here, there was arguably a need for greater intervention from the UK government to ensure that action around digital inclusion was prioritised as we all shifted online at pace. Interestingly, this was something highlighted by those with direct experiences of poverty from the very outset of the pandemic, showing the value of doing more to engage with and learn from the expertise of experience (Goldstraw et al., 2021). The following section explores the social isolation and loneliness that participants often felt due to limited opportunities for support from either formal or informal networks.

Social isolation and loneliness

Social and community life has been particularly adversely affected during the pandemic (Cameron et al., 2021). It is important to recognise that poverty is itself a driver of isolation, and so even prior to the pandemic, many participants spoke of being isolated. The circumstances of the pandemic only extended and increased these isolation risks. Scullion et al. (forthcoming 2022b) note how, in their study with veterans, for those with limited family support or contact pre-pandemic, the support provided by peers through local veteran-specific networks (both formal and informal) was (pre-Covid) vital. However, the suspension of such forms of support due to Covid-19 restrictions had impacted significantly on a number of participants:

> "I'm constantly up, constantly down. It's affected us massively. Obviously, the Covid's affecting us massively because of not being able to get out and go to these Breakfast Clubs [Armed Forces and Veterans' Breakfast Clubs]. I don't really have any mates, but the mates that I do have I can't go and see because obviously, we're in lockdown." **– Forces in Mind Trust study**

Nearly all of our projects reported that the pandemic had altered formal and informal support networks and coping strategies. While those reliant on formal support services as described above struggled without them, many families on low incomes struggled without established kinship support networks too. This is particularly the case for single parents who often had to shoulder the burden of the pandemic alone (Clery et al., 2021). Almost all studies (and especially the Caring Without Sharing and Benefit

Changes and Larger Families projects) found that the introduction of support bubbles helped to ease this sense of isolation, which had an especially positive impact on single parents' mental health and wellbeing. It is important to note, however, that certain policies, such as the rule of six, or the lack of support bubbles for single parents prior to June 2020, had negative impacts on some family types. A 'one-size fits all' approach is therefore not appropriate, and recognising diversity in family types is essential in policy responses to ensure that families' diverse needs are taken into account.

Conclusions and policy implications

Our research synthesis evidence shows that there were significant mental health impacts of the pandemic, which often exacerbated pre-existing mental health issues. The role of informal networks and kinship support via family and friends was essential, but at times (especially during the first lockdown and associate restrictions) these were unavailable to parents when they needed them. Formal support via services was often difficult to access, and was all too often inadequate to meet the needs of families on a low income.

From our collated evidence base, we jointly recommend:

- **Policy interventions that look holistically at families' circumstances in order to understand the complex and interacting factors affecting low-income families – especially between job security, health and childcare needs**

- **Recognition of the links between low income/financial insecurity and mental ill health for both adults and children, and targeted support to address this**

- **Sustainable funding for non-kinship community support**

- **A focus on the protective role social security could and should play in preventing hardship, and in doing so, improving the nation's mental health**

There is a pressing need to do much more to acknowledge the relationship between poverty, income insecurity and mental (ill) health, and the protective role that could be played by social security here. This should be part of an ambitious mental health strategy that seeks to improve the mental health of all of us. Doing just that requires acknowledging that action on mental health needs to include action on income security.

7

What the research evidence tells us III
Positive experiences in pandemic times

Introduction

This final chapter on the substantive thematic findings from the research synthesis considers the unexpected positive experiences that were reported as a result of the pandemic among families on a low income across the 'Covid-19 and low-income families: researching together' projects (for information on the 14 projects involved in this collaborative work, see Appendix A; for findings in other areas, see Chapters Five and Six). Here we outline four broad positives. First, changes to time and cost pressures for families, including the opportunity to spend more time together. Second, an increased sense of solidarity and community online, with a focus on how this has occurred via research participation, something which is rarely conceptualised as part of formal measurements of impact. Third, it is important to report that, although we have clearly documented the negative impacts of the pandemic and associated precarity on mental health across the cohort in Chapter Six, some participants reported improved mental wellbeing across the cohort. Finally, we outline the positive aspects for Special Interest Group (SIG) members of participating in a collaborative research process, and the implications for future directions of research.

Changes to time pressures

The change in pace of life as a result of the pandemic was, at times, experienced positively for families living on a low income. Research suggests that a greater appreciation of nature and family life were experienced by frontline workers in the UK and Ireland, as Kinsella et al. (2021: 17-18) note:

> "Despite the great hardship that many participants described, almost all of them also described unexpected positives arising from the pandemic in their work and home lives, and in the wider community… Some participants felt gratitude for their loved ones, nature and day-to-day activities like sharing a meal together."

Similarly, and focusing on families in Germany, Calvano et al. (2021:1) observed how "positive aspects of the pandemic related primarily to personal or family life (e.g. slower pace of life, increase in family time)". Across our research synthesis, there have been unexpected positives of the pandemic for some families, including spending more time together (Cameron et al., 2021; Tarrant et al., 2020). Cameron et al. (2021) note that nearly 40 per cent of respondents in their Tower Hamlets study said that spending time as a family was an enjoyable aspect of life during the pandemic. It varied, but for some parents spending more time with family, communities coming together, and having fewer time pressures did prove to be a positive experience. Getting out and having "lovely times with the kids just enjoying walks in nature and bike rides" (Melissa, Covid Realities participant) was something that Covid Realities diaries reflected on, especially in the summer months when the weather was good. Another unexpected plus side was more 'family bonding', with the caveat that this could lead to more arguments, as Erik, a Covid Realities participant reported: "Family bonding gone stronger than ever due to lockdown and everyone staying home though a bit of arguments."

There was often more time for bonding with babies and spending time with children (especially for fathers), albeit against a backdrop of fears about furlough and employment precarity. In their study of young fathers, Tarrant et al. (2020) reported how lockdown provided an unanticipated opportunity for young dads to bond with babies and engage more fully in their care. Reflective of the national picture for fathers (Burgess and Goldman, 2021), several of the young men said they valued the time that lockdown afforded them to be at home with their children. For example, Bradley, aged 15, became a first-time father during the lockdown and explained:

> "It's been surprisingly good actually because we've had all this time to isolate in the house by ourselves. We've got to know her [my daughter], like, we've had so much time with her, it's actually turned out, I'm not gonna say good cause obviously everything that's happened with [the pandemic], but us being isolated in the house, it's been good." – **Following Young Fathers Further study**

Alongside the benefits of being able to spend more time together, having the chance to slow down without the usual routines and having more time/space could help people who were experiencing grief or health issues.

Changing financial pressures

We reported the increased costs and difficulties for families on a low income in terms of budgeting in Chapter Five. However, for some of the studies in the cohort, such as Couples Balancing Work, Money and Care, savings were made in terms of reduced costs associated with travelling to work. Home-working could also have some cost and time-saving benefits. While some single parents recognised both the benefits and drawbacks of home-working, when it came to their own lives perceptions regarding its impact and desirability were highly polarised. In the summer of 2020, Jasmine (Covid Realities participant) described the benefits of her home-working situation:

> "For one, saving petrol. I used to spend £40 a week driving to [LOCATION] for four days… So obviously money wise I've saved. I can do hours that are quite suited to me, so if I've got something silly like a delivery coming between 10 and 11 I know not to work between then, or be on a call. So I can kind of cater it to me." **– Jasmine, Covid Realities participant**

However, it is important to note that the mandate to 'work from home' could be disastrous for casually-employed service or retail workers (Hill et al., 2020), so these positives were not universally experienced, and nuance is required when interpreting them. There were also relational benefits to lockdown, and the removal of the pressures to consume and to be seen to consume. Hill and Webber (2021: 32) noted how not having to spend money outside of the home helped to relieve some of the pre-pandemic pressures that parents on a low income experienced. They describe how one mother noted that during lockdown, because everyone was restricted, she didn't have to explain that she could not afford to do things with her daughter that other parents were able to do. This was less stressful and helped her to "save face" and not worry about "not being able to keep up with the Joneses".

Across the cohort of projects, material, practical and financial exchanges between families and communities were essential for supporting people to 'get by' at a time of stress and hardship, and where state support was lacking. We explore the positive aspects of this in the following section.

Solidarity and sense of community online

Arguably, another positive to emerge from the pandemic is that we have developed new ways to communicate and maintain social connections (Nguyen et al., 2020). While this could never act as a substitute for face-to-face time with family, friends and support networks, online forms of communication – for those able to access them –

have enabled people to maintain social connections, and to build new social networks in some cases. School, university and (for some of us) work have gradually been adapted to online formats, although there remain stubborn and persistent issues around digital in/exclusion (Goldstraw et al., 2021).

As well as a space for writing down and reflecting on experiences of the pandemic, Covid Realities provided a place for parents and carers living on a low income to connect and, in a small way, reduce some of the isolation. Parents and carers told us this social support was an important part of being involved in the project. This was both among parents and carers themselves, and between parents and carers and the Covid Realities research team. For example, Enzo posted the following response to a Big Question of the Week in March 2021:

> **Q. What does Covid Realities mean to you right now?**
>
> "I first took part in Covid Realities because I was very much involved in studies and […] I wanted to help in any way I could and this was a way of doing this. Over the past year Covid Realities has been a rock and you have all been amazing. I really do feel heard by all of you and you are the kindest people. The little surprises that you send out are so thoughtful and very caring, mental health has been a big issue for myself and for everyone else around me and in this study and the kind words and the thoughtful gifts and emails checking in make me smile so much and come at times when I need to be reassured there are kind people like the amazing people on your team […] I don't think I would've stayed as positive and as strong in this pandemic without you all listening and letting the government know what we all have to say about what's happening to us all through this and I thank you all for that […]."
> **– Enzo, Covid Realities participant**

It is important to note that many of the parents and carers our studies have worked with were socially isolated *before* Covid-19 (especially many single parents and carers; Clery et al., 2021), and the pandemic simply made this worse. Being able to connect with other parents online reduced feelings of isolation for many, and had benefits in terms of forming new social solidarities and connections. In the Covid Realities project, forum-style diary entries and Big Ideas Zoom sessions helped to reduce feelings of isolation. They helped some participants to feel less alone, and to gain solace in the knowledge that other parents and carers were going through similar experiences. The positives that flow from engagement in participatory, co-produced research projects orientated towards social change was notable in other projects within the SIG collective, namely UC:Us, Get Heard Scotland, and the Commission for Social Security.

Caroline, a participant in UC:Us, said:

> "Being part of UC:Us has given me the freedom to express my fears and concerns for the future; how I feel the system could better support families and households to live healthy lives… I feel empowered listening to the shared experiences of the UC:Us participants. It is a central focus of the project to show our experiences to policymakers, while enabling those who are under-confident or who wish to remain anonymous to still have their voices heard."
> **– Caroline, in Patrick et al., forthcoming, 2022**

While new ways of conducting and maintaining online research relations sometimes brought ethical challenges (see Patrick et al., forthcoming, 2022, on the use of WhatsApp in the UC:Us project), these experiences are nevertheless promising for researchers planning post-Covid research. They also suggest a pressing need to look more closely at how we measure the impact of research projects, documenting and exploring the positive mental health benefits that can be derived from engagement in participatory studies, for example. As other services have moved online during the pandemic, people are becoming more used to digital interaction and support. For example, some participants had also had positive experiences of local organisations adapting and providing support online, including online parent support groups. But as the Following Young Fathers Further and Sanctions, Support and Service Leavers studies have shown, while some organisations and parents are able to adapt to digital ways of working, not all are (see further discussion in Chapter Six). Additionally, we cannot underestimate the continued importance of face-to-face contact. However, given the move towards digital methods in both research and support, we must ensure that appropriate effort is taken to ensure digital accessibility. The Covid Realities, UC:Us, Commission on Social Security and Get Heard Scotland projects have all made successful inroads on this during their pandemic research, and could provide guidance on how to do this in future (see Morris et al., forthcoming, 2022).

Mental health and wellbeing

While the Covid-19 pandemic has had a considerable impact on mental health in the UK (Pybus et al., 2021a), SIG project findings have revealed some notable exceptions (see Chapter Six for a broader discussion of mental health outcomes).

For some children and adults, a slowing down of the pace of life, and the closure of schools in particular, was a welcome relief. The Covid Realities study has shown that, while some children with additional needs (for example, autism) struggled with the disruption to their daily routines, parents reported that other neurodivergent children and young people were much happier when they did not need to go to a school which

may have been too loud, stressful and generally ill-adapted for them (see also Castro-Kemp and Mahmud, 2021). This raises important longer-term questions about how mainstream and special schools could be better supporting pupils with additional needs. Related but additional to this have been the benefits of school closure for children who experienced bullying by either fellow students or teachers:

> "I didn't find out about the bullying till [my daughter] literally was like "I'm not going back to school after the pandemic." And I was like "Why?" And even my son said the same thing, he was like "I'm not getting harassed by the teachers and stuff." Because we were under social care, cos they're, like we're victims of domestic violence… [So when] the pandemic hit […] we were kind of grateful for it cos we, we never got hounded by teachers about how we were feeling, if they miss their dad, if they did this, like it was just, it was like we don't need to be reminded every day how, well, unfortunate a […] single mum life is."
> **– Amanda, Benefit Changes and Larger Families study**

In the Born in Bradford study, too, a small but nevertheless important number of adult and child participants did show an improvement in their mental health from baseline to lockdown surveys. While many reported worsened mental ill health, a smaller number of mothers' mental health improved: of those mothers with moderate/severe symptoms of depression pre-Covid-19, 24 per cent (n=48) subsequently reported no symptoms, and 23 per cent (n=46) reported mild depression in the Covid-19 survey. Similar patterns of change were seen with the anxiety categories (Dickerson et al., 2020b). Many also reported positive elements of the lockdown on their mental wellbeing in free text survey questions. However, as the above quote illustrates, it is important to note that reported improvements in emotional and mental wellbeing might be linked to, for example, spending more time as a family or removing the stress of school or work, while other major stresses, for example money and/or housing, remain.

Therefore, with Born in Bradford researchers, we propose changes to how researchers, policymakers and society more broadly, think and talk about mental health. Greater recognition of the role that financial circumstances play in terms of our mental health is needed, particularly when state financial support simply does not meet basic needs (see Chapter Six) and the social security system itself may impact negatively on mental health. It must also be recognised that a considerable proportion of the UK population will still come out of the pandemic with worse mental health than before Covid-19 (Banks et al., 2021; Mind, 2020b), a situation that has been compounded by the acute and chronic stresses of the past 18 months – particularly for families living on a low income (Mental Health Foundation, 2020):

> "I think all the strain and stress of the lockdowns have put extra strain on an already full plate. I was struggling as a single parent having escaped domestic violence. My parents are aged so we don't get much support, so the only break I get from caring for three children, one of whom is autistic, is when they are at school. The lockdowns have been exhausting and have left me with physical health problems as well as worsening mental health, which will set me back months or maybe years from being able to get back to the workplace."
> **– Elizabeth, Covid Realities participant**

More longitudinal qualitative work is needed (and is taking place) to understand the impacts and consequences of the pandemic on children's and adults' lives in more detail. Within this, reported improvements to mental (and physical) wellbeing should be explored with the aim of making adjustments to common stressors (e.g. school and work) where possible. However, this should not be allowed to obscure or negate the much larger negative impacts of the pandemic – exacerbated by pre-existing underlying structural inequalities – on the mental health of families living on a low income.

Working collaboratively

Covid-19 immediately and radically necessitated changes in the way we work as social researchers, not only in terms of fieldwork, but also in terms of collaboration. While Covid-19 created a vital requirement for research to understand the epidemiology and lived experiences of the pandemic, researchers were also operating in a new, difficult context – and often with limited capacity themselves. Not only were researchers of poverty themselves having to grapple with lockdowns, school closures, and the widespread fear and anxiety that the pandemic brought, they were also facing a fast moving and changing policy context (both in the UK and globally), as well as immediate changes in the ways in which it was possible and ethical to conduct research. Therefore, while there was a need to act quickly to embark on new research where needed (and appropriate), more traditional, individualistic ways of working and researching became more unsustainable than ever.

In response, and through the Covid Realities research programme, we facilitated an alternative way of working: developing a research collective on poverty and low-income life during Covid-19, which would provide opportunities for the research community to share this burden. The collective has worked through the pandemic together, ensuring that our individual and collective research responses have been ethical; methodologically feasible; proportionate given the burdens of the pandemic on participants; and that individual projects are complementary while avoiding duplication, and collectively powerful, policy relevant and timely.

We have also provided wider support for the research community via a series of blogs, webinars and resources on our website. The webinar series was widely attended, with participants from across the globe. Conversations took place about the ethical challenges of researching poverty during the pandemic, and adapting participatory research for these new times. Holding these webinars via Zoom enabled conversations on a broad, interdisciplinary level, attracting large international audiences.

