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Evaluation of COVID Support in Low Income Households



Equality, Poverty and Social Security



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Executive Summary

This summary sets out the key findings from qualitative research evaluating a range of policies and support that were delivered during the COVID-19 pandemic. It looks at how this support impacted on the finances and wellbeing of low income households. The findings cover the first twenty months of the COVID-19 pandemic, from March 2020 to November 2021.

The main focus of the research was on the lived experiences of six family types who are at greater risk of poverty: lone parents; families with a baby under one; families with three or more children; families with a disabled family member; young mothers (aged under 25); and minority ethnic families. The research also included the experiences of families on low incomes but above the threshold for relative poverty and of single people and couples (aged under 30) on low incomes.

The fieldwork took place between mid-September and early December 2021. It involved semi-structured interviews carried out remotely with 60 people. These participants came from households with a range of characteristics; the majority were households with children.

Were low income households aware of the support available to them (particularly cash based support)? If so, how?

Participants found the information they needed through various channels, including the UK and Scottish Government news broadcasts and central and local government websites. These sources provided information about both the pandemic and the range of financial and other support available.

Participants preferred to get advice and information from places they already knew and trusted. This was mainly schools, nurseries and local authorities. Some participants had approached local authorities directly for information via phone or email, but there was little awareness of the National Assistance Helpline.

Participants without children were less likely than those with children to actively seek out advice. They often hadn't had much contact with public and third sector services before and they often didn't know how to engage with these services.

How did low income households access the range of support?

Much of the key financial support was received through the same route by which people received benefit payments. This included the weekly £20 Universal Credit increase and any other Scottish Government funded COVID-related payments for families with children eligible for free school meals.

Specialist third sector organisations were important for people whose family members had additional needs. This included people with mental health issues, lone parents or people seeking to escape domestic abuse. Assistance mentioned by participants included help with claims for social security payments and other charitable payments and emotional support.

Food banks were a source of support for many participants experiencing financial hardship. This included both households with and without children. Community based organisations were another source of practical support, such as providing food, clothes, toys, essential household goods, or cash grants.

How did this support help them during the pandemic?

For most participants, dealing with the challenges of the pandemic came on top of the day to day realities of living on a low income. Participants' own accounts showed that those who had experienced serious or severe financial hardship for some time before the pandemic were very skilled at 'getting by'. Despite this, people often felt they were having to manage on insufficient resources. Many people had real concerns about having what they needed going forward.

The temporary £20 weekly increase in Universal Credit was generally seen as the most valuable extra financial support. This was especially the case for people who were not eligible for Scottish Child Payment Bridging Payments and those at risk of severe financial hardship. Many people were concerned about losing the Universal Credit £20 increase, and how they would make ends meet without it.

Both the Universal Credit increase and the various COVID-related payments played a very important role in helping households cope. The payments reduced the financial difficulties that came from using more food and energy through working from home, higher food and energy prices, and the extra costs of schooling and entertaining children at home.

The care and support provided by schools and nurseries was hugely valued by parents, especially during the first lockdown.

How did households find the process of applying for or receiving support?

Universal Credit was the most often mentioned financial support and the process of applying for it was often quite straightforward. However, some people claiming Universal Credit for the first time did experience delays in receiving their first payments. Claiming disability benefits in particular was sometimes complicated, lengthy and stressful. Delays left some struggling to manage their finances and falling into debt.

Participants who had been furloughed generally felt this system had worked well. This included people who had to budget carefully because their employer had not topped up their wage.

In terms of additional payments triggered by free school meal eligibility, while participants remembered receiving one or more of these payments from their local authority, they were rarely clear about the specific reason for each payment. The fact that most COVID-related payments were automatic was seen as a good thing. Some participants thought that otherwise they might have missed out.

Participants with children that were eligible for free school meals appreciated the change to direct payments to cover school meals. They felt that this gave parents more choice and control, especially around cultural and other dietary needs.

What were the barriers to taking up support for different households?

A few participants had not got the advice and financial support they needed. The most commonly reported barrier was waiting times to access mainstream information and advice services.

Self-employed people and small business owners were among those in the greatest financial difficulty. This was usually either because they did not understand what support they could get and/or because they had difficulty getting it. This included advice on benefits and help understanding temporary changes in who was eligible for support. Participants with limited English found this particularly difficult.

Some participants found it harder to find out about the support available because they were not digitally connected. Those most affected were people with limited English, people in areas with a poor internet connection or mobile signal, and people in severe financial hardship.

Information and advice that met the language and cultural needs of people from minority ethnic groups could be difficult to find. This may have meant that some people lost out on available support.

What gaps in support were there for different types of households (specifically the child poverty priority families, those with protected characteristics, and families in more than one of these categories)?

Participants who had been through major life changes such as the death of a partner, relationship breakdown or the onset of serious illness for them or a close family member reflected on how these events had affected them. They reflected on how some services had been delivered and how this had affected them. Difficulties getting access to services, lack of face-to-face communication and concerns around the quality of the service were mentioned.

Some people felt that more could have been done to help them with the extra costs of having children at home. These were mainly lone parent families whose earnings took them above the cut-off point for free school meals and COVID-related payments. It included participants who lost eligibility for free school meals because they transferred from Tax Credits to Universal Credit or who had increased their working hours.

For some participants in low paid work, a reduction in Universal Credit meant that they didn't receive much of their one-off bonus payments from employers. This made them feel that their work and the extra costs they had faced to keep working throughout the pandemic were not appreciated.

In-school or nursery places were available for children of key workers or vulnerable children but were not always taken up. Stigma and fear of infection were two reasons. However, when parents had taken up the opportunity, it had worked well and provided valuable support. Children had often preferred being at school and parents had fewer childcare arrangements to make and were under less pressure around home schooling.

Families with a child with complex needs were under particular pressure having lost their formal care as well as their informal support networks made up of wider family and friends. Parents sometimes felt that those providing health and other support services did not always fully appreciate the additional pressures that COVID had put on families.

Some participants had trouble finding food and other essentials, at affordable prices, especially during the first lockdown. Supermarket delivery slots were often hard to get and families with a disabled member or who had significant health issues often found supermarket shopping difficult.

Some families lacked enough indoor space to meet the different needs of everyone in the family. This included where adults were working from home at the same time as children were being home schooled. Not having a private outdoor space meant that some children did not have a safe place to play.

What did people think the impacts of the support they received were?

Participants generally said that the financial support they received reduced their financial difficulties. It meant that they didn't have to cut back on essentials as much or take on debt. It also eased their worries about managing through the pandemic.

Even so, all participants experienced stress and anxiety during the pandemic. The single biggest source of worry was around isolation and schools closing and the harmful impact this was having on their children's education, emotional growth and mental health.

1. Context for the study

Introduction

This report presents the findings from qualitative research exploring the lived experiences of low income households, and in particular families with children, during the COVID-19 pandemic. It explores how the range of support available impacted on households' finances and wellbeing. The research aims and questions are set out in the next chapter.

The main focus was on gathering the experiences of families in the following six priority groups most at risk of being in child poverty:

- Lone parents
- Families with a baby aged under 1
- Families with three or more children
- Families with a disabled family member
- Young mothers (aged under 25)
- Minority ethnic families.

The study also included the following low income households:

- Families on low income but above the threshold for relative poverty
- Single young adults (under 30) with no children but in relative poverty
- Young couples (under 30) with no children but in relative poverty.

Families on low incomes as well as single young adults and couples in the age group most likely to have children in the near future were interviewed because the Scottish Government judged these households to be at risk of falling into child poverty in the future.

The findings from this study will feed into the development of the next Tackling Child Poverty Delivery Plan (2022-26) and the design and delivery of other support plans for low income families and households. Information on child poverty in Scotland is available from the [Scottish Government's website](#). This includes [evidence on the six priority family types](#).

Overview of COVID specific support

The research explores the impact of the range of additional financial and in-kind support funded by the Scottish Government and delivered through local authorities, Social Security Scotland and the third sector designed to assist people to manage the challenges experienced over the course of the pandemic.

The table below summarises some of the key forms of support made available in response to the COVID-19 pandemic. Further information can be found in [Annex](#)

A. The main target for this support was low income households in general, with some support packages targeted specifically at families.

Name	Description	Delivered by
COVID hardship payments: Winter payment in December 2020	£100 for each child who was in receipt of free school meals based on low income eligibility criteria. Mostly automatic but some may have needed to apply.	Local authorities
Scottish Child Payment Bridging Payments	Quarterly (4) payments over 2021 calendar year. £100- £160 for each child in receipt of free school meals based on low income eligibility criteria.	Local authorities
Low Income Pandemic Payment	£130 to each household in receipt of Council Tax Reduction – completed by October 2021.	Local authorities
Coronavirus Carer's Allowance Supplement	£230.10 to each person in receipt of Carer's Allowance.	Social Security Scotland
Free School Meal alternate provision	Free School Meal alternatives for eligible children during school closures, periods of online learning and holidays – via direct payment, voucher or food parcel with a focus on a cash-first approach.	Local authorities
Support for households facing barriers in accessing food, fuel and other essentials	Including through the Freephone and other local authority led initiatives. People could also call local authorities directly.	Local authorities and third sector partners.
Self-Isolation Support Service	This includes the same support offered via the National Assistance Helpline but is provided via proactive contact with individuals who agree to their local authority passing their details when they speak with contact tracers at Test and Protect (contact is via call and/or text depending on the local authority).	Local authorities – with support from Public Health Scotland/Test and Protect to collect and pass on details.
Self-Isolation Support Grants	£500 for low paid workers required to self-isolate if testing positive for COVID-19 or identified as a close contact (eligibility criteria changed over the course of the pandemic).	Local authorities

COVID-related timeline

By the time this research was undertaken, the evolution of the pandemic had encompassed two separate lockdowns for mainland Scotland and a range of other measures that had been strengthened, or lifted, as required. The milestones which were most likely to shape the experiences those participating in this study are set out below.¹