Methods, methodological innovations and ethical research

Our collective is radical in its efforts to coherently combine findings originating from a diverse range of methodological approaches, including quantitative, qualitative, longitudinal, participatory and arts-based projects. Given restrictions on face-to-face fieldwork, projects have been conducted predominantly online and via digitally-mediated forms of communication, including online interviews (using Zoom/Skype); telephone interviews; diaries; national surveys, both postal and online; asset mapping; Zoom discussion groups with parents and carers living in poverty; and zine-making workshops. Members of the collective have fed back, advised and supported each other with ethical and logistical queries, for example around recruitment and use of translators. Additionally, following a collaborative and open approach to working together, all members have been involved in identifying, discussing and disseminating overarching findings. We have held two thematic mapping events (in November 2020 and May 2021), and a qualitative secondary data analysis workshop (June 2021) run by SIG member Anna Tarrant.

Additionally, the collective has brought together projects already trying to work in innovative, participatory and radically different ways. Many projects have worked closely with community stakeholders and practitioners from national support organisations (UC:Us; Get Heard Scotland (Poverty Alliance Scotland); Following Young Fathers Further; Commission on Social Security; Caring Without Sharing (Gingerbread); Welfare at a (Social) Distance; Sanctions, Support and Service Leavers). Several projects (Commission on Social Security; Covid Realities; Born in Bradford; UC:Us) have attempted to work with groups often under-represented in research in participatory, inclusive and accessible ways. This included facilitating internet/digital access for participants who did not have that at home, keeping in touch with participants who had joined projects prior to March 2020 but who were struggling to participate during the pandemic, and forefronting participant voices and lived experiences throughout projects from inception to dissemination.

A particular strength has been members' honest reflections around methodological and ethical challenges posed during pandemic research – rarely publicly discussed,

but essential if we are all to learn and reflect. These include the difficulties of digital exclusion for some (UC:Us and Welfare at a (Social) Distance), and altered boundaries with research participants brought about by new communication methods – for example, WhatsApp (UC:Us). Discussions at the *Researching Together* symposium at the Social Policy Association conference 2021, and chapters in our forthcoming edited collection (Cloughton et al. forthcoming, 2022; Patrick et al. forthcoming, 2022) have helped us, as well as the wider research community, to reflect and learn.

Contributions to the wider research community

We have amplified and expanded these conversations through our popular webinar series. What has clarified these collaborative conversations has been a willingness to speak openly and honestly, sharing failures as well as successes, and sharing ideas and approaches for tackling tricky problems that we encountered in a much altered Covid-19 fieldwork space.

Unlike much academic research, our approach has been open, rather than exclusive, and we have aimed to include all relevant projects that wanted to be involved (with an initial target of 10-15 projects to ensure manageability). Between March 2020 and June 2020 we found 13 projects, both inside and outside of academia, that agreed to work alongside Covid Realities as part of a research collective. Their enthusiasm convinced us that there was definitely a need for this collaborative way of working. Throughout, we have been led by a feminist ethics of care approach which recognises the interdependencies and diverse needs of our fellow collaborators (Groot et al., 2018). This includes emphasising the need for communication and self-care, particularly relevant as the pandemic has been universally experienced, and has impacted on both the professional and personal lives of researchers as well as participants. We chose to invest time in establishing ways of working that cemented these ethical considerations, an investment that has sustained us across this research programme, and one with lessons for future research endeavours.

Providing a network and associated platform for support has thus enabled researchers to collectively navigate the tensions of conducting fieldwork during the pandemic in terms of intellectual and emotional support, while also sharing best practice and lessons learnt. Additionally, the inclusion of both academic and policy partners, and from three UK nations (England, Scotland, Northern Ireland) has allowed us all to develop not only our networks, but our contextual, place-based, comparative understandings of the ways that poverty and low income affect families in different parts of the UK. In informal SIG meeting conversations, members commented that they had realised that in relation to England's social policies, Scottish social policy wasn't as bad as they thought it was. Northern Irish members voiced feeling as though Northern

Ireland was often left out of higher-level UK social policy conversations, and welcomed the opportunity to be active members of pan-UK SIG conversations and shared policy agendas.

While we have found huge value in collaborating, and in emphasising key findings across our diverse set of projects, shared concerns have inevitably risen over data ownership, outputs and messaging. It is important to recognise that academics, at whatever stage in their career, face very real pressures to have 'world-leading', 'impactful' outputs. These can be linked to job performance and progression in ways that inevitably influence or limit the possibilities of collaboration. Therefore, early on, we jointly developed core principles for group working, which we added to iteratively over time. In this way, we maintained trust and transparency across our membership (Hughes and Tarrant, 2020; Tarrant, 2017). While none of our projects had particularly contentious findings (as demonstrated here, findings were often complimentary), this collaborative and open approach ensured collective support for shared messaging and outputs. We have since developed some guiding principles for those who wish to undertake this sort of collaborative approach to research (see Garthwaite et al., forthcoming).

Policy impacts and dissemination of findings

Representing the voices of over 4,000 low-income parents and carers across the UK, our collective has considerable power to flag issues of concern, make policy recommendations, and launch or support campaigns. We have released joint statements, for example on the £20 uplift, and submitted joint evidence to the Women and Equalities Commission and to the think tank Bright Blue. The work of Covid Realities has been cited by footballer Marcus Rashford in an open letter in the British Medical Journal (BMJ) (Rashford, 2021). The DWP invited Kayleigh Garthwaite to present to its research team on how we work together as a collective, and has asked to sit in on one of our SIG meetings to see how we work collaboratively in a virtual space, with opportunities for both methodological and substantive impacts. We also worked closely with both the Joseph Rowntree Foundation and Child Poverty Action Group on the 'Keep the Lifeline' campaign, which sought to retain the £20 uplift past September 2021, as well as with collective partners Gingerbread and The Poverty Alliance. We have a guest blog series and our members have written blog pieces for other sites, including the LSE Politics and Policy blog series (Tarrant and Reader, 2021). In terms of academic outputs, we have produced an edited collection (to be published by Policy Press, 2022) and have a journal article under review documenting our collaborative approach. We also organised a double symposia session at the Social Policy Association conference (July 2021) as a space to share SIG members' experiences of working together, and project findings.

Conclusions and policy implications

Our research synthesis evidence shows that there have been some notable positives to the pandemic, including being able to spend more time as a family, new ways of forging connections and communities online, the possibilities of improved mental wellbeing for some, and new ways of working for researchers. Living with and researching the pandemic has often required creativity and innovation, and has often forced people to reset and reassess. However, while we want to draw attention to these positives, we do not wish to obscure the difficulties that living with and through the Covid-19 pandemic has caused – particularly for families on a low income (for more on this, see Chapters Four, Five and Six).

From our collated evidence base, we jointly recommend:

- ✅ **Policy interventions which allow families to spend more time together, and to balance work, care and family life more successfully. This could include mandatory flexible working policies, more equal shared parental leave policies, and higher (and flexible) up-front childcare allowances**

- ✅ **Continued attention on a) the structural causes of mental ill health for children and adults living on a low income; and b) how the Covid-19 pandemic has exacerbated this, with a view to policy change which recognises and addresses the links between financial precarity and mental wellbeing**

- ✅ **A change in the government / UK Research and Innovation's research agenda, with a move away from competition and individualism, and towards collaboration and mutual societal and academic benefit**

Taken together, implementing these recommendations would mean recognising the need to learn from the pandemic, pulling out not only the very many things which have been negative and difficult, but also learning lessons from the positives that emerged during an extraordinary time.

8

Everyday experiences of families on a low income during the pandemic
Findings from online participatory research

Introduction

With the methodology and context for this participatory programme of research described in rich detail elsewhere (see Chapter Three), this chapter provides an overview of the key features of parents' and carers' engagement with Covid Realities' diaries, and five key themes that emerged from this engagement: the struggle to get by; the inadequacy of social security; the stigma associated with relying on charitable provision, for example food banks; the additional pressures of lockdown; and the consequences for parents' and carers' mental health. Fifty-four per cent of diaries were entirely unstructured, written in response to personal priorities and concerns. Victoria, for example, delighted in the arrival of a new book but just had to explain the complex web of feelings that arrived with it:

> "I feel giddy as a kid in a sweet shop. It is an expense that I feel guilty over, cos I know I need to save for Christmas and emergencies, and how every penny counts. But I needed this, emotionally." – **Victoria, Covid Realities participant**

The other 46 per cent of entries were written in response to themed 'Big Questions of the Week': recordings of project members or project partners asking questions about key concerns. Some 'Big Questions' were asked by parents based on their own concerns, and these took some novel angles and garnered some very substantial responses. Deb, a single mother and asylum seeker in Northern Ireland, struggling with postnatal depression, asked what turned out to be our most-answered question: "How has Covid-19 impacted your mental health?" Nell, a mother at the edge of exhaustion, asked how other parents were coping with repeated quarantines; and Howie, an outdoors educator, asked if lockdowns had helped families get outdoors. As a research team, we had not reflected on asking about outdoor space, but it became

our third most-answered topic of all. 'Big Questions' not only secured information on key questions for academic or project partners, but also brought parents together through shared experiences and encounters. Parents wrote about how valuable – and empowering – they found this online community:

> "I've enjoyed being part of Covid Realities. It feels like a community. Hearing other people's life experiences and thoughts and opinions is helpful. Knowing other people are going through similar to you makes you feel like you are not alone. Knowing we're trying to make a difference between us to everyone's lives is also empowering! Together we are making a difference."
> **– Isla , Covid Realities participant**

Implicit within diary methods is that parents only told us what they wanted to tell us. This could be rich and empowering, and we saw some real successes. In the year to July 2021, 172 parents from across the UK signed up, with 120 people logging at least one diary entry and 47 posting 10 or more. Our most prolific diarist accounted for just over a quarter of the 2,526 entries we received, and a second accounted for just under a quarter of the 294,499 submitted words. Engagement here was clearly working. Parents wrote about bereavement and social exclusion, and about profoundly personal family issues – domestic abuse, and supporting children with additional needs, for example. They told us about the deep pain of seeing their children experiencing poverty – of endless meals of tinned food and pasta from the food bank, of birthdays missed, and of children excluded or embarrassed by insensitive teachers at school. They also told us about the stigma associated with relying on charitable provision such as food banks.

Here, based on a full analysis of all diary entries using both inductive and deductive approaches within NVivo (qualitative analysis software), the sections that follow provide illustrative findings from four dominant and interconnected themes: the struggle to get by; the inadequacy of social security; the additional pressures of lockdown; and the impact of social security and poverty on parents' mental health. These themes are explored further in case studies of two participants. We conclude with participant-informed recommendations for policy.

Key themes

Getting by

Perhaps the most prominent theme within parents' and carers' diaries centred on the struggles to get by. In our living archive of parents' diaries (https://covidrealities.org/

learnings), this was the third most common theme – only after comments on lockdown and social security. At the start of the pandemic, key benefits Jobseeker's Allowance (JSA), Income Support (IS), Employment and Support Allowance (ESA) and Universal Credit (UC) had already been falling behind the cost of living for many years, losing 9 per cent of their value since 2010 (Brien et al., 2021). When lockdown arrived, families found already-stretched budgets pushed to breaking point by an array of new costs. Erik wrote:

> "The money I receive has not increased in several years… so [an increasing broadband bill] will mean even less food in the cupboard and a really tough time during the winter as I… will not be able to afford the cost of heating our home even for a short period of time each day." **– Erik, Covid Realities participant**

This was unrelated to any sense of excess or indulgence. Indeed, parents described extensive budgeting practices, counting, and planning the use of every penny while routinely deploying well-worn strategies to make money go further – shopping around and drawing on informal support networks, for example (Brewer and Patrick, 2021). However, lockdown restrictions made many of these impossible. All surplus was squeezed out, and any additional costs – such as school uniforms – suddenly became entirely unmanageable:

> "Anxious and financially broke, paying £310 pound for school uniform when I only receive £556 a month." **– Alannah, Covid Realities participant**

When every source of support had been used, and every available penny spent, tough decisions had to be made. Last to go were food and warmth; yet many, like Alex and her daughter, still regularly went hungry:

> "Lying in bed. Tummy rumbling. Started to wait and see if daughter leaves food on plate and finish it off to save money. We finished her plate tonight."
> **– Alex, Covid Realities participant**

Even harder was the sense of social injustice – of gross inequalities almost being rubbed in the face of parents on the margins. Gracie was one of a handful of participants not receiving social security, but as a lone mother and key worker she struggled profoundly to get by. To see her neighbours glorying in the luxury of a new hot tub left her feeling raw:

> "I can't even afford a paddling pool and it's due to be 38° tomorrow. My neighbours just bought a hot tub. I honestly want the thing to break in its first week. Sounds awful but I am sick to death of seeing and hearing everyone else having a marvellous time." **– Gracie, Covid Realities participant**

Inequalities were driven home in other ways, too. Home-schooling brought children into each other's homes, making gross disparities in household wealth clear:

> "Dance teacher showing all the individual dancers videos of them dancing at home. My daughter is upset and embarrassed about our flat. The others have lovely big homes and beautiful show home furniture."
> **– Nicole , Covid Realities participant**

Through these narratives, we saw the intersecting inequalities caused by poverty in lockdown. Families were not only struggling materially, but their mental wellbeing was also impacted by the additional struggles, shame, and embarrassment brought about by lockdown (Ridge, 2009; Bell, 2012; Corrigan et al., 2011). Those who began with the least were also those who then lost the most.

Social security

As touched on in 'Getting by,' the perpetual struggle to get by was rooted in the inadequacy (and processes) of social security. The 'assessment period' built into UC was a significant feature here. For at least five weeks after applying for UC, families had to get by on whatever savings and other sources of income they had. Over half our families had made this shift, and they told us how difficult this had been. Some had been driven to use food aid for the first time:

> "We used a food bank because of splitting from my wife… and going from Child Tax Credit over to Universal Credit. And the six-week delay had a massive, massive impact and knock on with no money for six weeks coming in…"
> **– Charlie, Covid Realities participant**

Evidence suggests that Charlie is far from alone – with, on average, a one-third increase in referrals to Trussell Trust food banks when UC is rolled out in an area (Trussell Trust, 2019).

In principle, a degree of support is available to help families negotiate the five-week wait. However, this comes in the form of new debt – 'advance payments' – which effectively means borrowing against future social security payments. Temporary relief now means hardship later, and some families consequently took exceptional measures to avoid getting into additional trouble down the line:

> "We went nearly nine weeks trying to survive as a family of six on £60 per week, I tried desperately not to get into debt… Luckily [the village school] were happy to start my children on free school meals, it was a little bit of relief knowing they would get at least one decent meal a day."
> **– Lexie , Covid Realities participant**

The pain of UC was exacerbated when parents felt that they had only transferred onto it due to poor advice. This was Ted's experience: he understood that a switch to UC would have no impact on his Child and Working Tax Credits. Unfortunately this was not the case, and he soon found his income wholly inadequate for his family's needs:

> "I was worried at the amount they deducted this month (£192 which leaves £864)… They said… "at the time of accepting it [you] said [you] could afford [repayments]", I pointed out that at the time of taking that advance… no one had told me the legacy [benefits] would stop."
> **– Ted, Covid Realities participant**

The structure of UC is such that avoiding debt is profoundly difficult. This is reflected in the data: by August 2020, debt deductions were being taken from 41 per cent of all households receiving UC, and 63 per cent of those who had first claimed during the pandemic (Patrick and Lee, 2021). Up to 30 per cent of a claimant's standard allowance – £179 per month for couples – can be deducted (Patrick and Lee, 2021) and, recognising the hardship this can impose, repayments for some debts (e.g. housing arrears) were paused between April and June 2020. However, deductions for advanced payments were never paused, and all deductions resumed quite early on in the pandemic, placing family finances on a precarious edge.

Other features of social security made it harder still to remain solvent. Aurora's family were subjected to the benefit cap, with additional debt deductions taken to cover social security overpayments made to her husband while he was terminally ill. Her living expenses were unsurvivable:

> "We are capped on UC. I'm a widowed parent of two primary-aged children. Our rent alone is over 95 per cent of our total benefits."
> **– Aurora, Covid Realities participant**

As Aurora was already capped, she could not receive the weekly £20 uplift to UC. Nor could some others – the decision to limit the uplift to two specific benefits meant that many of those in receipt of legacy benefits, who are often carers or disabled, were left behind (Cameron et al., 2021a). The highly contentious removal of the uplift in October 2021 also resulted in many more families once more struggling to meet the basic costs of existence.