Date	Milestone
20 March 2020	All schools and nurseries closed by the end of the week beginning 20 March.
24 March 2020	First lockdown begins in Scotland.
27 March 2020	Rules on social distancing and staying at home published. 'Reasonable excuse' for leaving home includes shopping and daily exercise.
31 March 2020	Guidance published on the provision of childcare and learning for the children of key workers and vulnerable children.
21 April 2020	Campaign launched to raise awareness of the financial support available during the pandemic.
11 August 2020	Pupils return to school in Scotland.
23 October 2020	Scotland's Strategic Framework – a five-tiered approach, Levels 0-4 – is published.
5 January 2021	Second lockdown in mainland Scotland.
22 February 2021	Children in early learning and childcare, and primaries 1 to 3, return full-time to classrooms.
15 March 2021	All remaining primary school children return to school full-time and all secondary pupils on a part-time basis.
2 April 2021	Stay at Home restrictions lifted. Replaced with Stay Local.
19 July 2021	Scotland moves to protection Level 0.
9 August 2021	Scotland moves beyond protection Level 0.

Source: SPICe Timeline of Coronavirus (COVID-19) in Scotland.

¹ Further detail is available at: [Coronavirus \(COVID-19\) – SPICe Spotlight | Solas air SPICe \(spice-spotlight.scot\)](#)

2. Research aims and approach

This chapter sets out the research aims and questions, summarises the research approach, outlines the profile of the 60 people who participated and explains the structure of the remainder of report.

Research aims and objectives

The aim of this research was to explore the lived experience of low income households, especially families, during the COVID-19 pandemic and their perceptions about how the wide range of support available had impacted on their households' finances and wellbeing.

Based on participants' views, the research aimed to draw conclusions on whether the system has been working well for parents and other adults on low income and where they have experienced problems.

The specific research objectives were to:

- Understand whether, and how, low income households are aware of the wide range of support that has been available to them, particularly cash based support
- Explore how the wide range of support, and particularly cash based support, was obtained by low income households and how it helped them during the pandemic
- Learn how the process of applying for or receiving support was perceived
- Identify barriers preventing take-up of support for specific households
- Identify gaps in support among certain types of households (specifically the child poverty priority families as well as those with protected characteristics, and whether there were specific gaps for those who fall into more than one of these categories)
- Explore parents' perceptions of the perceived impacts of the support received for themselves, their children and potentially the wider family, especially in relation to wellbeing, social relations, financial stability and ability to comply with restrictions of the pandemic.

Research questions

The specific research questions for this study are set out below.

- How do low income households say that they have been managing since the pandemic began and what are the key issues that they have been facing (in all areas of their lives, including in terms of wellbeing as well as financially)?
- How did people become aware of the help/benefits? What sources of information were used?

- How was the process of seeking/applying for help/support?
- What are the enablers in accessing financial support/services?
- What are the barriers in accessing financial support/services?
- Who/what were key support pillars, specific people/services? How did this vary across different households?
- Were there any other areas where they would have welcomed further support?
- Was the financial support received used to maintain minimum living standards/pay for essential household bills or did it allow for other improvements (such as easing access to job market due to caring needs being covered, wellbeing improvements, or other?)
- Were improvements attributed to the financial support/service or would they have happened anyway through other routes?
- How did the support received help/hinder respondents to follow pandemic guidance (isolation, Test and Protect)?

Definition of low income

The research focused on adults and children who lived in low income households for at least some of the time from the onset of the pandemic in March 2020 to the time when the interviews were undertaken in October and November 2021.

Definitions of low income and poverty vary but the Scottish Government defines relative poverty as living in a household whose income, after adjusting for household size and composition, is below 60% of UK median income in the same year. Severe poverty refers to those with household incomes below 50% of the UK median income.² Building on this approach, this study differentiated between three measures of low income:

- Moderate financial hardship – an income after housing costs of above 60% but below 70% of median household income.
- Serious financial hardship – an income after housing costs above 50% but below 60% of median household income.
- Severe financial hardship – an income after housing costs below 50% of median household income.

Some people that were interviewed had been in persistent serious or severe financial hardship for some years. Others had experienced fluctuations in their income, which had seen them move in and out of poverty and different depths of financial hardship during the pandemic. In addition, a few people had experienced a substantial income shock, such as becoming unemployed, that was enough to drive them into moderate, serious or severe financial hardship,

² Further information on UK average incomes can be found at: [Average household income, UK - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk)

typically for the first time (or the first time in several years). Where applicable, these dynamics and the impact on people's experience of financial hardship and poverty have been highlighted in the report.³

Summary method statement

The study was conducted between mid-September and December 2021.

Set up: The set up phase included:

- Ten scoping interviews with key stakeholders. These stakeholders included representatives from the Scottish Government's Child Poverty and COVID Recovery teams and from seven third sector organisations. The focus was on informing the development of the sampling criteria for the main interviews
- Development of sampling criteria. A number of sampling criteria were agreed. These covered: whether in one of the six priority groups for tackling child poverty; type of local authority area (urban, urban with substantial rural areas, mainly rural or islands and remote); gender; employment status; and age group of children
- Development of other research materials. These included publicity materials, informed consent forms and the main interview schedule
- Development of recruitment strategy. This included identifying and agreeing a number of organisations that would be asked to assist in recruiting people to take part.