Stigma

Related to this is the stigma and stigma-induced shame that many parents reported as a result of struggling to meet their families' basic needs. Even the need to emphasise (as we do above in 'Getting by') that these struggles were not due to 'excess or indulgence', emphasises the degree to which parents on a low income – and us as researchers and allies – feel compelled to dispel any suspicion of financial mismanagement. In diary entries, parents sometimes felt the need to justify spending money – with their fears of how that might be perceived sometimes coming true:

> "Bought the kids a well-deserved treat after selling some old games on eBay. Told a 'friend' who commented "thought you were skint?" Didn't realise I had to justify every penny I spend just because we don't have much. So much judgement of others around at the moment and it makes me so sad."
> **– Rosie , Covid Realities participant**

This "judgement of others" is exacerbated by government- and media-led efforts to stigmatise the receipt of social security, placing the blame for financial hardship on those who find themselves in that position. As diary entries show, such a framing also skews perceptions of deservingness among those who are themselves on the lowest incomes:

> "I've never used a food bank because I always feel there are people much worse off than me."
> **– Meg , Covid Realities participant**

While a significant proportion of Covid Realities participants did report turning to food banks and other forms of charitable provision, still others were concerned that doing so would compound their already marginalised position and raise questions about their parenting ability – a concern that those with enough money to buy adequate food did not need to worry about:

> "I always worry going to food banks would shine a negative light on my parenting skills. I'm on UC and I don't have a lot of money but I try to avoid getting help as I feel it would be admitting defeat."
> **– Destiny , Covid Realities participant**

In suggesting that she would be "admitting defeat" if she were to ask for help from a food bank, Destiny emphasises some of the tensions raised by turning to charitable forms of provision to make ends meet (Garthwaite, 2016; Purdam et al., 2016). Participants spoke of feeling guilty rejecting food parcel items – for example, because they weren't appropriate due to food intolerance. In the worst instances, this guilt was

compounded by feelings of frustration, disappointment and desperation, as charitable food provision – in this case, a food parcel in lieu of free school meals – was unsafe to eat:

> "In the food parcel also came the dreaded bread, three loaves. One was stale and solid (I let the kids have fun carving it like a pumpkin – least it eased my conscience some that it wasn't entirely wasted), the other was of course mouldy, so common these days I barely bother to get excited now. But one loaf was actually edible, it was lovely for toasting. So yesterday I was able to cheer up some beans with meatballs by putting it on toast. I cried because it was the first time where my kiddies had eaten their full meals in weeks with gusto."
> **– Victoria, Covid Realities participant**

This quote also emphasises the powerlessness and, at times, sense of failure, that many parents reported feeling in being unable to meet their children's basic needs. For some, this was an ongoing issue which had simply been exacerbated by the Covid-19 pandemic. For others, financial difficulties – even if relative – were entirely new experiences. Significantly, the rise in redundancies and the introduction of the furlough scheme have meant many have been exposed to the realities of life on a low income, often for the first time (Robertshaw et al., forthcoming, 2022; Cloughton et al., forthcoming, 2022). This meant our pool of participants – self-selective in identifying as 'low income' – was diverse, too. Some parents worked; some had been furloughed, made redundant or were looking for work; some were full-time carers (either by choice, because childcare costs were prohibitively expensive, or because they had additional caring responsibilities); and others were unable to work due to ill health or disability. The result was that stigmatised views on who claimed benefits, what 'benefits' entailed, and deservingness of support, still came through in diary entries:

> **Q. If you're on benefits, have you felt pushed into work?**
> **If you're in paid employment, what's it been like for you?**
>
> "Hard. As a worker who's gone from having two full-time wages to one at 80 per cent and one at 50 per cent (had to take a part-time job after redundancy as it's all I could get) it's hard to struggle, but watch those who don't work and claim benefits get extra help when nothing financially has changed for them. Yet we have lost so much income and still get nothing. It's hard. It doesn't feel fair at all." **– Jen , Covid Realities participant**

Jen's entry here illustrates just how hard she is working to make ends meet on a low income, having been made redundant and only being able to find part-time replacement employment. Yet while she writes of the injustice of her situation relative to "those who don't work and claim benefits", blame could instead be directed here

at prohibitively low wages, which (even in pre-pandemic times) push people into in-work poverty (Innes, 2020). While these are arguably two separate points, Jen's reference to people who "don't work and claim benefits" is an important reminder of the discursive construction of 'benefits' in the UK, which is often crudely understood simply as unemployment benefit (or JSA, ESA or IS), rather than encompassing a range of in-work benefits too (for example, Working Tax Credit). Such understandings contribute to the stigmatisation of low-income families who find themselves reliant on social security for some or all of their income. Participant Nellie left a diary entry after mulling over related discussions she had had in a Big Ideas session. In challenging these understandings, and raising the issue of lack of tailored support and training for people out of work who had degree-level qualifications, wanted to retrain, or simply needed affordable childcare to re-enter the labour market, she asked:

> "Why is the assumption that people on benefits are stupid, uneducated, and unfit to choose their own future?"
> **– Nellie, Covid Realities participant**

The participatory nature of the Covid Realities project has been powerful both for allowing these nuanced experiences and perspectives to come through, and also in providing space and a platform for parents on a low income to challenge these misconceptions. For example, Covid Realities participant Cat has written the afterword to the 'Covid-19 Collaborations: Researching Poverty and Low-income Life During the Pandemic' SIG edited collection book. She reflects:

> "It's a strange sensation reading about yourself. It's even stranger reading about yourself in a category you'd rather not be in. But the strangest thing, by far, is reading about yourself through the eyes of people like you. We get used to how life on a low income is seen on political and popular levels. It's a perception twisted into such negative stereotypes and anti-welfare rhetoric, that the outside observer is left completely desensitised. How we are viewed is so often how we are treated. With every interaction with the social security system, every fight to feed and clothe our families, we are reminded of our 'failure' and our 'choice', systematically gaslit by the very structure intended to help us. We live with a description of our life that bears little resemblance to living it."
> **– Cat, Covid Realities participant**

If "a description of [a] life that bears little resemblance to [reality]" is the basis for social policy decisions, then Covid Realities participants' nuanced accounts of low-income life are a timely reminder of how stigmatising and harmful rhetoric plays out in practice. Nowhere has this been more apparent than in families' abilities to weather the Covid-19 pandemic.

Locked down, locked in: compounded pressures

Families, then, found themselves in acute financial difficulties as the pandemic progressed. Costs of living were too high; income was never enough. However, these strains were then compounded by the need to stay at home. Deb had found lone parenthood and post-natal depression hard enough; then her mum died. All the time, she was stuck in a single room in shared housing for women seeking asylum, and the impossibility of even temporary escape made everything harder, everything worse:

> "Going into lockdown has really not help the situation as I cannot be seen by my mental health clinic or get visits from my Community Psychiatric Nurse… My daughter and I have to live off just £37 a week [and] the more I am indoors the more I am losing hope." **– Deb, Covid Realities participant**

Deb's situation was unusually tough, but everyone's life was reshaped in ways that added challenges to burdened lives. Family relationships were restructured, sometimes by furlough or redundancy, bringing partners and children into the same small space for day after endless day. New financial pressures arose at the same time as parents had to take on new, compressed roles:

> "The new lockdown means more meals to find to keep them full, more stress of trying to become one teacher between four kids all in different age groups, just more worry." **– Lexie, Covid Realities participant**

The one period of daily exercise allowed by the government early on in the pandemic came as a blessing, though even here the needs of families were widely ignored:

> "Open pubs, shops and restaurants are no use to me and my five- and two-year-old. Their world is still hugely locked down – library, soft play, playgroups and playgrounds are still closed." **– Nellie, Covid Realities participant**

Still, summer brought with it some potential for outdoors distraction. If not gardens, then an occasional outing or a walk. When autumn began to fade into winter, the blessings of summer disappeared. As temperatures started falling, colder nights crept in alongside anxiety-inducing heating bills and reduced possibilities for relief or escape. By the time spring came around again, Callie described how she had come to feel like a "zombie" through the seemingly endless "groundhog day of isolation and house imprisonment", and she was far from alone. For some, the possibility of escape took on profound significance. Connie and her family almost got there – a caravan free, a holiday on the horizon, only for a positive Covid-19 test to leave their dreams in tatters:

> "We were meant to be away for three nights in my parents' new caravan. Unfortunately my eldest was sent home to self-isolate for 14 days from school so we are unable to go… I am feeling incredibly fed up."
> **– Connie, Covid Realities participant**

Families were left feeling as if they had a huge amount to manage, with almost no prospect of relief. This had consequences: by March 2021 a third of diary entries talked about aspects of poor mental health.

Mental health

A broad statistical picture of the impact of inequality on mental wellbeing is readily available, showing that poor mental health is up to three times as common in the poorest fifth of UK households than the richest fifth (Mental Health Foundation, 2021; Marmot et al., 2010). Moreover, lockdown has worsened this disparity (Royal College of Psychiatrists, 2021; NatCen, 2021). Families' diaries allowed us to add a qualitative dimension to this picture, as they described immediate anxieties slowly changing to chronic stress as resilience was ground down. Families were also clear that living conditions were behind their poor mental health – for example, the constant struggle of never quite having enough:

> "I'm so anxious and depressed, I've never felt this bad. I was put on antidepressants last week by my GP over all the stress and worries I have over feeding and clothing my children and keeping the heating and lights on. I'm in despair, it's desperate." **– Callie, Covid Realities participant**

The loneliness of lockdown also stood out. Over two-thirds of our families were lone-parent households. Many parents told us how they missed both physical and emotional comfort – the chat with a friend, the reassurance of touch:

> "Apart from my seven-year-old I haven't had a hug or hugged anyone since March. Just thinking about that makes me feel low."
> **– May, Covid Realities participant**

Lockdown was traumatising for some. A significant proportion of women told us of past experiences of domestic abuse, and the coercion and control of forced confinement which the pandemic brought back:

> "My son's Dad would lock me in the house to prevent me from leaving when I felt under threat from him. Now [going out] is prohibited and I'm finding that aspect hard – it has definitely affected my mental health negatively, despite already taking long-term antidepressants." **– Meg, Covid Realities participant**

On top of this all came the perpetual difficulty of having no firm foundation of security – no grounding and no safety. On top of the perpetual insecurity of social security and living costs (Pybus et al., 2021a) came new existential threats as, for example, the end of the £20 uplift came into view:

> "[Removing the £20 uplift] is the difference between paying our bills and not being able to pay some of them. And if one-off expenses crop up (like new shoes for kids etc) then you can't cover it. Any changes to benefits are very stressful." (Winter) – **Covid Realities participant**

Though the financial support from Covid Realities was small, there were some indications that other elements of support had helped families through some difficult times. In bringing parents together, participatory methods helped them to feel part of a community; in delivering action-focused work, it helped create a sense of empowerment:

> **"I stumbled upon Covid Realities through a social media link… Having struggled on a very low income throughout the pandemic and with our particular circumstances, I wanted to voice my opinion of what life was really like for people like me, who found themselves in a predicament where ends did not meet. Covid Realities has given us a platform to express and air our concerns, where otherwise I felt we'd been ignored, especially by the government. It has helped with feeling like a participating member of society, where we do matter. I have been grateful for the support all round. Thank you Covid Realities."**
> **– Aurora, Covid Realities participant**

Key messages from the participatory, online research

The key message from the participatory research undertaken for the Covid Realities research programme is clear: that families on a low income are profoundly disadvantaged, and that the pandemic has made this worse. The struggle to get by has always been tough, but the pandemic has brought with it new strictures, constraints and difficulties. These have intersected with other difficulties – not least, the introduction of UC – to leave the most marginalised families often facing a daily struggle for survival. A key part of this is the social security response which, in areas such as the abolition of the £20 uplift, the resumption of debt deductions, and the five-week wait for a first UC payment, creates a structure in which families are barely able to survive (Brewer and Gardiner, 2020; CPAG, 2020c; TUC, 2020). The idea that 'we are all in it together' (Nolan, 2021) does not hold up to any scrutiny. In the pandemic, those with the least find themselves the most affected. Struggles to afford food and heating have become routine for many, and these pressures are becoming even more pronounced as rising food and utility costs, together with the UC cut, come into force.

Throughout, there have been occasional glimmers of promise. When lockdown measures were first announced, the pause on conditionality, the introduction of the £20 uplift and the removal of the minimum income floor made life genuinely easier for a significant proportion of claimants (e.g. Joseph Rowntree Foundation, 2020; Brewer and Handscombe, 2020: 7). However, there has been a persistent sense that such measures were aimed at groups construed by the UK government as the 'deserving' poor – those newly, and through particular misfortune, needing support because of the pandemic (de Vries et al., 2021; see also Mackley et al., 2021). This was linked to a strong strain of 'Covid exceptionalism', the view that those claiming social security because of the pandemic should be entitled to a better level of support, and were somehow judged to be more deserving (see Summers et al., 2021).

Whilst acknowledging that the processes for administering legacy benefits also take some time to change (Mackley et al., 2021), this goes some way to explaining why support measures were targeted at new claimants and in-work benefits, while those receiving legacy or disability benefits being excluded from the £20 weekly uplift (now the subject of a legal battle – see Russell, 2021). It also explains why support could be removed after relatively little time had passed, leaving the families taking part in Covid Realities once more struggling to afford food, heating and the basics of daily survival. Indeed, many of our participants did not even notice the arrival of the £20 uplift, falling as it did into the unmanageable gap between income and bills. Its removal, however, threatened whole new worlds of increased financial pain and insecurity. Kim, a participant in Covid Realities explained:

> "We never have spare money to put aside for an 'in case of emergency fund' with the increase, so without it I'm at a loss to know how we are meant to decide what is most important, heating or eating? Because that's the decision I face for my family: do we keep warm in the bitter cold winter, or do we make sure there is enough food for the children to be full and the occasional meal for myself and my husband?" – **Kim, Covid Realities participant**

It is also striking how little adjustment has been made for families' needs. Being unable to afford additional meals, a printer, paper or broadband suddenly became a key line separating those who could manage home education comfortably, and those who suddenly needed significant additional support (Brewer and Patrick, 2021). The unaffordability of catch-up tutors, and the additional pain of absurdly expensive school uniforms, also highlighted an increasing gap between the 'haves' and 'have-nots' (Page et al., 2021) – a gap that many participants feared would be reflected in their children's long-term outcomes. Parents in poverty were engaged in a constant struggle to get by, taking on multiple different and new roles; encountering new costs and debt burdens; and facing the real prospect that their children were missing out on lifetime opportunities. All while stuck between the same four walls. Little wonder that their mental health was suffering, too.

The driver for Covid Realities has been collaborative, co-productive, participatory research. All policies that affect families claiming social security benefits should – we believe – be informed by parents' and carers' own experiences. With change, it is possible for a decent, robust social security system to properly support families and to provide people with a means for getting through tough times. Pathways to being on a low income are rarely planned. For Meg, her finances began to crumble when domestic abuse then disability stripped her of the work and education she loved:

> "Before I was swept into poverty due to circumstances beyond my control, I was in full-time employment in the NHS, I was married with children, I was buying my own home with my husband via a mortgage, I was studying for a degree and I was doing all of those things." **– Meg, Covid Realities participant**

Through many similar accounts, Covid Realities has been able to document the strength, agency and very hard work carried out by families living on a low income. Parents and carers experiencing poverty routinely save the state costs through the informal and unpaid caring work, volunteering and community activism in which they engage. As Thoits (2011) notes, the active voices of stigmatised groups can effectively challenge stigmatising stereotypes that prefer to frame problematised populations as passive and inactive. Covid Realities has been able to hold up alternative accounts of life for families in poverty during the pandemic, providing new narratives and sharing new, rich data with politicians and the media. However, the struggles to get by continue to shape daily experiences of poverty. And, with tightening social security regimes and spiralling costs of living, these struggles may be about to become harder than ever (see Brewer et al., 2021). Within this context, we will continue to move forward – parents, academics, and partners – creating a living archive that makes a case for change, both now and in the future (see Chapter Ten for recommendations for change from participants themselves).

9

Tracking the social security response
Insight from welfare rights advisers on social security

Introduction

This chapter focuses on how information provided by frontline welfare rights advisers via Child Poverty Action Group's (CPAG) Early Warning System (EWS) has been employed to generate real-time understanding of the social security system response during Covid-19. The EWS represents a unique data source that has value not only for those working directly with social security claimants, but also for researchers and policymakers. Over the course of the research programme, CPAG and researchers from Covid Realities have undertaken analysis of EWS data, generating publications on key problems affecting claimants during Covid-19 (see CPAG, 2020a; 2021; Pybus et al., 2021c), as well as detecting persistent issues that are likely to continue affecting social security claims processes and entitlement post-pandemic. In this chapter, we focus on three overarching areas of the social security response for which data has been generated via the EWS: adequacy, claims processes and eligibility.

About the Early Warning System

The EWS was set up in 2013 by CPAG in Scotland, before being made UK-wide, to collect case studies about the impact of changes to the social security system on families and individuals (CPAG, 2021). The information gathered through the EWS comes directly from frontline sources, including via the CPAG advice service and from welfare rights advisers, with individual case studies posted using an online form that in turn creates a data set of information (CPAG, 2021). This rapid reporting function means that detailed case information can be recorded as it is identified in real time, generating oversight of social security policy and administrative issues as they arise.