Recruitment: The 60 participants were recruited through two main routes:

- A number of third sector organisations, housing associations or community groups shared information about the study. These organisations or groups covered a broad range of areas across Scotland. The organisations approached included some which support particular groups of people and/or that are focused on tackling poverty. They shared information via email, newsletter or through Facebook posts. Around 25 participants were recruited using this approach.
- Posts on a range of community Facebook pages. The Facebook pages were also selected to cover a range of different areas across Scotland. In total, the publicity materials were posted on 25 community Facebook pages. Around 18 of these posts led to one or more participant taking part. Around 30 participants were recruited using this approach.

In addition to these two main routes, a small number of participants got in touch after others (including people who had already been interviewed) shared information about the study.

In order to create as diverse a sample as possible, the aim was to recruit no more than three participants through any single route. In terms of the final

³ Further information on income inequality and poverty in Scotland can be found at: [Poverty and Income Inequality in Scotland 2017-20 \(data.gov.scot\)](https://data.gov.scot/publications/poverty-income-inequality-scotland-2017-20/)

sample, however, five participants were recruited by one third sector organisation and four participants by another. The group of five participants lived in the same city, but otherwise shared no particular characteristics. The group of four participants were all lone parents but otherwise had varied household circumstances.

Main fieldwork: Sixty semi-structured interviews were undertaken by members of the study team. Fifty-six interviews were conducted by phone and four by video call. Interviews lasted for between 30-75 minutes.

A summary of the interview schedule is provided at [Annex B](#).

With the prior permission of participants, interviews were recorded. Forty seven participants gave permission for a recording to be made. If participants did not want a recording to be made, the interviewer took detailed notes.⁴

Analysis and reporting: Recordings and notes were used to produce a detailed write up of each interview.

These write ups were then analysed by two different members of the study team. An inductive content analysis approach was used and, in line with the qualitative nature of the study, the analysis focused on drawing out common experiences and key themes. The analysis also considered whether peoples' experiences during the pandemic varied depending on the profile of their household.

Research and analysis limitations: Although the sample size of 60 participants is substantial for a study of this kind, the qualitative nature of this study means it cannot be seen as a representative of a given population. Moreover, the personal characteristics and household circumstances of participants were diverse, meaning that any combination of circumstances typically applied to a very small number of participants. The findings cannot therefore be used to make generalised statements about those within specific groups, such as those with particular protected characteristics.

Participants were categorised by the three income groups (moderate, serious or severe financial hardship) by the study team. All 28 participants that said they were wholly reliant on income from 'state benefits' were assigned to the severe financial hardship group.⁵ A further 27 participants were divided fairly evenly between the serious and moderate financial hardship groups based on their self-reported household income after housing costs. The other five participants declined to give this information. As a result, the income group categorisation is intended to be indicative only. It should also be noted that several participants moved between income groups during the period covered by the study.

⁴ The direct quotes presented are taken only from interviews that were recorded.

⁵ The upper income threshold for severe poverty measure, e.g. 50% of After Housing Cost (AHC) median income, equates to 82% of the AHC relative poverty income threshold. The incomes for single persons and families solely reliant on Universal Credit are lower still, typically ranging from less than 50% to around 67% of AHC relative poverty, with families at the upper end of this range.

Participants were largely self-selecting, either through responding to a social media invitation to participate or by contacting the study team after an organisation known to them shared information about the study. Given the routes to information sharing and recruitment, people who were entirely digitally excluded were unlikely to be recruited.

It should also be noted that 25 of the 60 participants were recruited through organisations that were known to them, including some third sector support organisations. This may have had an impact on the findings relating to the support participants received from organisations or groups with which they had an existing relationship.

Profile of participants

Information about the households of the 60 participants who took part in the study is set out below.

The information presented in the first two tables below covers unique characteristics i.e. each participant could only fall into one of the groups for each characteristic. It is based on circumstances at the point of interview.

Characteristic	N	Characteristic	N
Household type		Employment status⁶	
Households with children	52	In work – full time equivalent or more	15
Couple	4	In work – part time	17
Single	4	Not in paid employment	28
Type of local authority⁷		Ethnicity	
Urban area	29	African, Scottish African or British African	3
Urban with substantial rural areas	13	Asian, Scottish Asian or British Asian	6
Mainly rural	12	South American	1
Islands and remote	6	White	48
Gender		Prefer not to say	2
Woman	51		
Man	7		
Non-binary	1		
Prefer not to say	1		

Several other characteristics are set out in the table below. A participant's household could have a number of these characteristics or none of them.

⁶ This is based on the whole household.