While the EWS has been assisting policymakers and practitioners for over eight years at the time of writing, this unique data source proved especially helpful in understanding the social security response during the pandemic[3]. Given its unique and real-time characteristics, the EWS is well-positioned to enable practitioners, researchers and policymakers to understand how the social security system is responding to the needs of new and existing claimants, and what this means practically for those experiencing the system first-hand.

Data from the EWS has been analysed to understand areas of the social security system that are immediately problematic for claimants, and to explore commonalities and underlying themes across social security policies and administration. The EWS cannot cover every change or problem occurring in the social security system. But by enabling those working on the frontline of social security to select the issues they feel are of greatest importance, the EWS ensures that recurring systemic problems as well as issues affecting claimants with particular characteristics (for example, people with no recourse to public funds) can be rapidly highlighted and potentially addressed. This evidence base has been mobilised during the pandemic through CPAG's publication of regular 'Mind the Gaps' and 'Falling through the Net' briefings. These briefings, which have been widely disseminated among senior civil servants and politicians, have provided detailed summaries of social security system issues, and directly enabled rapid engagement with policymakers (CPAG, 2020a; CPAG, 2021).

During the pandemic, evidence from the EWS has been submitted to Department for Work and Pensions (DWP) serious case panels on safeguarding and Universal Credit (UC) fraud, alongside a judicial review on housing rights and a Cabinet Office call for evidence regarding 'fairness in government debt management' (CPAG, 2020b). These submissions are in addition to the use of the EWS as evidence in collaborations with third sector partners – for example, Rethink Mental Illness and Shelter (CPAG, 2020a). EWS evidence was also used as the basis for a witness statement by CPAG in support of a judicial review challenge involving claimants who had lost their entitlement to the severe disability premium due to an incorrect decision by the DWP.

It has been clear from evidence generated by the EWS that many of the problems and issues identified by frontline welfare rights advisers were present before Covid-19, but have become further amplified as a result of the pandemic. These include payment

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3 During the pandemic, the EWS in Scotland has been supported by the Children, Young People and Families Early Intervention Fund, managed on behalf of the Scottish government by CORRA foundation. In England, Wales and Northern Ireland it has been supported by Oak Foundation, Barrow Cadbury Trust and The Mitchell Charitable Trust. Funding from the Nuffield Foundation increased the capacity of the EWS to monitor the impact of Covid-19 on children and families.

(in)adequacy and problems inherent in the social security claims process. Other problems are new and have emerged as a result of the pandemic. These issues are now affecting larger numbers of people as a result of the economic impact of Covid-19 – over the past year, for example, the number of UC claimants has doubled (DWP, 2021e). In the following sections, we outline key findings emerging from the EWS data, providing case examples from the EWS itself.

Adequacy

Cases submitted to the EWS indicate that the pandemic has further exacerbated pre-existing problems with the adequacy of social security payments, even with the £20 uplift applied to UC and Working Tax Credit (WTC) from April 2020 to October 2021. As a result of below-inflation benefit increases between 2013 and 2016 followed by four years of freezes, key benefits such as UC and Employment and Support Allowance (ESA) were at least 9 per cent lower coming into the pandemic than they would have been if uprated according to the Consumer Price Index since 2010 (Brien et al., 2021). Families have highlighted that, rather than providing additional or disposable income, the £20 uplift has simply helped to cover some of the deficit resulting from the existing low rate of payments, and that payment levels remain inadequate despite the extra money available (Baumberg Geiger et al., 2021; Griffiths et al., 2020; Power et al., 2020a; Summers et al., 2021). Meanwhile, with the exception of the one-off £500 payment to households in receipt of WTC (HMRC, 2021), individuals and households in receipt of legacy benefits did not receive any increase to their existing payments.

At the same time, costs for families living on a low income have increased during the pandemic as a result of stay-at-home rules that have created extra expenses relating to home-schooling, and higher food and heating bills, as this example from the EWS demonstrates:

> A self-employed single dad is in a real mess due to claiming UC following lockdown and losing his tax credits. His expenses have increased during lockdown – he couldn't get the school meals his daughter was entitled to without reapplying. His anxiety has made him worry even more, and he has been having chest pains. **– EWS**

Alongside these increased costs, restrictions have meant that families cannot employ some of their usual strategies to budget on a low income – for example, visiting friends and family for meals or using charity shops for clothing and toys (Brewer and Patrick, 2021).

Inherent problems in social security claims processes have been further compounded by the pandemic, and have led to hardship. The EWS has received cases relating to new claimants struggling to access payments due to the digital-by-default set-up of UC (CPAG, 2020a) – a pre-existing problem now potentially impacting larger numbers of people in light of higher levels of claims. The UC initial assessment period has left many families with little, if any, income until their first payment arrives:

> An expectant mother, seven months pregnant, came to the food bank with her partner and two-year-old. They've just submitted a claim for UC and will not get their first payment for 30 days so have no income until then. The wait time for UC is forcing people into using food banks until they get their first payment.

Deductions and payment fluctuations

Following an initial (partial) grace period at the beginning of the pandemic, debt deductions from social security payments have continued for most of the pandemic. The EWS has received case studies that suggest some social security claimants did not benefit from any pause in deductions at all, and for many the suspension of recovery of some debts resulted in other deductions being increased, so they were no better off:

> A single mum of one, with mental health problems, didn't benefit at all from the suspension in deductions because the Council Tax deduction increased from £15.86 per month to £95 per month. **– EWS**

Two-fifths of all households claiming UC are subject to some form of debt deduction, as are two-thirds of households who started their claim at the beginning of the pandemic, most commonly due to advance payments taken out to cope with the five-week wait (Patrick and Lee, 2021). This is reflected in the hardship noted by advisers in submissions to the EWS (CPAG, 2020a). Additionally, the Welfare At A (Social) Distance project team found that 65 per cent of claimants with deductions report experiencing financial strain, compared with 49 per cent of those not subject to deductions (Summers et al., 2021, p.44).

The adequacy of payments has been further impacted by administrative issues within the social security system. CPAG has highlighted that some families may be disadvantaged if the timing of wage payments means that two wages fall within the same UC assessment period (CPAG, 2021). This can lead to significantly reduced UC payments for that month and leave families with a lower income than usual, as well as considerable uncertainty. Following a successful legal challenge by CPAG, regulations were revised to allow monthly wages to be allocated to a different assessment

period in order that households can avoid this sudden drop in income (CPAG, 2021). Nevertheless, the EWS has highlighted that this issue continues to present a problem for claimants, leading to financial insecurity:

> A lone parent claimed UC after separating from her partner. Her assessment period ran from the 30th of one month to the 29th of the following month. Since the start of her claim, her UC award has been affected on several occasions by her receiving two payments from her employer in the same assessment period. This happened most recently in January 2021. The claimant made a note in her journal and received a reply, informing her that it would be looked at. She feels that she is in a cycle of debt because of these errors.

Through the Falling Through the Net briefings, CPAG has also highlighted cases arising in the EWS in which an overpayment has occurred through DWP administrative error, leading to deductions and a reduction in subsequent payments (CPAG, 2021):

> A lone parent completing a nursing degree informed the DWP about her student maintenance loan and grant. When her UC was calculated the loan and grant were not taken into account. The claimant checked that it was correct and received confirmation that she had not been overpaid. Four months later she received notification of a £4,552.26 overpayment which will be recovered.

Legacy benefits

Individuals and households not in receipt of UC or WTC, and who are instead claiming legacy benefits such as ESA, did not benefit from the £20 uplift during the pandemic. This has caused further financial difficulties for individuals and families, many of whom may have long-term health conditions and disabilities. The EWS received numerous cases suggesting that individuals in receipt of legacy benefits struggled without this additional income in the context of increased costs during the pandemic. While the government suggested that claimants could switch to UC in order to benefit from the uplift, this was not always appropriate advice for claimants who may have been disadvantaged by the move – particularly given there was no option to return to legacy benefits afterwards. In addition, claimants have been reticent to transition from legacy benefits given the wait associated with the initial assessment period for UC:

> A woman is in receipt of Jobseeker's Allowance and she is missing out on the £20 a week uplift. She has been told that she can move onto UC to benefit from the uplift. She has concerns about moving to UC, particularly that there will be a long wait before she receives any payment. – **EWS**

Alongside those in receipt of legacy benefits missing out on this additional income, using a flat rate of increase (i.e., £20 per week) meant that households with higher numbers of occupants, such as families with children, were disadvantaged compared to single person or smaller households (Brien et al., 2021). Further to this, cases submitted to the EWS suggest that some families did not receive the full UC increase as they became subject to the benefit cap.

The claims process

Face-to-face Work Capability and Personal Independence Payment (PIP) assessments were paused during the early part of the pandemic, and assessments moved to online and telephone formats. Given the now well-documented stress and anxiety experienced by many claimants when attending face-to-face assessments (see, for example, Dwyer et al., 2018), this was potentially a welcome development; however, the process has been subject to considerable delays:

> **One man in the work-related activity group of Employment and Support Allowance (ESA) completed an ESA50 form in March 2020, so that he could be assessed for eligibility for the support group of ESA as his medical condition had worsened. A DWP official told the man that he would need a face-to-face assessment but these have been suspended due to Covid-19. He should have been offered a telephone assessment, or a decision should have been made on the basis of the written evidence. A year later he had not received a telephone assessment or a decision. – EWS**

The EWS has received and reported on cases relating to assessment delays throughout the pandemic, and this is an issue that may potentially continue as the DWP deals with the current backlog. CPAG has highlighted the impact of these delays on ill and disabled claimants, particularly as some individuals are subject to fixed-term awards that may be at risk of expiring if assessments are not completed within the appropriate time frame:

> **A woman claimed contributory ESA in March 2020. To receive support after March 2021, she needed to undergo a Work Capability Assessment. She completed two telephone assessments and submitted three forms of medical evidence, yet she has been told that another telephone assessment is required. This third telephone assessment was not scheduled to take place before her contributory ESA award was due to end, leaving her with an unknown gap in her income, subject to the assessment taking place.**

These findings are of concern, particularly given the impact on individuals who may already face financial precarity as a result of experiencing long-term health conditions, and who may be unable to work to supplement their income (see also Baumberg Geiger et al., 2021). The EWS has additionally highlighted concerns that Personal Independence Payment awards confirmed via tribunal rather than resulting from an initial assessment have not been extended in the same way as other PIP awards during the pandemic. Coupled with the assessment delays described here, this means that individuals may be without financial support that they are eligible for, and which is designed to cover the extra costs attached to living with a health condition or disability, potentially creating further hardship.

The reintroduction of conditionality following a three-month suspension at the beginning of the pandemic saw an increase in EWS cases relating to stopped payments, albeit at a lower level than prior to the pandemic (CPAG, 2020a). This in itself provided evidence that the promised 'light touch' approach to work search requirements and sanctions may have been enacted, although instances of hardship remained present among those subject to sanctions (CPAG, 2020a).

In addition, a pervasive fear of sanctions remained among claimants, as this EWS case study demonstrates:

> A care worker is afraid that she will be sanctioned if she resigns from her job. There have been Covid-related deaths at the care home where she works and there still isn't adequate personal protective equipment (PPE). Her UC shouldn't be reduced if she has a good reason for ceasing her paid work, but it is unclear whether the DWP would consider the lack of PPE a good reason for ceasing employment. **– EWS**

Eligibility

Non-UK citizens

The EWS has received multiple examples relating to foreign nationals experiencing delays or denials of social security payments, and these issues have been highlighted frequently via Mind the Gaps and Falling Through the Net briefings during the pandemic. In some cases, these problems are associated with additional delays to Home Office processes to confirm immigration status, leading to hardship while claimants await confirmation or documentation:

> A couple awaiting an ID document from the Home Office, which is needed before a UC claim may be made, are living in temporary accommodation without bedding or kitchen equipment. They are reliant on food bank vouchers provided by social services. – **EWS**

Complex rules regarding the habitual residence status of European Economic Area (EEA) nationals with pre-settled status have left families unable to claim UC. In December 2020, CPAG successfully challenged the government and clarified that pre-settled status for European Union (EU) nationals was enough to satisfy the habitual residence test, but while this decision is appealed, individuals are not always receiving payments to which they are entitled (CPAG, 2021):

> A 30-year-old Romanian national first came to the UK in 2010. She has left and re-entered the UK at various times including a period when she was trafficked and exploited. In 2018 she moved in with a partner who supported her until he returned to Romania in 2020. In November she claimed UC but was refused as she only had pre-settled status. A mandatory reconsideration was requested but the decision did not change. – **EWS**

In addition, difficulties have arisen regarding National Insurance Numbers (NINo). The DWP has advised claimants not to apply for a NINo prior to making their UC claim as this will be completed on their behalf as part of the process. However, the EWS has received examples of individuals being turned down for UC because they do not have a NINo:

> An 18-year-old with pre-settled status, but without a NINo, claimed UC in February 2021. An application for a NINo should have been made on her behalf when she applied for UC, in line with the process the DWP has put in place. Instead her work coach told her to call the application telephone number directly to apply for one. She was reluctant to make the call herself because she was worried that her English language skills were not strong enough.

As a result of international travel restrictions that came into force rapidly at the beginning of the pandemic to curb the spread of Covid-19, and that have remained in place for much of the past year, families became displaced in the UK and sometimes separated from their relatives or unable to return home as planned. This means that the problems with determining eligibility described here have affected larger numbers of people over the past year, particularly since the UK left the EU in December 2020, and appear to remain a persistent issue.

Looking ahead

The real-time information provided by the EWS is key to identifying immediate priorities for improvements to social security administration, particularly at a time when multiple changes to existing processes have been required. It can also play a central role in longer-term policy change. Evidence from the EWS submitted during the pandemic suggests that flaws and inadequacies in the social security system prior to Covid-19 have been further compounded over the past year. Alongside Covid Realities research focusing on lived experiences (see Chapter Eight), the EWS has highlighted that families were already struggling on the income provided by social security payments before the pandemic, and that these experiences have been exacerbated by higher living costs from staying at home. The reality for many families is that any increase in financial support from the £20 uplift was swallowed up by higher costs, the continuation of debt deductions and the benefit cap.

It is recognition of the value of the EWS evidence base that it is being used directly to inform the policymaking process. But the scope for translation into policy change relies on uptake of the findings by policymakers and their broader readiness to engage with evidence (Monaghan and Ingold, 2019). In conjunction with CPAG, the Covid Realities research programme has been able to highlight the impact of benefit deductions, the benefit cap and the £20 uplift on families during the pandemic, and to take these findings directly to policymakers via a series of project learnings and dedicated events for researchers, policymakers and politicians. Through the EWS, CPAG has further highlighted persistent issues, such as EEA nationals with pre-settled status experiencing difficulties meeting the habitual residence test, and claimants with health conditions and disabilities missing out on benefit entitlement (CPAG, 2021) which will continue to require attention as we move through the pandemic.

The Early Warning System as research data

The EWS represents a complex data source which is unpredictable and expansive in terms of what information is collected. This can make traditional analysis of the EWS for research purposes a challenge, but the diverse and nuanced information provided by an evidence base made up of multiple individual case studies is equally a key benefit of working with the EWS. Since it captures any issue of relevance to contributors, the EWS is able to speak to and advocate for policy change across the social security system (Pybus et al., 2021c).

The EWS may not pick up on some problems if there is an acceptance of those issues among advice workers, as they may not be considered worth reporting. However, a request can be made through the network of advice workers for examples on a given subject, which will show whether it is a problem that the sector is experiencing in practice.

Conclusion

Evidence from the EWS shows that the pandemic has exacerbated existing problems in terms of payment adequacy, deductions and the social security claims process, while new issues have also emerged as a result of Covid-19. With a higher number of claimants, including many who have not accessed social security previously, attention is rightly focused on the social security system like never before. Against this context, the EWS provides crucial insight into how claimants continue to be affected by social security policies and administration, and in advocating for system improvements and policy change. The EWS represents a unique source of data with considerable value for understanding how social security policies and their implementation are translated in practice, and their impact on individual claimants, as well as highlighting where improvements may be needed. As such, the EWS has potential wide-ranging applications for future research and policymaking.

10

What needs to change?