⁷ Local authority area is based on a fourfold classification of Scottish local authority areas, which classifies local authorities according to their level of rurality. Further information is available at: [Understanding the Scottish rural economy: research paper - gov.scot \(www.gov.scot\)](http://www.gov.scot/research/publications/scottish-rural-economy/2016/understanding-the-scottish-rural-economy-research-paper)

Characteristic	N
Age group of children	
Pre-school	20
Primary	28
Secondary	22

Characteristic	N
Disability or neurodivergent condition	
Disabled child(ren) or child(ren) with a neurodivergent condition	8
Disabled adult(s) or adult(s) with a neurodivergent condition	13
Other	
Lone parent	29
Families with a baby under age of one ⁸	18
Families with 3 or more children	14
Young mothers aged under 25 ⁹	8

Other points to note are that:

- Participants lived across 16 different local authority areas
- There were three households in which both at least one adult and at least one child was disabled or had a neurodivergent condition
- Six participants lived in households in which all the adults had limited English.

Overall, 42 participants were in low income households that fell into one or more of the six priority groups identified as being at higher risk of child poverty. Twenty-one of these households fell into two or more of the six priority groups.

Report focus and structure

This report focuses on setting out what life has been like for the 60 people who took part in the study. It is centred around their experiences, as well as their views on what worked well or less well in terms of supporting low income households. It also sets out any suggestions that participants had about what might have been done differently or better.

The report includes direct quotes from participants. If quotes included names or places these have been omitted in order to protect the participant's anonymity. The report also includes eight case studies. These case studies are each based on the experience of one particular participant, but in each case detail has been changed in order to protect the anonymity of those taking part.

The remainder of the report is structured as follows:

⁸ This includes any household with a baby who was under one in March 2020 or has been born since that date.

⁹ This includes any mother who was aged under 25 from March 2020.

Chapter 3 – Overall wellbeing and resilience considers participants' wellbeing and resilience since the pandemic began, in order to establish the general context and wider household circumstances within which participants received any COVID-related support.

Chapter 4 – Household resources and finances looks at how participants managed financially during the pandemic, the associated challenges they faced and the support or other factors that helped them cope. It also notes participants' suggestions about how things might have been done differently.

Chapter 5 – Childcare and education looks at participants' experiences of managing childcare and education, especially during lockdown periods and before full-time schooling returned. It sets out the types of support that parents found most valuable as well as some of their suggestions about what might have been done differently.

Chapter 6 – Employment looks at employment related issues, including how participants' work status or patterns changed and their experiences of being furloughed, working at home or outside the home, or being self-employed or running a small business. It also sets out participants' suggestions about what might have been done differently to support those in employment during the pandemic.

Chapter 7 – Getting information and support examines how participants accessed the information and support they needed to help them navigate the pandemic. It covers overarching learning about how participants accessed information, the barriers they encountered and what they thought would help going forward.

Chapter 8 – Conclusions sets out the main conclusions that can be drawn from the views of those who participated in relation to each of the ten research questions for this study.

3. Overall wellbeing and resilience

This chapter considers participants' wellbeing and resilience since the pandemic began, in order to establish the general context and wider household circumstances within which participants received any COVID-related support.

Key Findings

- The pandemic and associated lockdowns typically generated high levels of stress and anxiety about health, including keeping safe, as well as children's general wellbeing and education.
- When one or more family member had particular needs, such as being disabled, or having a neurodevelopmental condition or a health condition which placed them in the official highest risk group, there were often additional pressures.
- Going through major life events during the pandemic, especially during periods of lockdown, was made more challenging by the inability of services to respond in the way that might have been expected pre-pandemic.
- In terms of overall resilience and wellbeing, when the support available was easy to access and/or was sensitive to the particular needs of the participant's family, it appeared to be at its most effective.
- The extraordinary resolve and resilience of those who took part in this study was striking. While the pandemic certainly represented a new type of challenge, peoples' determination to get their family through as best they could shone through.

COVID-related changes and challenges

Participants' experiences were as varied as their personal circumstances, although there were some frequently raised themes, as set out below.

Adjusting to the realities of life in a pandemic

The first lockdown: The first lockdown from March to June 2020 was generally described as the most difficult time. Participants spoke about the shock of the pandemic and feeling anxious about the future. The upheaval to participants' day-to-day lives resulting from the 'stay at home' rule also created specific anxieties around health, caring for family and friends and educating their children. This applied almost irrespective of household characteristics and income levels.

On the other hand, the first lockdown had made life easier or more enjoyable for some. This was associated with a more relaxed routine, the chance to enjoy a slower pace of life and spend more quality time with family members. These benefits were most likely to have been raised by participants from households where someone worked and was either furloughed or started working from home.

These participants tended to be in the moderate financial hardship group at the start of the pandemic and to have remained in that income group throughout.

... we've spent time that otherwise we wouldn't have spent together, with being at work or the children being at school, with my younger children they've really bonded better during lockdown.

Couple with three children.
Urban area.

The long haul: Some reflected on the sheer length of time over which the pandemic had continued and the emotional long-haul that has come with it. There were references to 'weariness', 'exhaustion', 'numbness' and 'feeling battered'.

I think it was to do with, you felt like it was never going to end ... whereas I think first time, it felt like, this isn't going to last so long, you know, you still had a sense that it was going to get sorted quite quickly.

Couple with two children.
Urban area.

The second lockdown was particularly difficult for some. This was linked primarily to the fact that it occurred over the winter months and in particular to the restrictions in place over the festive period. There were also reports that children who had coped reasonably well with home schooling during the first lockdown were disengaged and resistant during the second lockdown.

Stress, anxiety and isolation

Participants spoke of trying to remain positive but often acknowledged that they, or other family members, had really struggled at times. Most participants spoke of experiencing periods of significant stress or anxiety at some point.

These feelings were experienced by participants in a broad range of circumstances, locations and by single people and couples without children, parents and children alike. Based on the participants for this study, parents with a disabled child, lone parents, young mothers, and parents with younger children may have found the pandemic especially stressful. Experiencing serious, and especially severe financial hardship, also appeared to be a factor; this was about cumulative pressure and having money worries while also dealing with the additional anxieties stemming from the pandemic.

Every day from morning to night, I never slept for days. I was afraid ... how am I going to cope with this, how am I going to do that? Your mind is on overdrive, and that's where the mental health comes in.

Single lone parent with one young child.
Mainly rural area.

A cause of much concern for some parents was the toll the pandemic has had on the wellbeing and mental health of their children. This applied particularly, but not exclusively, to teenagers.

Social isolation was viewed as the single biggest factor contributing to deteriorating mental health and general wellbeing. This was linked to children being separated from friends and other family members and adults losing much of their informal day-to-day support from former partners, family and friends on which they usually relied.

The kids used to go to their dad's every other weekend, and they went on Thursday for tea. Because of COVID they couldn't go there as he was still working. That was really hard. I just didn't get a break at all, and I was dealing with really challenging behaviour. I was really anxious and stressed.

Lone parent, two children.
Urban area.

Having particular needs, including being in the highest risk group

When one or more family members had particular needs, such as being disabled, or having a neurodevelopmental condition or a health condition which placed them in the official highest risk group, there were often additional pressures.

In some cases, this was closely associated with the practical challenges of trying to comply with the advice given to those in the highest risk group. Coping with the additional pressure of needing to keep a vulnerable family member safe fed into the high levels of anxiety many participants experienced. This included for children and teenagers.

My son found it all very difficult. He's autistic and the messages just didn't always make sense to him ... because if you tell him something's not safe, then it's not safe. If one day you just say 'that's OK after all' as far as he's concerned it's not.

Couple with four children.
Remote rural area.

Major life changes during a pandemic

The pandemic was particularly difficult for those who experienced a significant life event or major change in circumstances just prior to, or during this period, especially if this occurred during lockdown periods. Examples included:

- Giving birth
- The death of a partner or close family member
- The onset of a serious or life-threatening illness for them or a family member
- Relationship breakdown
- Experiencing domestic abuse and/or homelessness
- Loss of employment.

Participants who had experienced these major events reflected on how some services had been delivered and how this had affected them. Difficulties getting access to services, lack of face-to-face communication and concerns around the quality of the service were mentioned.

Although the need for services to focus on dealing with the impact of COVID was understood, there was a clear sense of frustration that health and other services had not provided the standard of service or level of support they needed or could have expected at other times.

Mitigating or supportive factors

Participants' anxieties tended to centre on practical issues such as money worries, the difficulties of juggling work and childcare, and keeping vulnerable relatives safe. Many of the specific supports that helped families experiencing financial hardship are covered in further detail in later chapters. In terms of overall resilience and wellbeing, when the support available was easy to access and/or was sensitive to the particular needs of the participant's family, it appeared to be at its most effective.

Overall, however, it was the extraordinary resolve and resilience of those who took part in this study that was most striking, with many already experienced in dealing with much and coping with little.

I've been getting on with it for years ... so I just carried on getting on with it, you just had to get your head down really ... no choice. I was skint before COVID, I was skint during COVID and I'm still skint

...

**Lone parent with one child.
Urban area.**

While the pandemic certainly represented a new type of challenge, peoples' determination to get their family through as best they could shone through.

4. Household resources and finances

This chapter looks at how participants managed financially during the pandemic, the associated challenges they faced and the support or other factors that helped them cope. It also notes participants' suggestions about how things might have been done differently.

Key findings

- Participants who were struggling financially before the pandemic went into it with few buffers against its economic consequences.
- Overall, participants tended to think that the benefit-related responses which had been put in place had worked well and had generally been an appropriate response to the crisis. The additional money made available during the pandemic was much appreciated and had certainly made a difference.
- Nevertheless, participants often thought that in general their family was having to manage on insufficient resources. This related to standard benefit levels and the amount they were managing on pre-COVID and would be managing on going forward.
- Accessing food could be challenging, particularly in the first lockdown. COVID related or enforced changes in shopping habits had often led to higher food bills. Lone parents, and those with a disabled or vulnerable family member, were most likely to be affected.
- Support designed to replace free school meals was considered very helpful but there was a strong preference for the direct payment solutions that had been put in place later in the pandemic.
- Many participants had accessed advice and practical support from food banks, community and specialist third sector organisations. This type of support was hugely valued, both in terms of the often targeted type of support received but also the flexible and responsive way in which it was delivered.
- The Universal Credit £20 uplift and furlough were the most mentioned and appreciated sources of financial support. Many participants were concerned about the loss of this £20 uplift, particularly with increasing food and energy costs squeezing already tight household budgets.
- There was appreciation of, though less clarity about, the variety of one-off COVID payments that many participants had received. Participants often associated these with free school meal entitlement, but often could not recall the name, purpose or timing of particular payments.