Introduction

What kind of future do Covid Realities participants want to see? In March 2021, to mark a year of lockdown life, Covid Realities facilitated a meeting, on Zoom, between parents and carers living on a low income and parliamentarians. At the meeting, parents shared their experiences of lockdown and set out what they believe needs to change if the future is to be an improvement on the present. One of the parents, Catherine, explained what she and the other parents working on Covid Realities are calling for:

> "We're asking for a fundamental change in the way we are seen and treated within the system. We want to be respected enough to not have to prove ourselves at every single turn. We want enough money to live on so we can concentrate on improving our lot. We want the common courtesy of advanced notice, clear explanations, appointments on time, and reciprocal understanding when things don't happen as planned. We want work coaches to actually support us, encourage us and believe in us. We want to be met with dignity and respect, as equals. If society sees the government viewing us differently, supporting us properly, treating us well, caring about us, then slowly it will, too. Remove the stereotypes and talk to us as equals. Not scroungers. Not layabouts. Not uneducated. But as human beings trying to do the best for our families, just like you." **– Catherine, Covid Realities participant**

Catherine's vision is wide-ranging yet specific and concrete. It is grounded in the real problems she faces, and makes a clear demand for justice and just treatment. Through Covid Realities, we worked together with participants, like Catherine, to develop an agenda for change. This was a challenging process that involved moving from the granular detail of individual lived experience to proposals that reflected common experiences and addressed shared problems. The proposals needed to be sufficiently specific to be realistically actionable, but encompassing enough to command broad support among participants. Perhaps most challenging of all, the recommendations

needed to reflect both the radical ambition of Covid Realities participants and the urgency and specificity of their everyday problems. This chapter sets out the final recommendations to emerge from our work with participants, and outlines the journey we took to arrive at these.

It would be possible to treat these recommendations as a menu of discrete options: even individual recommendations implemented in isolation would have the potential to make a real and tangible difference to people's lives. Yet throughout the research process, Covid Realities participants have been keen to emphasise how the problems they face are often interconnected, as well as how the broader economic and social context impacts them. As the problems that participants faced were intertwined, so were their proposals for change, and these would have the greatest impact if situated within a broader programme of social and economic renewal, or 'levelling up'. Before we turn to participants recommendations for social security, it is worth noting that as part of this wider programme of renewal Covid Realities participants are keen to see the following:

- ✅ An increased supply of affordable housing

- ✅ Strengthened tenant rights

- ✅ Increased access to public transport

- ✅ A right to flexible working, and improved pay and working conditions

- ✅ A government-wide duty to reduce poverty and the impact of poverty

What words describe your vision for society and social security?

people led   community   support   freedom
assessment-reliable   validated
joined-up   farer   non-judgemental   accessible
unstigmatised   dignified
equitable   acceptance   supportive   social enterprise heroes
challenging   unpunished   protected   co operation   mortgage support   simplified
safe   shameless   respectful   honest   universal   generous
increased amount   individual   equality   easy   accessible   stability   inclusive   respect diversity
assessment-valid   food insincerity   fair   secure   helpful   accepted
better opportunities   stressless   value   even   help   integrated
inspiring   disability support   understanding   clear   all inclusive
adult education funds   supportive to needs   economical   dignity   unbiased
mental health   properly funded   liveable allowance
individualised   protective   free   time efficiency
time efficient   fixed   adequate   caring   knowledgeable
respected   inflation-proofed   equal   transparent   proportional
stable   feminist-driven   financial parity   realistic   authentic   reassurance
appreciated   compassionate   inclusion   transparency   ubi
reassured   equitable   opportunity   benift policy plan   equal opportunities   up cycling   flexible
moral   less worry   balance   unpressured   human rights   choice   diverse
listening   liveable   improvement   improved
open   increase   justice   personal   tolerant   positive

LIVE with **55 participants**

Figure 3 word cloud representing participants' vision for social security

First steps: vision and principles

The recommendations set out in this chapter are derived from the participatory strand of the Covid Realities research programme. To read about the recommendations stemming from the synthesis work, please see Chapters Five, Six and Seven. There is a great deal of commonality across both sets of recommendations, despite having been reached through very different methods. This demonstrates the robustness of the recommendations and the methods used to reach them. It also affirms the rigour of the participatory approach, and its suitability for adoption in policymaking. In this section we outline this approach in more detail and reflect on some of its challenges.

The recommendations from the participatory strand of work were developed through an iterative programme of work that moved back and forth between discussion, feedback and refinement. This process took place online, with the most important work being done with around 30 participants in Big Ideas meetings held on Zoom. We also enlisted the expertise of Child Poverty Action Group (CPAG), who provided input and advice directly to Big Ideas meetings on issue framing, campaigning, policy engagement and economic modelling at various stages of the process.

This combination of expertise is itself one of Covid Realities' key contributions, and stands alongside the recommendations for change as an example of what can be achieved by engaging with expertise by experience. Here, we learned from participatory approaches on poverty including the work of ATD Fourth World (who pioneers a merging of knowledge) and the activities of Poverty2Solutions (of which ATD Fourth World is part), who campaign for better involvement of those with lived experiences of poverty and social security in the policymaking processes.

The process of co-producing recommendations for change began with the articulation and elaboration of a positive vision for the future of social security, and a statement of the principles on which it should be based. Participants were asked to think of words and phrases that described how they thought the social security should operate. To do this, we used an online audience participation tool, Mentimeter, to record and visualise the contributions in real time (see Figure 3). This visualisation then served as a prompt for further discussion and reflection. Then, through a series of smaller breakout discussion groups, we explored people's priorities for a future social security system in greater depth.

Rank these principles (most important first)

Rank		Principle
1st		Adequacy
2nd		Security
3rd		Rights and respect
4th		Compassionate
5th		Inclusive and user led
6th		Empowerment and opportunity
7th		Transparency and accountability
8th		Universality

● LIVE with **22 participants**
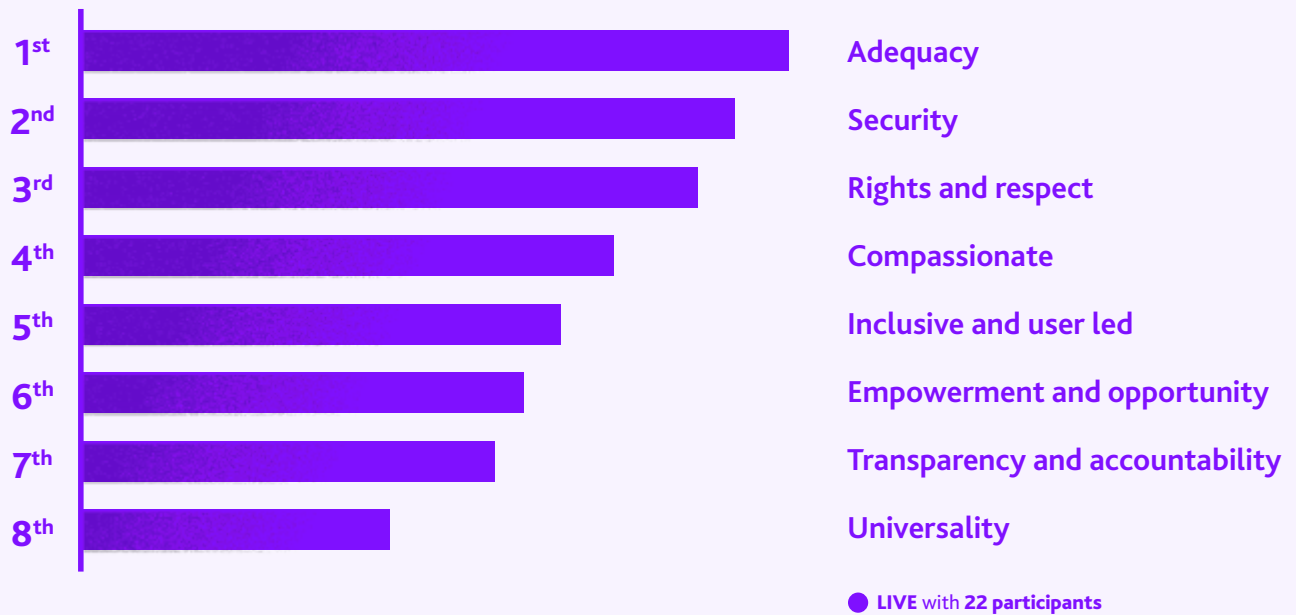
Figure 4: ranking exercise of key principles for social security

Each group was asked to agree a list of key principles on which social security ought to be based. At this stage the research team took an active role, working to refine and synthesise the proposals put forward by each group. These were then presented back to the whole group at later meetings for discussion and refinement. This was not a straightforward process, but involved ongoing discussion and debate within the research team, and with participants. It involved processes of sense-checking, in which the team presented back what had been gathered from previous meetings for comment and feedback.

This sense-checking was an important part of the participatory process, and provided important opportunities for participants to steer the programme of work and contribute to its broader conceptualisation. It was a learning process of trial and error. In seeking to narrow down the range of principles and get a sense of the importance attached to each of them, we asked participants to rank them in order of importance. Although this exercise produced a clear set of results (see Figure 4), it emerged in the subsequent discussion that participants were uncomfortable with ranking their priorities in this way.

Despite producing clear results, for many participants ranking did not reflect how they understood either their experiences and problems, or their proposed solutions.

In subsequent sessions we adopted a more discursive approach, taking live notes on shared slides (see Figure 5). This approach captured the rich detail of participants' themed discussion, but the outcomes were also less clearly defined, and required more analysis and synthesis from the research team.

The final version of Covid Realities' vision and key principles for social security are set out below:

Our collective vision is for a social security system that is understanding and compassionate, treats people with dignity and respect, and offers meaningful opportunities and support.

Our key principles are:

→ **Security** – social security should provide security and stability

→ **Adequacy** – the amount provided should be enough to live decently

→ **Rights and respect** – social security should promote dignity not stigma

→ **Transparency and accountability** – the system should be easy to understand, use and challenge

→ **Empowerment and opportunity** – social security should offer people real and meaningful choices and support, giving people control over their money and choices

→ **Inclusive and user-led** – social security should reflect and be rooted in local communities, and developed in collaboration with the people who use it

→ **Compassionate** – social security should be flexible and person-centred, adapting to individual needs and circumstances

From key principles to concrete proposals

After establishing a vision and key principles, we began work on developing recommendations for change. Like the process for arriving at key principles, we began with a series of wide-ranging small group discussions about what needed to change

in the social security system. During later meetings and at an online participant away day, these were refined into a series of key themes. These were: bureaucracy and interactions; Universal Credit (UC); conditionality and entitlement; support and opportunities; respect and reducing stigma; and adequacy and benefit levels. Participants were given the choice of which theme they would like to discuss in smaller breakout groups. From these discussions we gathered a wide range of proposals for change. Through a further stage of synthesis and refinement, we arrived at three thematic areas on which to focus our efforts: the relationship with the Department for Work and Pensions (DWP); support for children and families; and the involvement of lived experience in the policy process.

Ruth's group

→ Managed to incorporate everything really well.

→ 'Systems' - as a term - not sure about that - as they might just think about it in terms of tech etc.. It's the whole of the 'process / experiences' of engaging with DWP. Suggest maybe 'experience' - talking about improving experiences with DWP…

→ All categories are equally important - roll a dice - they all really matter. But especially adequacy, conditionality and costs of children.

→ Might be an argument for leading with children. And flagging that this is about prevention further down the line. Social security can be a good thing and an investment

→ All five thematic areas are inter-linked. They all matter, and they all boil into together. They all have a knock on effect. As a parent, any one of those issues affects my children.

→ Liked point about people with experiences training people at DWP.

→ We need to pull out why we have come to these recommendations; and what difference they would make - can we facilitate some small bits of writing for participants that can then be included in the final report

→ Good to see emphases on race, disability & DV - need all of them.

Figure 5: live notes from Big Ideas breakout room discussion

At this stage we drew on the expertise of CPAG in developing policy recommendations that are clear, targeted, and around which a viable and effective campaign can be organised. CPAG introduced participants to a method for developing proposals that begins by defining the problem and its effects to arrive at the solution and its benefits (see Figure 6). We applied this method to our themed areas of focus, and from the resulting discussion derived a long list of specific proposals. As with the process for developing the vision and principles, this was an iterative process during which the group's ideas for change underwent constant adaptation and reorganisation. This approach to arriving at the recommendations was time and labour intensive, but it also enabled valuable insights and developments. Early in the process mental health services emerged as a key priority from several discussions. As we progressed, however, it emerged that people considered social insecurity to be at the root of many mental health difficulties, and something that could be tackled upstream by improving social security.

Jim's group

EFFECT	EFFECT	EFFECT	EFFECT	EFFECT	EFFECT	EFFECT
E.g. I have to spend an hour on hold to UC	Made to feel like a bad person during very difficult period	Makes you feel worthless - not worth respect or empathy	Stress & anxiety Negative impact on mental health	No room for messiness of life		

		What is the problem?				

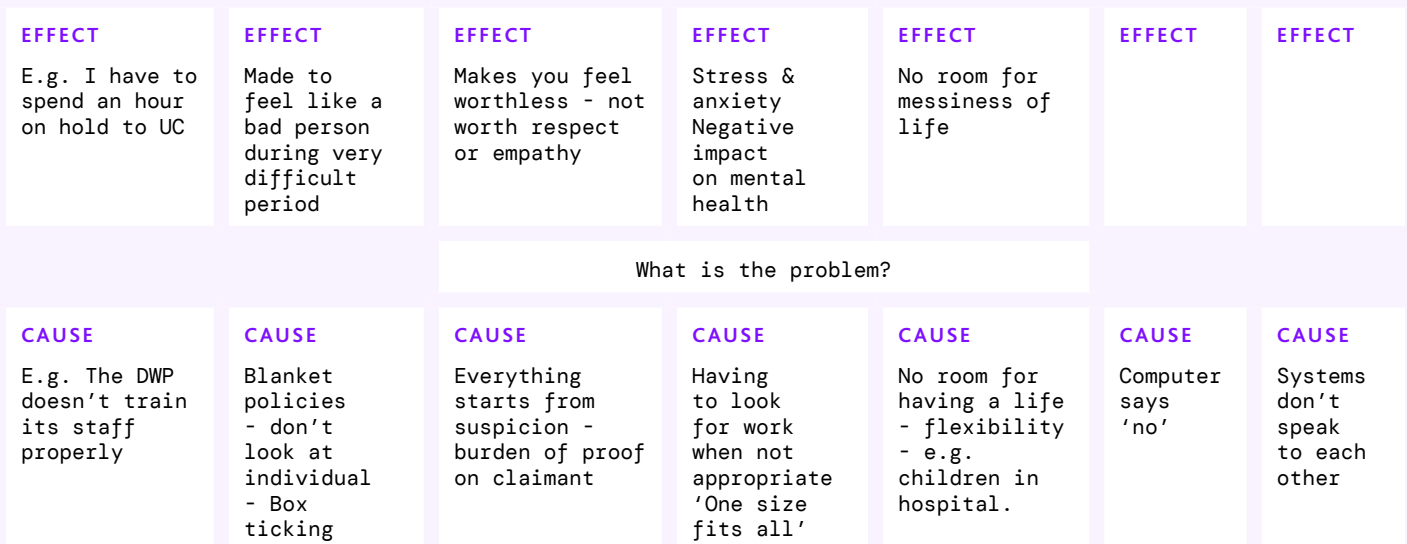| CAUSE	CAUSE	CAUSE	CAUSE	CAUSE	CAUSE	CAUSE
E.g. The DWP doesn't train its staff properly	Blanket policies - don't look at individual - Box ticking	Everything starts from suspicion - burden of proof on claimant	Having to look for work when not appropriate 'One size fits all'	No room for having a life - flexibility - e.g. children in hospital.	Computer says 'no'	Systems don't speak to each other

Figure 6 notes taken during problem definition exercise

We then again drew on the policy expertise of CPAG, who reviewed the list of recommendations and suggested ways to develop specific recommendations, but also ways to reframe and regroup them. They also presented costed options to the group for agreement, and these are set out below (Impact).

The final recommendations developed by the Covid Realities participants are set out below. They are organised under six themes. These are:

→ 1 Addressing the cost barriers to children's participation

→ 2 Addressing adequacy within the social security system

→ 3 Improving the relationship between claimants and the DWP

→ 4 Improving systems at the DWP

→ 5 Reforming the conditionality and sanctions regime

→ 6 Bringing lived experience into the policymaking process

These recommendations are presented with quotes from participants about the difference they would make to their lives – the *why* behind each recommendation.

1 Addressing the costs of childhood

✅ **Increase Child Benefit and make it universal – an additional £10 a week for every child**

✅ **Address the cost of the school day, including:**

→ provide universal free school meals

→ support schools to eliminate costs of participation (e.g. trips, uniforms, curriculum)

→ provide cash-based extra support for families (not vouchers)

→ increase access to affordable childcare

> "Addressing the cost of the school day would mean that I no longer dread the trip letters and the pain of disappointing my child telling them that they cannot go on the trip all of their friends are [going on]. Knowing your child will be left at school and miss out again." **– Lexie, Covid Realities participant**

> "Providing universal free school meals will create a cohesive student environment where they can concentrate on their learning and building relationships. Also eliminating costs of participation (e.g. trips, uniforms, curriculum) [which are] a huge burden for low-income families – sometimes we don't give permission for our children to participate in a trip or residential stay due to money involvement. If we can get rid of this cost, then again it will help children to concentrate on their study." **– Erik, Covid Realities participant**

> "My children have always had to go without. Spare money in my pocket has to go on bills, food and clothes. Anything that is leftover goes on small treats but there is never enough to regularly commit to weekly swimming or music lessons. Living in poverty has meant that my children have not had the same opportunities as other children." **– Rosie, Covid Realities participant**

Addressing the impact of poverty and low incomes on children is a priority for Covid Realities participants. Restoring **Child Benefit as a universal benefit and increasing it by £10 a week** for each child is an important step towards recognising the needs and dignity of all children within the social security system. When describing the impact of low incomes and poverty on their children, parents and carers emphasised both material privations and relational harms. The **costs associated with the school day** had a significant impact on both. Children not only went without, but were separated from their peers – and often stigmatised – in the process. Many parents and carers also talked about the disjointed nature of existing provision, noting its variability across regions of the UK, and highlighting gaps in the support available. To these problems, participants favoured universal solutions that were not stigmatising, and which eliminated individual charges rather than introducing individualised forms of subsidy.