COVID-related changes and challenges

Pre-pandemic financial situation

Among participants that lived in working households, some had experienced periods of financial hardship before and during the pandemic, largely as a result of fluctuations in earnings and hours worked. Others had fallen into financial hardship for the first time, or the first time in many years, after the onset of the pandemic.

In terms of those who lived in households where no-one was in paid work, or only one person worked part-time on the eve of the pandemic, most said they had been able to 'get by' on the state benefit income they received. However, some had struggled financially and had significant debts on the eve of the pandemic. Single person households, lone parents and/or young parents were the most likely to report that prior to the pandemic they had struggled financially and were in debt.

You read all that stuff about folks eating out of their cupboards and I thought ... ay right ... well there's plenty stuff in your cupboards but in mine there isnae.

Couple with three children.
Urban area with substantial rural areas.

For most participants, the experience of dealing with the challenges created by the COVID pandemic came on top of the realities of living on a low income. Going into the first lockdown, participants often said they had no meaningful reserves of money, food, or other household essentials to draw on, even for a short period. This was true for both households where someone was in employment, and those where no-one was. Again, couples and single people without children were most likely to indicate they lack any reserves, which they tended to associate with the levels of Universal Credit they received.

It's so little to live off. Even if you buy one nicer thing for yourself you know you're going to be regretting it for the rest of the month because you're worse off.

Couple.
Mainly rural area.

Significant reduction in amount of money coming in

Some households had experienced a considerable reduction in their income for some or all of the pandemic. This was generally because of:

- The loss of paid work or a reduction in hours worked. This group included employees and self-employed, some of whom reported having moved from moderate financial hardship to serious or severe financial hardship since the start of the pandemic.

- Being furloughed for prolonged periods without their employer topping up payments to 100% of their pre-COVID salary. Although the drop in income was typically less than for those who lost paid work, it was nevertheless sometimes enough to move people into moderate or serious financial hardship.
- Relationship breakdown, especially when the former partner had been in paid employment. In some instance the change in financial circumstances was sufficient to move a participant's household from not being on a low income straight into serious or severe financial hardship.

There were no distinct area-related patterns in terms of the households most likely to see a significant reduction in income.

In some cases, the reduction in household income had been short-term, either because their hours had been restored or they had found new employment.

Others had been adjusting to what they felt would be a longer-term period on a low income. Lone parents were the most likely to believe this would be the case. This was primarily because childcare responsibilities limited they type of work they could pursue. In particular, those seeking to re-enter employment expressed concerns about being able to find working hours that would fit around their childcare needs.

Setting up a new home

Participants spoke of specific challenges associated with moving house just prior to or during the pandemic. They included:

- Young parents, including those with babies or very young children. Some had recently moved into their first home of their own or were about to do so
- Lone parents who had recently been through a relationship breakdown that had resulted in them moving home.

They often did not have many of the household essentials, including furniture, white goods or money for floor coverings. They included families who had no option but to leave many of their personal possessions, including clothes and toys, behind when leaving an abusive relationship.

Getting food and other essentials

For many participants, the most immediate and pressing challenge they faced, especially during the first lockdown, was to ensure their family had the food and other essentials they needed.

Almost everyone said that their food bills had increased, particularly during the periods of lockdown. At its simplest, being at home more, and especially having children home from school or nursery, meant households were consuming much more food. In particular, participants said that being at home all day, and the boredom which came with that, often meant they or their children were eating more frequently.

... we were going through it like wildfire because they were at home all day ... we were having to feed them at home and because they're bored they'll eat and eat and eat and eat. Every two minutes it was – I'm hungry ... we have a good friend that drives, and she basically saved our bacon as well. She went out and got a whole load of the yellow ticket stuff from one of the bigger supermarkets – that was a godsend ... we would really have struggled otherwise.

Couple with two children.
Urban area.

A range of challenges in accessing and paying for food often came together to present some households with significant difficulties. These challenges were reported irrespective of household composition or geography but had the most impact on participants experiencing severe financial hardship.

Supply issues: Participants noted the shortage of basic staples to purchase, such as bread, milk and pasta, with some having had to buy more expensive substitute products. They also referred to price increases since the start of the first lockdown and that bulk buying was the preserve of those who had spare resources.

In addition to general food issues, participants also referred to difficulties sourcing:

- Foods that met dietary requirements, including religious requirements or because someone in the household has food allergies.
- Baby milk, which was compounded by the fact that it was not possible to simply switch brands depending on what was available. Some participants had turned to making expensive online purchases or getting their family and friends to scour local shops for the necessary supplies.
- Medical supplies or health-related products for adults and children with a disability or medical condition, such as dressings and sterilising fluid.