Participants favoured **cash-based support rather than vouchers**, which were impracticable and betrayed a poor understanding of how people on low incomes budget and effectively manage money. The provision of **universal free school meals** is a simple solution to address a significant problem with well-established consequences for children's wellbeing, development and educational attainment. Supporting schools to **eliminate the 'extra' costs of full participation in education** (trips, uniforms, curriculum) would lessen the impact of income inequality on children's wellbeing and life chances. Finally, many parents emphasised how **access to more affordable childcare** would significantly enhance their opportunities to engage in the labour market.

2 Addressing adequacy within the social security system

✅ Restore the £20 uplift and extend it to legacy benefits

✅ End the two-child limit and the benefit cap

✅ Minimise debt deductions by:

→ removing the five-week wait which causes initial debts

→ forgiving historical debts

→ reducing the maximum debt deduction to 20 per cent

→ not punishing claimants for overpayments due to DWP error

> "We live in constant fear that our money will be cut off. The title social 'security' is laughable. We have never felt so insecure. The system needs to be adequate to deliver what it says on the tin." **– Rosie, Covid Realities participant**

> "It would change my life if the recommendations were followed because I would feel stable and less worried regarding money, wondering if I can afford essentials. If one thing breaks, it takes months, even years to get it replaced, rather than if people on benefits were given a working amount, we would be able to manage repairs and still be able to buy essentials."
> **– Pearl , Covid Realities participant**

There was a broad consensus that the term 'social security' has been rendered a misnomer in relation to the existing benefits system. Participants highlighted the considerable benefits to be gained by **introducing an emphasis on security**, addressing the pervasive uncertainty and insecurity that many felt. This was an important issue because of its bearing on people's ability to effectively plan and manage their finances. Because the existing level of provision is not adequate for people's needs, it often mires people in downward spirals of debt and insecurity. To address this, participants recommend **restoring the £20 increase** to UC and **extending it to legacy benefit claimants**.

They also recommend **ending the two-child limit and the benefit cap.** In addition to the punitive impact these measures have on children, they are also poorly conceived and illogical on their own terms as behavioural 'nudges'. The decisions and choices they purport to have a bearing on are often i) a considerable time in the past and ii) taken in markedly different contexts and circumstances. Enhancing the emphasis on security within the benefit system would enable people to more effectively plan and make longer-term strategic decisions and choices (something that is also addressed below under 'Reforming the conditionality and sanctions regime').

To this end, participants suggest that the social security system should provide a basis for managing and eliminating household debt; it should not actively construct situations where new indebtedness is inevitable. **Removing the five-week wait** for initial UC payments would eliminate the cause of initial debts within the social security system. **Forgiving historical debts** would enable claimants to responsibly plan for and orientate towards the future. **Reducing the maximum debt deduction to 20 per cent** would introduce greater manageability into household finances, further enabling planned and strategic decision making. Finally, in the interests of balance, fairness and trust, participants recommend that the **DWP take responsibility for its own errors**, rather than pass these onto claimants.

3 Improving the relationship between claimants and the DWP

✅ Provide a single point of contact / caseworker

✅ Give caseworkers reasonable caseloads

✅ Address people with dignity and respect

✅ Include first-hand experiences in staff training, and train staff to:

→ take a person-centred view

→ understand the impact of disabilities, domestic abuse and racism

> "This is something that would make a big difference to me personally and many others. I have suffered from mental health issues since an accident many years ago; recently as an adult I have been diagnosed with Autism, which partly explains why I have real issues with using telephones, also with my communication skills like making things clear when I am in a pressured environment like a DWP assessment." **– Alfred, Covid Realities participant**

> "I am often made to feel worthless, guilty and ashamed when engaging with the DWP because of the language they use and the manner in which they deal with us. I strongly believe my depression worsened because of the way in which the DWP made me feel on numerous occasions. I hope the DWP can recognise we are all human, to be kind and empathetic to those with whom it engages, and to remodel their communications with all claimants."
> **– Fiona, Covid Realities participant**

Throughout Covid Realities, participants have returned to the issue of their relationship and communications with the DWP. There is a widespread sense that this relationship

has become dysfunctional and requires careful reform and repair. Despite well-intentioned efforts to reduce complexity and promote simplicity, this has not been achieved. It is suggested that one way to significantly increase the simplicity and approachability of the system would be to have a **single named point of contact (or caseworker).** Claiming benefits is not simple, and can impose a significant cost on claimants (in terms of both time and money) in order to navigate the system. A caseworker would help claimants to do this, cutting down on the problems resulting from miscommunication. In order for this to be effective, such **caseworkers need to have manageable caseloads.**

Participants described the uncaring and insensitive nature of their interactions with the DWP – often during highly stressful and sometimes traumatic periods in their lives. Rather than feeling and being treated like a workload problem to be processed, participants suggest that **giving work coaches and caseworkers manageable caseloads** would enhance the quality and effectiveness of this relationship. The quality of the broader relationship between claimants and the DWP could also be easily enhanced by reviewing the **language and tone** of written correspondence such that it addresses people with **dignity and respect.** With regards to interpersonal interactions, participants recommend **staff training** in the following areas: person-centred casework approaches; disability awareness; anti-racist practice; and domestic violence and abuse awareness. It is further recommended that **training should include direct input from people with first-hand experience** of using the social security system.

4 Improving systems at the DWP

- ✅ **Introduce a duty to maximise income, and a framework of minimum service standards**

- ✅ **Simplify the processes for challenging decisions and make them more accessible**

- ✅ **Provide universal access to advocacy in the case of disputed decisions**

- ✅ **Expand migrants' access to the benefits system**

- ✅ **Clarify the purpose of the UC journal**

- ✅ **Co-design system and service changes with claimants**

> "When I had to challenge a decision made by the DWP, I was not first aware that there was a process of mandatory reconsideration in place because it is not widely spoken about or acknowledged. I can only imagine how hard it may have been, if for example, English was not my first language. The DWP must make this information widely known so each and every person is able to challenge the DWP if they feel the wrong decision is made. This is crucially important for those on a low income." **– Fiona, Covid Realities participant**

> "This is important to me and my family because it talks about access to migrants. Being in the process of immigration as a family on very low income is very difficult, especially when you are not allowed to work. If the system at [the] DWP is improved and gave fair access to all in need of support [it] would make an immense difference in people's lives. Our family could have a better life than we are currently living if the system had fair access for all."
> **– Milly, Covid Realities participant**

Despite well-intentioned efforts to simplify the process of claiming through the introduction of UC, this has not happened. Furthermore, DWP systems and processes are often experienced as operating counter to their stated aims. To redress this, Covid Realities participants recommend institutionally embedding claimants' needs and interests with a **duty to maximise income** and a **framework of minimum service standards**. In relation to these, enhanced accountability has an important role to play in encouraging efficiency and effectiveness in DWP systems and processes.

As one example, the **purpose of the UC journal must be clarified**, with users consulted on its design. This and other changes need to be based on user experience, and **co-produced with claimants**. At present there are few incentives for systems and services to take account of the needs and experiences of claimants. To rectify this, there should be **clearer and simpler processes for challenging decisions**, as well as **universal access to advocacy**. This will restore trust and goodwill, as well as strengthening important mechanisms for enhancing efficiency and effectiveness, helping to identify and reduce costly delays and inefficient errors.

Covid Realities participants also recommend that the social security system should be made **more accessible to migrants,** and extend to them the dignity and respect they deserve.

5 Reforming the conditionality and sanctions regime

✅ End the work-first ethos

✅ Support claimants to pursue a wider range of opportunities, including training and education

✅ Recognise the value and demands of unpaid care work

✅ Make sanctions a last resort:

→ those facing sanction should have an opportunity to respond before implementation

> "I studied my law degree while a claimant and it was almost impossible, as I struggled hugely financially because of it. I lost entitlement to a student loan and struggled to pay my housing costs. If the DWP want people to flourish and prosper, they must put as much emphasis on education as they do work, as both are equally important and play a vital role in the fabric of society."
> **– Fiona, Covid Realities participant**

> "I think it is important to focus on the educational side of universal credit as well as the other issues as this creates a massive change for future generations. I don't believe student loans should be counted as income as it provides an opportunity for individuals to leave poverty. If an individual is on tax credit it is not counted as income and I believe we deserve an explanation to why that is.
>
> If we want to build a better society, a chance needs to be given in the beginning in order for people to want to work, [and to] choose an educational path that they would like to take into a career." **– Pearl, Covid Realities participant**

Covid Realities participants describe a social security system that is inflexible and poorly equipped to respond to the problems they face. A rigid adherence to a poorly evidenced, ineffective work-first ethos has produced narrow and uncreative approaches to supporting people. These are not only ineffective but sometimes counterproductive in helping them to improve their situation. To address this, Covid Realities participants recommend **ending the work-first approach** to benefit conditionality.

The social security system ought instead to promote long-term, sustainable solutions that are adapted to the individual needs and skills of particular individuals, enabling individual flourishing, and maximising the potential contribution to society. Claimants should be supported to pursue a broader range of plans and opportunities, including **training and full-time education**. At the same time, the social security system should **recognise the value, demands and indispensable role of unpaid care work** in making our society function. **Sanctions should become a last resort** for which a case must first be made, with those facing sanction given a right of reply before penalties are actioned.

6 Bringing lived experience into the policymaking process

✅ Organise:

→ to build capacity within communities to advocate for themselves

→ to provide points of contact for policymakers to engage with and consult

→ to enable communities to advocate and speak for themselves

→ between existing organisations to develop coalitions around shared concerns, raising awareness and bringing attention to the problems facing people living in poverty

✅ Educate:

→ Train and educate organisations and policy makers to understand the value of working with people with lived experiences to co-produce policy which best meets their needs

→ Support organisations to develop the tools and skills needed for meaningful participation with people with lived experiences of poverty and social security

✅ Change the story:

→ Create spaces for positive narratives about social security and our shared interdependencies on the state, and on each other

→ Challenge stereotypes when used in public discourse

→ Build capacity and platforms for direct expression

✅ Employ people with lived experience:

→ Create opportunities within charities and third sector organisations for people with lived experiences, utilising and drawing on a diversity of expertise

→ Explore non-typical entry routes to open up opportunities – e.g. non-traditional, paid internships

Finally, Covid Realities participants made recommendations for bringing lived experience into the policy process so that policy can benefit from the expertise that lived experience confers. This area of focus differs from the other thematic areas in the respect of being less concerned with substantive policy changes than with the *processes* by which they are produced. This issue of influence and representation within the policy

process, although recognised in wider public policy scholarship, is nonetheless often overlooked by empirical social security and poverty research (McIntosh and Wright, 2019; Patrick, 2020). Consequently, while there was widespread agreement among participants that this was an important topic that needed addressing, doing so involved breaking new or only partially explored ground.

This area of focus also differs from the others in the sense that it encompasses a much wider range of (potential) actors. Where substantive policy recommendations can be addressed to whichever agency would be responsible for their implementation, the focus here on processes necessarily involves thinking about (often complex) interactions between multiple actors. It extends the horizon beyond those customarily understood as 'policymakers' to include individuals and organisations with influence on the wider social and cultural context in which policy decisions are framed and made.

Covid Realities participants agree that action is required to address the almost complete absence of lived experience from social security policymaking (at least at Westminster). However, more work needs to be done to understand: i) at which points lived experience might best inform the policy process; ii) the form(s) this might take, and related issues of diversity and inclusion; iii) the key actors and agents of change and their spheres of influence. This is something that will be addressed in greater depth by the research team and participants in a forthcoming programme of work, 'Post-Pandemic Possibilities', due to commence in April 2022. The recommendations below are signposts indicating the direction of travel.

Covid Realities participants believe that change needs to happen in multiple sites and at various scales for lived experience to better inform policymaking. One reason why the experiences of social security claimants and low-income families are currently marginalised is that they **lack organised expression**. This is a problem because individuals experiencing poverty and social insecurity have little means of aggregating their interests and achieving representation. Covid Realities participants therefore identified **organisation** as a priority. Addressing campaigners and activists, they advocate giving time and attention to **local communities and organising within them**. However, participants also recommend that existing organisations whose work touches on social (in)security in various ways – from national charities to local community and faith groups – do more to **organise and build coalitions** around shared issues of concern.

Covid Realities participants highlighted that people living in poverty are often marginalised by **limited understanding** regarding the expertise and knowledge they hold. There is then a need to educate policymakers about the value of listening to lived experience. There is also a need to train policymakers and provide them with the knowledge and skills to engage in effective participation. Participatory approaches are complex and come with their own specific challenges (Patrick, 2020), so there is a vital

place for providing them with tools and resources to support meaningful and effective forms of engagement.

It is well documented that people in poverty, living on low incomes or dependent on support from the social security system are routinely stigmatised and suffer from highly distorted forms of representation in the media and public discourse (Baumberg, 2016). This is an important part of the context in which policies are made. Covid Realities participants therefore recommend that action must be taken to **tell different, better stories** about poverty, stories which more accurately reflect people's everyday lives and experiences, and also the evidence base. Covid Realities participants see progress in this area as dependent on building their own **capacities for expression**. Changing the story also depends on **changing the storytellers**, and Covid Realities participants recommend that more be done to **include the voices of people** with lived experience in a range of contexts – from academic panel discussions to media programming and beyond.

Finally, one way to improve the policymaking is to directly involve people with lived experience through **employment opportunities**. Charities and other organisations can create opportunities for people with lived experience, and draw upon a diversity of expertise. This can be done through non-standard routes of entry, including paid internships and other opportunities.

The possibilities (and costs) of making change

Using available data, CPAG explored the costs of implementing some of these recommendations. While it can be difficult to estimate the cost of certain recommendations (e.g. some that require investment in service design which will depend on local infrastructure), we can accurately estimate the cost of social security changes which will directly increase the incomes of families in the UK.

These estimates are derived using UKMOD, free-to-use tax-benefit microsimulation software developed by the University of Essex. Policies can be modified/created and then the costs in different scenarios can be calculated, by scaling up household survey data (Family Resources Survey) to match observable administrative data.

On this basis we can calculate the cost of some of the policies mentioned above by participants:

Restore the £20 uplift, extend it to legacy benefits	**£8bn a year**
Increase Child Benefit by £10 and make it universal	**£7.5bn a year**
Write off historic tax credit debt	**£3bn**
End the two-child limit and benefit cap	**£2bn a year**
Provide universal free school meals	**£1.8bn a year**
Remove the five-week wait	**£0.5bn a year for next three years[4]**

Alongside its human cost, child poverty carries a financial cost to society – through forgone tax revenue and additional public spending to deal with the consequences of child poverty – this cost has been estimated at £38 billion a year (Hirsch, 2021). The pandemic showed the capability of the government to deliver significant and rapid changes to social security to protect people in times of crisis, and we now need to convert that into longer-term action that puts addressing and protecting families from child poverty centre stage.

Implications for future research

Collaborative online engagement has been possible for several years, but has not been widely adopted. The use of such methods during Covid-19 has proven their value, but the full range of creative possibilities remains to be explored.

Collaborative and participatory work of co-production online is difficult. Certain tasks and forms of interaction become much more time-intensive, sometimes emotionally draining, and require careful forethought and planning. Online work also raises new barriers to participation and can reinforce old ones. The move to online research

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4 After three years, households will have migrated over from legacy benefits, so the annual costs of new households on UC will be very low.

methods makes it vitally important that we attend closely to the problem of digital exclusion. In Covid Realities, we have sought to address this by providing financial resources to participate online, but there is a wider campaigning call (championed by the APLE Collective) to create a truly inclusive online space by acting firmly to close the digital divide (APLE Collective, 2021; The Bevan Foundation, 2020).

These issues notwithstanding, working online opens new horizons for participatory research, allowing people from across the UK to connect and share knowledge and experience. Resource constraints, wider familial commitments and the personal circumstances of participants too often prevent travel across the UK, and become barriers to learning from other experts in different communities. At the same time, and for related reasons, online working breaks down barriers between different forms of expertise. Through Covid Realities, experts-by-experience were able to meet with policymakers and parliamentarians, and to exchange ideas with researchers, campaigners and economists in ways that would have been extremely difficult in an entirely offline world.

This is not to say that it breaks down all barriers, perhaps the most significant of which are the preconceptions and prejudices too often held by experts-without-experience. At one meeting arranged by Covid Realities with a parliamentarian, members of the research team and participants patiently listened as the MP explained to them their proper place in the policy process. Claimants naturally had interests, they were told, that would lead them to make excessive and unrealistic requests. It was the job of MPs and politicians to listen to such interest groups, and then to take the difficult political and budgetary decisions. In this telling, Covid Realities participants and other social security claimants were construed as having unreflective 'interests', whereas politicians and policymakers had privileged access to the disinterested means of deliberating between them.

The Covid Realities programme, and the recommendations outlined here, offer a powerful corrective to this way of imagining the world. Covid Realities has been grounded in the appreciation that experience confers its own specific forms of knowledge, understanding and expertise. These cannot be reduced to a one-dimensional notion of 'interests'. In fact, the expertise conferred by experience can be integral to the difficult processes of prioritisation and compromise, and often makes people ideally equipped to make decisions about which changes are most urgently needed.

11

Conclusion

Making change together: learnings from the Covid Realities research programme

Introduction

> "Covid Realities managed to give us a voice in more platforms [than] I ever imagined possible. At first I was shy to take part in more than the diaries, but the more I got involved, the more I realised I was not alone in my struggle during and after the pandemic." **– Covid Realities participant, anonymous evaluation response**

> "Covid Realities project has been a god send and lifeline to me. It has allowed me to connect with people who are in the same position as myself. It has allowed me to see problems through other people's eyes and also make a difference." **– Covid Realities participant, anonymous evaluation response**

This report has both a difficult and an easy job to do. Difficult because it seeks to distil key findings and messages from 20 months of intensive research activity, activity undertaken during a pandemic when many of us were juggling extraordinary pressures, all the while balancing paid work and caring responsibilities. Easy because the principle messages from the research are remarkably simple ones, which should be straightforward to communicate (though perhaps harder to action, in some instances, especially given the prevailing political context).

The first message is that our social security system and wider public services infrastructure are currently ineffective and ill-equipped to do what is required of them: lifting people out of poverty, and, even better, preventing it. Instead, successive cuts to social security and a conditional, often punitive, regime, create endemic insecurity for

claimants, who routinely have to turn to a growing charitable, piecemeal infrastructure for support with their most basic of needs (e.g. for food, clothing and shelter). The shortcomings of the social security system were evident before the pandemic (Garnham, 2020), but it took the pandemic, and the subsequent rapid rise in Universal Credit (UC) claimants, for the issue of benefits (in)adequacy to become a key topic of political and media debate. As we move cautiously out of the immediate crisis phase of the pandemic, we face a further, related, cost of living crisis. A crisis to which the social security system urgently needs to respond. Elsewhere (see Chapters Five, Six, Seven and Ten), we have set out the reforms that are needed: reforms that should learn from and draw on a wide range of expertise.

This takes us to the second message from this research, which is that we develop better policy recommendations, achieve greater impact and generate improved understanding when we work together. Here, working together encompasses the involvement and active engagement of those with the lived experiences of the area under exploration. It means collaboration between academics and across disciplines (breaking down and through institutional and disciplinary barriers), and forging connections between the third sector and academia. It also encompasses a broader ethos of collaboration and connection, which was facilitated in Covid Realities through our programme of methodological sharing and support for the research community – for example, through our blog and webinar series, and our convening of an informal network for the economic modelling community.

In this concluding chapter, we flesh out these messages, before reflecting on the current political moment, which sees a completely lopsided focus on 'working families' and an apparent willingness to neglect the very real (and often pressing) needs of families with dependent children who are not currently participating in the paid labour market.

Covid Realities: researching poverty during the pandemic

Before pulling out these key messages, it is important to re-emphasise both the scale and the nature of the Covid Realities research programme, which has been a collaboration between academics, people with direct experiences of poverty, and the third sector. As well as collaborating formally with Child Poverty Action Group, a key partner in this programme, we have also entered into smaller-scale but incredibly valuable partnerships – for example, those with IPPR, The Resolution Foundation, Save the Children and The Food Foundation.

As set out earlier (see Chapter Three), the Covid Realities research programme was developed in direct response to a call from the Nuffield Foundation for rapid research into the pandemic and its social, economic and cultural consequences. Setting out this call in March 2020, the Nuffield Foundation's Chief Executive, Tim Gardam, wondered whether:

> "...there may be opportunities for research, conducted contemporaneously with the spread of the virus, capturing in real time the experience of the social, cultural and economic effects of such an unexpected and disconcerting phenomenon. These would bring insights that would not be so easily recorded and understood if researched once its peak has passed." (Gardam, 2020)

The Covid Realities research programme grew out of this call, and proceeded iteratively over the following months to generate real-time insight into everyday lives during an extraordinary time. The research did not follow a typical trajectory, then, of many months in development. It was vital that we were adaptive, reflexive, but also worked speedily and efficiently to deliver on our research objectives. Here, we benefited from a supportive funder in the Nuffield Foundation, and we would suggest there are perhaps specific learnings here about creating more open and indeed flexible funded spaces. This is especially important where the research has a participatory dimension, and so needs to respond to, and work through, key research design decisions with participants themselves (for more discussion, see Lowe and Plimmer, 2019).

The research programme that we developed (as set out in Chapter Two) encompassed participatory online research, synthesis across 14 research projects, analysis of the Early Warning System (a database of case submissions from welfare rights advisers), and economic modelling (specifically to support the participatory work). We further developed a programme of support for the wider research community, which included a very popular series of webinars that created an open, reflective space to discuss methodological tensions, challenges and possibilities connected with researching poverty through the pandemic. Innovation was a necessary bedrock of our research, given that the circumstances of the pandemic meant we had to rapidly find and adapt to new ways of working together, both within our research team and with our collaborators. In the synthesis and the participatory online research, we embraced experimentation and subsequent learning, which created an exciting but often uncertain (and sometimes unstable) research environment. As a research team, we believe that this approach proved effective in generating rich new insights, and creating real (and, we hope, lasting) impact and engagement. This extends to both the methodological learnings and to the generation of substantive new knowledge on experiences of poverty through the pandemic, and resultant implications for social security policy. We now look at these in turn.

What have we learned? Collaboration in practice

Collaboration has been integral to Covid Realities. Our novel participatory online approach has been highly effective in bringing new, vital voices into policymaking and media discussions about social security and poverty during the pandemic. This participatory approach starts from the premise that it is vital to properly listen to and engage with the expertise of experience on poverty and social security, and that research can be richer (and more effectual) when it takes a participatory approach (see Patrick, 2020; Poverty2Solutions, 2021; Beresford, 2016). This is tied up in conceptualising poverty as a site of both relational and distributive injustice (Lister, 2021), and the recognition that – when done properly – participatory research can serve as a partial (and it can only ever be partial) redress to this relational injustice.

Participation is about much more than 'giving voice' or creating opportunities for story-telling here, but about creating spaces where we can bring the expertise of experience into conversation with different forms of expertise (e.g. academic, campaigning and policy) to generate policy recommendations that are rooted and grow from these diverse forms of knowledge. One unexpected consequence of the pandemic was the space it opened for diverse and exciting new forms of engagement. The sudden and complete shift away from face-to-face gatherings and onto Zoom and Microsoft Teams made it possible to connect people experiencing poverty from across the UK. This possibility of course existed before the pandemic, but it was not commonly utilised: Covid-19 changed that. Through Covid Realities, we quickly found that these online spaces could generate rich connection and collaboration. For example, our monthly Big Ideas meetings quickly became a very successful and supportive environment to co-design the research and develop co-produced recommendations for change.

We heard again and again from participants of the value they attached to their engagement in Covid Realities, and the space it offered for peer support, reflection and – most critically – the generation of new knowledge in pursuit of social change (see quotes at the start of this chapter). In an anonymous evaluation conducted towards the end of the research programme, participants told us the impact it had had on them:

> "Being part of a group of people working towards a better future. Being given the chance to show what I can do as a person and not just as a mum. It's opened my eyes to what else I could potentially do outside of my family unit."

> "Being involved with a project that places so much value on the voices of its participants has been really empowering, giving me a real sense of purpose during a very difficult time."

Here, there is a need to widen our understanding of research outcomes and impact to include the very positive benefits that can flow directly from participatory research processes. Covid Realities was, in some instances, transformative for participants (as well as for research team members), and more needs to be done to recognise and indeed value these wider research impacts. Jo, a participant, set out what the project meant to her:

> "When I joined the Covid Realities project, I felt beaten and very much alone. The way the project was set up and managed was so thoughtful and sensitive. They created a space where a community grew and we began to shape our own stories. To have been part of that is an honour. I feel empowered, listened to, and very much ready to challenge and fight for social justice. It's been a rebirth for me. I will end this project informed, supported and hungry to be part of the change our society needs. To be part of something so incredible, has been life changing." – **Jo, Covid Realities participant**

The participatory online research was underpinned by an ethic of reciprocity and care, and here there are also lessons on the importance of having a robust ethical framework for participatory work, and on ensuring that research teams recognise just how resource- and time-intensive this approach will be. But it is an approach that can be especially effective, and Covid Realities broke new ground in terms of the level and nature of participants' engagement in both media and political debates about poverty and social security during the pandemic. For example, Mel gave evidence on in-work poverty to the All-Party Parliamentary Group on Poverty in November 2021, Deirdre spoke to the BBC Six O'Clock news about the £20 cut to UC in October 2021, and Stacey was interviewed by BBC Newsnight in January 2022. Participants were supported to engage in national media activities, and were also brought into conversation with politicians and policymakers through regular meetings with senior Department for Work and Pensions (DWP) officials, and with parliamentarians from different parties. The creation of a live, online archive for participants' diary entries also ensured we privileged open access to research findings, maximising the potential for the emergent knowledge base to be shared and reused.

Looking beyond the online participatory research, our programme of research synthesis and support for the research community showed the very real potential in collaborating across academia, and providing opportunities for researchers to share both substantive and methodological findings, undermining well-established principles of competition that so often underpin academic relationships. This process of collaboration felt especially important in the context of the pandemic, due to the sense of solidarity fostered across the group of researchers, but it is one with far-reaching implications: through our synthesis work we found we could reach out to and engage new audiences, and develop better research (individually) where we make time and space for collaboration. This is a lesson that all those involved in the synthesis activities will

take forward into future programmes of work. Academics, at whatever stage in their career, face very real pressures to have 'world-leading', 'impactful' outputs, and these can be linked to job performance and progression in ways that inevitably influence opportunities, and can perhaps limit collaboration. The importance of having flexibility from funders around the possibilities of collaboration is important here. It is also important for us to emphasise the significant potential of working collaboratively, and stress the importance of continuing to explore further opportunities for doing so in a post-pandemic context.

Covid Realities has therefore demonstrated and documented the possibilities inherent to participation and collaboration, and there remains further work to be done in legacy activities to set out the innovations more fully in our methodological practices, so we can capitalise on the scope for future learnings from these.

What needs to be different? Substantive findings from Covid Realities

The central substantive finding from the varied but related work of the Covid Realities research programme is that our social security system is not working effectively to protect people from poverty. Instead it is often creating further chains of insecurity and uncertainty, as epitomised by the temporary changes to UC during the pandemic, which were subsequently withdrawn in October 2021. The temporary increase to UC, although welcome, led to families experiencing endemic anxiety as they worried about how they would manage if (and as we subsequently discovered, when) it was withdrawn. The £20 increase to UC was also only ever a partial and insufficient change: millions of claimants on legacy benefits and subject to the benefit cap did not benefit, while, even with the increase, families still struggled with hardship (see Griffiths, 2021, Power et al., 2020).

Through the pandemic, we witnessed the intersecting insecurities faced by families living in poverty, who regularly found that the Covid-19 related insecurities they faced were overlaid and made worse by insecurities around income and the everyday hardships they experienced. This played out most obviously in the shift to home-schooling, and when children returned to school later in 2020, the high risk of bubbles bursting and children being sent home at short notice. This created endemic insecurity for all families, but particular insecurities for families in poverty who then not only faced worries about having their children at home, but how they might feed them and keep them warm, such is the extent of the poverty faced. The income insecurity families face is a result of political choices, choices which can be just as easily undone.

Our social security system is currently ill-suited to protect people from poverty, and to provide individuals with some level of security as they navigate what are themselves often temporary challenges in their lives (for example, the loss of a job, relationship breakdown, parenting and care work, ill health). This was clear before the pandemic (Garnham, 2020), but Covid-19 further exposed and highlighted just what it means when your social security system is simply unfit for purpose (see Power et al., 2020a; Baumberg Geiger et al., 2021).

The temporary increase to UC was itself a tacit acknowledgement of the inadequacy of pre-pandemic social security support, as set out by Covid Realities participant, Caroline:

> "I'd like people to think about why it was necessary to introduce a £20 uplift at the start of Covid. Surely this is an acknowledgement in itself that the support given to low-income households just isn't enough for them to live on."
> **(cited in Kaufman and Patrick, 2021).**

At the height of the pandemic, it was common to hear talk about how we should 'build back better', and make sure that our post-pandemic realities were better than what had been before (see, for example, Sunak, 2021a; Johnson, 2020). This talk has lessened slightly as the immediate crisis of the pandemic recedes, and as we are instead preoccupied with other, related crises around the cost of living, around Brexit and, most significantly, around climate change. But it is vital that there is a sustained focus on this need to build back better, and here there must be a central role for improving our social security system. This extends both to the substance of our system (addressing problems of adequacy and system design), but also to how our social security system is framed and presented – we need to develop a positive articulation of social security as a social good that is of benefit to us all (see Chapter Four).

We also need action to halt, and even better reverse, the trend to an ever increasing role for temporary, localised and often charitable provision in response to poverty, given that these forms of support create new chains of conditionality in terms of eligibility. Food banks, localised discretionary welfare support and related provision do not provide their users with security, and are best seen as a response to state failure and the state's abnegation of one of its key obligations – protecting and upholding the social rights of its citizens. Wherever possible, support for people in poverty should be cash-based; no advantage flows from voucher-based provision, as demonstrated by experiences of vouchers as replacements for free school meals during the pandemic (see Power et al., 2020b; National Audit Office, 2020; Westwater, 2020). Vouchers extend and embed the stigma of poverty, are not cost-effective, and are often not suitable for those receiving them (for example, when there are restrictions about when and how they can be used). It is very disappointing, therefore, to see that the

UK government's guidance for the new Household Support Fund encourages local authorities to provide support via vouchers, arguing that:

> "Vouchers should be used instead of cash where possible as this helps to mitigate the risk of the money being spent by the recipient on things outside of the policy intent." **(Department for Work and Pensions, 2021f)**

Voucher-based support is a poor alternative to cash-based provision, given that vouchers strip recipients of their dignity, something which came through again and again in the data generated by Covid Realities.

When method meets substance: creating spaces for participatory policymaking

In the above, we have shared the key substantive and methodological messages from Covid Realities. But there is also a connection between the two. This is the need and scope for participatory policymaking – for learning from the collaborative approach adopted in Covid Realities to generate participatory, co-produced social security policy. Here, then, the substantive and the methodological connect and intertwine: the shortcomings with our social security system documented across this work are best addressed by working collaboratively with policymakers and with experts, including, vitally, experts who have direct experience of our social security system.

Developing processes of participatory policymaking in this arena will not be easy, but it can and must be done if we are to create policies that work with, rather than against, the grain of everyday lives. We have had positive engagement with the DWP through the Covid Realities research programme, engagement that suggests there is appetite to do more to work with and draw on the expertise of experience. Here, there is scope to learn from pioneering work being done elsewhere (for example, by the Experience Panels as part of the Scottish government's new devolved powers on social security) (Scottish Government, 2020). But there is also a need to listen directly to people with experiences of poverty about what they might need to be able to participate more effectively in policymaking processes (see Poverty2Solutions, 2021, Chapter 10).

The recommendations for change developed by Covid Realities participants (see Chapter Eight) are marked simultaneously by their modesty and their ambition. Participants return again and again to a desire for different (and better) treatment by their policymakers, a change which could be immediately triggered by policymakers showing a willingness to listen to and to learn from the expertise held by those experiencing poverty.

What happened to the lifeline? The cost of living crisis and the failure of social security

In October 2021, the government went ahead with the biggest ever overnight cut to social security, with the withdrawal of the £20 increase to UC (Masters, 2021). Later that month, in Chancellor Rishi Sunak's Spending Review, the government introduced a package of 'Help for working families with the cost of living' (Sunak, 2021b), with significant improvements to UC for (and only for) those in paid employment. These included an increase in work allowances and a large reduction in the taper rate (the rate at which benefit income is withdrawn as your earnings from work increase) from 63 per cent to 55 per cent (for analysis of UC changes, see Brewer et al., 2021).

What these changes together signify is a hardening of a government position that privileges support for working families, and suggests that the best (and it would seem only) route out of poverty is for parents and carers (whatever their circumstances) to make transitions into paid employment. This narrative obscures the extent and nature of in-work poverty (see McNeil et al., 2021), and furthermore implies that those not in paid work are not deemed worthy of adequate support. As set out in analysis by the Resolution Foundation (Brewer et al., 2021), this approach only serves to weaken the social security safety net. The basic level of unemployment benefit is now back to its lowest real-terms value since 1991, and stands at just 14 per cent of average weekly earnings, providing a very poor level of protection. As a result of the cuts to UC and the taper rate changes, "workers may have higher incomes today, but they have less insurance against the risk of unemployment tomorrow" (Brewer et al., 2021, p. 3). This narrow and partial focus on working households is completely out of step with the lived experiences of families on a low income, and of the evidence generated through the Covid Realities research programme. It is an approach that withdraws support from the poorest families within our society (Brewer et al., 2021), just as we enter a winter that many predict will be especially difficult due to rising prices, supply issues and escalating energy costs.

Participants in Covid Realities responded with anger and fear to the removal of the £20 within UC, but also to the wider narrative with which it was justified. This narrative suggested that those not currently in paid employment are not worthy of (and certainly not entitled to) a decent level of social security support. The consequences of this narrative are corrosive: it undermines the meaningfulness of the slogan 'build back better' and may further worsen relationships and weaken trust between those experiencing poverty and politicians. There is already evidence emerging of the impact of the removal of the £20. Charlotte White, a manager of a food bank in London, wrote in the British Medical Journal (BMJ) of what they are seeing on the frontline:

> "It's been a month now since the Universal Credit cut and we're already seeing devastating effects. Higher weekly registrations plus more complex poverty issues linked to the cut: debt, health issues, family breakdown, housing problems etc." (White, 2021)

Against this context, it is vitally important to continue to track the experiences of families living on a low income, and this will be enabled by a small follow-on piece of work with Covid Realities participants. It is also vitally important to continue to make spaces for the voices of people with experiences of poverty to be heard, voices that remind us of the (many) flaws in the UK government's current approach. As Kim, a participant in Covid Realities, put it, reflecting on the impact the cut will have on her life:

> "How do I feel about the decision to cut universal credit? And what are you expecting to cut back on?" Here is my honest answer. Terrified, in all honesty. I am so scared and worried all the time about such a significant loss of income. We only started to claim Universal Credit in the middle of the pandemic due to my husband being made redundant, so up until recently I had no idea we were in receipt of any increase. It was our normal UC payment, so to be told that now all of a sudden £86 per month will be taken is horrifying."

Making change possible: looking to the future

As this report has argued, the pandemic exposed the many shortcomings with our social security system. These shortcomings did not appear during the pandemic, but the pandemic amplified them and rightly made them the subject of public, media and political scrutiny. In the governmental response to the pandemic, families with dependent children living on a low income (either before or because of the pandemic) were not a focus of intervention, with targeted support to meet additional costs and new pressures notable only in its absence.

Through Covid Realities, parents experiencing poverty during the pandemic came together, shared their experiences, and developed co-produced recommendations for change. These participants spoke of their hardship, but they also spoke of their eagerness to be part of changemaking processes. They wanted better, not only for themselves but for families in similar positions and for future generations, and wanted to help make pledges to 'build back better' meaningful. It is beholden on us all to try to support these ambitions, to bring new voices into often siloed, exclusive (and exclusionary) debates, and to do what we can to create and open up spaces for participatory policymaking. It is in all of our interests to create a social security system fit for purpose, not just for pandemic times, but for all times. Now is the time to start this work, collaboratively, creatively and purposefully.

Victoria, a Covid Realities participant, set out her hopes for the research programme, hopes that we can all help realise:

> "...a study like this will be part of history. It will be part of university papers and archives. Students will read our experiences as I once read and studied about the history of the welfare state, how the government failed its people... People like to look back on history and read the diaries of real people, telling their real stories and experiences of the troubles that history books mark by dates and policies. To the future people who read this study, who read about the plights of us low-income families, know that I thank you for taking time to look back on our nation's past. And heed this: learn from our mistakes. Value your undervalued... Maybe one day my children or grandchildren might read this study, might see these articles. Maybe someone will read about the woman who cries over bread... Perhaps people can learn from our voices... I'd be happy to be a whisper in history if in the future no one is left fearing homelessness or starvation. We have the resources. I hope the future will be more empathetic."

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Appendix A: SIG partners

In the spirit of collaboration, all projects are listed alphabetically.
Principal investigators are starred (*).

1 Benefit Changes and Larger Families

Project team	Ruth Patrick*, Aaron Reeves, Kitty Stewart, Kate Andersen, Mary Reader, Rosalie Warnock
Institutions	University of York, University of Oxford, LSE, Child Poverty Action Group
Project methods, sample and summary	This is a longitudinal mixed-methods project, using quantitative analysis of large-scale datasets, and longitudinal qualitative interviews with 44 parents from London (Tower Hamlets, Hackney, Greenwich), Bradford, York and Leeds. All participants have three or more children and are affected by the two-child limit and/or the household benefit cap. Participants are diverse in age, ethnicity, nationality, the number of children they have, their relationship status, and whether they are partnered or single parents. This project will run until February 2023.
Funder	The Nuffield Foundation
Website	https://largerfamilies.study

2 The Born in Bradford Covid-19 Research Study: an adaptive mixed methods research study to gather actionable intelligence on the impact of Covid-19 on health inequalities amongst families living in Bradford

Project team	Rosemary R C McEachan*, Josie Dickerson*, Sally Bridges, Maria Bryant, Christopher Cartwright, Kirsty Crossley, Shahid Islam, Brian Kelly, Bridget Lockyer, Claire McIvor, Aamnah Rahman, Laura Sheard, Katy Shire, Kathryn Willan, Deborah A Lawlor, Trevor A Sheldon, John Wright, Kate E Pickett

Institutions	Bradford Institute for Health Research Scientific Advisory Group
Project methods, sample and summary	Born in Bradford is one of the largest research studies in the world, tracking the lives of over 30,000 Bradfordians to find out what influences the health and wellbeing of families. The team have been tracking the health and wellbeing of over 13,500 children and their parents, born at Bradford Royal Infirmary between March 2007 and December 2010. During the Covid-19 pandemic, the Born in Bradford team has been tracking children and parents' mental wellbeing using survey methods.
Funder	This study was funded by The Health Foundation Covid-19 Award (2301201), with further contributions from: a Wellcome Trust infrastructure grant (WT101597MA); A joint grant from the UK Medical Research Council (MRC) and UK Economic and Social Research Council (ESRC): MR/N024391/1; The National Institute for Health Research under its Applied Research Collaboration Yorkshire and Humber (NIHR200166); ActEarly UK Prevention Research Partnership Consortium (MR/S037527/1); Better Start Bradford through The National Lottery Community Fund; and the British Heart Foundation (CS/16/4/32482). DAL works in a unit that received support from the University of Bristol and UK Medical Research Council (MC_UU_00011/6) and is a UK National Institute of Health Research Senior Investigator (NF-0616-10102).
Website	https://www.bradfordresearch.nhs.uk/family-and-community-impacts-of-covid-19/ https://borninbradford.nhs.uk/

3 Bringing up a Family: making ends meet

Project team	Katherine Hill*, Ruth Webber
Institutions	Loughborough University

Project methods, sample and summary	This is a qualitative longitudinal project looking over time at the experiences of families with dependent children living below the Minimum Income Standard. The research comprised four waves of interviews with parents and included a mix of single and couple households, parents with and without paid work, and families in receipt of Universal Credit or legacy benefits. Fourteen families took part in all four interviews. The initial study involving (face-to-face) interviews in 2015, 2017 and early 2020, provided an insight into the changes families on low incomes can face, and the ongoing work of trying to keep afloat before the Covid-19 pandemic. A further (telephone) interview in autumn 2020 explored the families' experiences in the early stages of the pandemic when faced with additional challenges and costs.
Funder	Joseph Rowntree Foundation
Websites	https://www.lboro.ac.uk/research/crsp/our-research/making-ends-meet https://www.jrf.org.uk/report/staying-afloat-crisis-families-low-incomes-pandemic

4 Caring Without Sharing: single parents' journeys through the Covid-19 crisis

Project team	Elizabeth Clery, Laura Dewar
Institutions	Gingerbread, the Institute for Employment Studies
Project methods, sample and summary	This is a longitudinal mixed-methods research project, involving quantitative analysis of Labour Force Survey data, and repeat interviews with 40 (then 33) working single parents between summer 2020 and winter 2021.
Website	https://www.gingerbread.org.uk/policy-campaigns/publications-index/caring-without-sharing-final-report

5 Commission on Social Security, led by Experts by Experience

Project team	Kate Summers, Rosa Morris, Ellen Morrison, Michael Orton
Institutions	University of Warwick, LSE
Funder	Trust for London
Project methods, sample and summary	This is an ongoing, participatory project, designed to support participants to produce proposals for alternative, improved future of working-age social security. It is led by participants who have direct experience of social security receipt, and supported by a secretariat (named above).
Website	https://www.commissiononsocialsecurity.org

6 Couples Balancing Work, Money and Care: exploring the shifting landscape under Universal Credit

Project team	Jane Millar*, Rita Griffiths, Marsha Wood, Fran Bennet, Levana Magnus
Institutions	University of Bath
Funder	Economic and Social Research Council (ES/R004811/1)

Project methods, sample and summary	This is a longitudinal qualitative project which started before the Covid-19 pandemic. It has used face-to-face and telephone interview methods to examine how low-income couples with and without dependent children, and jointly claiming Universal Credit, negotiate employment, caring and household financial decision making. 90 participants were interviewed face to face in phase 1 between June 2018 and January 2019, of whom 52 were women and 38 were men. This included 30 couples with dependent children, 11 couples without dependent children, nine lone parents and three single claimants. The phase 2 interviews took place between August and October 2020 when 63 participants (37 women and 26 men), from 39 households, were re-interviewed. Twenty-four were couples with dependent children, four were couples without dependent children, six were lone parents, and five were single claimants.
Website	https://www.bath.ac.uk/projects/couples-balancing-work-money-and-care-exploring-the-shifting-landscape-under-universal-credit/

7 Covid-19: Families, Children Aged 0-4 and Pregnant Women: vulnerabilities, resources and recovery in Tower Hamlets

Project team	Claire Cameron*, Margaret O'Brien, Josie Dickerson, Helen Bedford, Marcella Ucci, Andrew Hayward, Hanan Hauari, Katie Hollingworth, Lydia Whitaker
Institutions	UCL, Born in Bradford, International Network on Leave Policies and Research

Project methods, sample and summary	This is a longitudinal mixed-methods project, using surveys, interviews and community asset mapping with parents of children under five or expecting a child in Tower Hamlets. In May 2021, they had 992 survey respondents, of which 75 per cent were female and 25 per cent male, and 35 per cent White British/Irish; 36 per cent Bangladeshi; 10 per cent Asian other; 9 per cent White other; 4 per cent Black other; 3 per cent Somali.
Funder	Economic and Social Research Council
Website	https://www.ucl.ac.uk/ioe/departments-and-centres/centres/thomas-coram-research-unit/our-research/families-tower-hamlets-impacts-covid-19

Project team	Michelle Heys*, Claire Cameron, Sarah O'Toole, Eliana Mann, Emma Wilson, Diana Rosenthal, Lo Vassiliadou, Hanan Hauari, Katie Hollingworth, Lydia Whitaker
Project methods, sample and summary	This is a longitudinal mixed-methods project, using surveys, interviews and community asset mapping with parents of children under five or expecting a child in Newham.
Funder	London Borough of Newham Public Health
Website	https://www.ucl.ac.uk/ioe/departments-and-centres/centres/thomas-coram-research-unit/our-research/families-tower-hamlets-impacts-covid-19

8 Covid Realities

Project team	Ruth Patrick*, Hannah Aldridge, Tom Flannery, Kayleigh Garthwaite, Jim Kauffman, Geoff Page, Maddy Power, Katie Pybus, Jean McEwan, Hector McInnes, Rosalie Warnock

Institutions	University of York, University of Birmingham, Child Poverty Action Group
Project methods, sample and summary	The Covid Realities project has been using qualitative participatory, online methods (diaries and Zoom sessions) to engage with parents living on a low income since June 2020. In the 12 months from June 2020, 172 parents from across the UK signed up, with 120 logging at least one diary entry and 47 posting 10 or more. Some participants only posted one-word or one-sentence entries. However, our most prolific diarist accounted for just over a quarter of the 2,526 entries to July 2021, while a second accounted for just under a quarter of the 294,499 submitted words. Of those who entered demographic details, 93 per cent were female and 91 per cent White British with an average age of 38.7 years old (range: 19-58). Over a third were in work, with a quarter unable to work due to disability. Slightly over half received Universal Credit (UC), and 46 per cent were eligible for free school meals. The research programme also drew on the Early Warning System, Child Poverty Action Group's database of case submissions from welfare rights advisers.
Funder	Nuffield Foundation
Website	https://covidrealities.org

9 Following Young Fathers Further

Project team	Dr Anna Tarrant*, Dr Linzi Ladlow, Dr Laura Way
Institutions	University of Lincoln

Project methods, sample and summary	This is a qualitative longitudinal, participatory study examining the lives and support needs of young fathers in the UK and Sweden. Building a longitudinal evidence base over the period of a decade, the study is developing an extended picture of the dynamics and diversity of young fatherhood in evolving policy and practice contexts. Methods of co-creation are also being developed with young fathers and professionals from mainstream and specialist support services to promote, implement and evidence effective models of practice premised on father-inclusive and strengths-based approaches.
Funder	UK Research and Innovation/Future Leaders Fellowship scheme
Website	https://followingyoungfathersfurther.org/

10 Get Heard Scotland – Living Through a Pandemic: the experience of families in Renfrewshire and Inverclyde

Project team	Fiona McHardy*, Laura Robertson, Beth Cloughton, Gregory White
Institutions	Poverty Alliance Scotland
Project methods, sample and summary	This is a qualitative project designed to engage with communities affected by poverty in Scotland, and those working at the grassroots level to mitigate the effects of poverty. As part of this project, research interviews have been conducted with 32 families across two Scottish local authorities. These families meet one or more of the 'five priority groups' of the Scottish Child Poverty Delivery Plan: they have a child under one, they include a disabled adult or child, or they are a larger family.
Funder	Scottish Government
Website	https://www.povertyalliance.org/get-involved /get-heard-scotland/

11 Sanctions, Support and Service Leavers: experiences of the UK social security system in transition

Project team	Lisa Scullion*, Celia Hynes, Philip Martin, David Young
Institutions	University of Salford
Project methods, sample and summary	This is a qualitative longitudinal project representing the first UK research to focus on the experiences of veterans within the benefits system. To date, the team has undertaken 160 interviews over three waves.
Funder	Forces in Mind Trust (FiMT)

12 UC:Us

Project team	Ciara Fitzpatrick, Ruth Patrick, Mark Simpson, Jamie Redman
Institutions	Ulster University, University of York, University of Sheffield
Project methods, sample and summary	This is a participatory research project, in which participants have been supported to come up with their own recommendations to improve the process of claiming benefits in Northern Ireland.
Funder	Joseph Rowntree Foundation
Websites	Project: https://www.ucus.org.uk/ UC guide: https://www.ucus.org.uk/ucguide

13 Exploring Experiences of Universal Credit in Salford

Project team	Lisa Scullion*, Andrea Gibbons, Catherine Connors, Joe Pardoe, Dave Beck

Institutions	University of Salford
Project methods, sample and summary	This is a qualitative longitudinal project being delivered as part of the Salford Anti-Poverty Taskforce. It uses repeat interviews with Universal Credit claimants in Salford, and focus groups with stakeholders in the city.

14 Welfare at a (Social) Distance: Accessing social security and employment support during the Covid-19 crisis and its aftermath

Project team	Lisa Scullion*, Ben Baumberg Geiger, Daniel Edmiston, Kate Summers, Jo Ingold, David Robertshaw, Rob De Vries, David Young, Andrea Gibbons, Eleni Karagiannaki
Institutions	University of Salford, University of Leeds, University of Kent, LSE, Deakin University
Project methods, sample and summary	This is a major national mixed-methods research project funded by the Economic and Social Research Council as part of UK Research and Innovation's rapid response to Covid-19. The research involves quantitative analysis of a survey of 4,000 new UC claimants and existing Universal Credit/Employment and Support Allowance/Jobseeker's Allowance claimants, qualitative interviews with 48 key actors (e.g. local authority, third sector and Jobcentre staff) in Leeds, Salford, LB Newham, and Thanet and repeat qualitative interviews with 80 new and existing claimants.
Funder	UK Research and Innovation (UKRI)
Website	https://www.distantwelfare.co.uk

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