Supply issues were at their most acute at the start of the first lockdown. Participants living in rural, and particularly remote rural or island communities were most likely to report severe problems. However, these supply problems extended across urban and rural Scotland. After the first lockdown, these problems eased, other than the occasional report of shortages during the second lockdown.

Difficulties with going to the shops: Practical challenges and anxieties about going to shops saw more participants shift to booking supermarket deliveries. Delivery charges, and the inability to shop around, often had a significant impact on their food spend. Some participants also reported that the supermarkets they

usually used did not have a delivery service and that they found the supermarkets that would deliver to be more expensive.¹⁰

... my husband found out that he had epilepsy and was unwell, and I don't drive, so being able to actually physically get to the shops was problematic at times, so I was having to get a delivery, and by doing an online delivery you are restricted in what shops you can use. I felt that my food bills were more expensive because I was getting my stuff from [name of usual supermarket].

**Couple with three children.
Urban area.**

These same anxieties or practical challenges, plus difficulties securing delivery slots, meant that some participants fell back on smaller, local shops, which again were often found to be more expensive.

These types of issues were common across a range of households, but lone parents with more than one child and households with a family member that was disabled or had significant health issues were most likely to have found standard, supermarket type shopping most difficult. This was due to various challenges, such as concerns around getting to and from the shops and the potential need to queue for long periods and exposure to COVID.

Food was more expensive, me having anxiety wasn't great in the sense of I wouldn't go into town ... it didn't matter about the queueing system ... everybody was touching stuff, so I couldn't face a supermarket, which meant I was buying from [name of local store], which was more expensive. They were regularly without bread, they were regularly without everything.

**Lone parent, two children including a new baby.
Mainly rural area.**

Many participants had returned to their pre-COVID shopping habits by the time of interview. However, a small number said that they remained anxious about shopping, particularly visiting supermarkets, and continued to shop online and have food delivered.

Ongoing price increases: Over and above reports of continuing to shop online and of not feeling able to shop around, many participants felt that their food spend

¹⁰ Other research with findings on this issue can be found at: [COVID-19 Shielding Programme \(Scotland\) rapid evaluation - Publications - Public Health Scotland](#) and [Coronavirus \(COVID-19\): supporting people at higher risk - survey of third sector organisations - gov.scot \(www.gov.scot\)](#)

remained higher than it had been before the first lockdown. Children returning to school or nursery, and adults being out of the home more, may have reduced the amount of food being purchased, but that has balanced out against increased prices. This was a common experience, and a concern for all, but was of greatest concern to participants experiencing serious or severe financial hardship.

Energy costs

Just as participants had seen increases in the cost of food and other essentials, their energy costs had often also risen, in some cases sharply, and especially during the periods of lockdown.

For some, this had translated into gas or electricity accounts being in arrears, including sometimes at considerable levels. There were also a small number of concerns that having taken payment holidays, this money would still need to be found and paid back.

We're still in arrears with the electric, about £700. I'm trying to get that down but with the cost of everything at the moment ... the kids were home constantly, everything was on – lights, chargers. It goes up so quickly. They gave a month's payment holiday which means having to catch up with that now too.

**Couple with three children.
Urban area with substantial rural areas.**

As with food costs, concerns about energy costs were ongoing at the time of interview, and a number of participants referred to their worries about rising prices over the winter of 2021/22. Again, this was a common experience, and a concern for all, but was a particular concern for parents with younger children, especially babies, and those households with a disabled family member or a family member with a chronic health condition. These concerns were generally about having limited, if any, capacity to reduce consumption, with having a warm home fundamental to keeping vulnerable family members safe and well.

Digital communication costs

Before the lockdown, most participants already had a broadband or mobile package that was sufficient for their needs, including during the periods of lockdown and to support home schooling or working from home.

There were, however, occasions when participants had experienced problems. They tended to put these down to the mobile coverage or broadband connection speeds in their area, along with the system struggling to cope with levels of demand at peak periods.

Although most had what they needed, a small number of households did not. They included families where the adults had limited English. These households tended to

be relying on pay-as-you-go mobiles only. The pay-as-you-go option was described as easier to access and understand than contract-based options.

Connected to lack of digital connectivity were challenges with home schooling, finding information and advice and making online applications, including for financial support. None of those affected had heard of or were aware that support might have been available to them from Connecting Scotland. Any connectivity-related advice or support they had received had generally been from their children's school.

Increased transport costs

In some cases, and as noted elsewhere in this report, reductions in public transport services and safety concerns around using crowded buses had led to a significant increase in the use of taxis during the pandemic. Those most affected included:

- Shift workers, including some key workers, and especially those who needed to travel to and from work in the evenings or at weekends
- People with a disabled family member, or a family member with a health condition that made them especially vulnerable to COVID. This included travelling to and from a hospital or other health-related appointments.

Those affected tended to be experiencing moderate rather than serious or severe financial hardship, but the impact of these additional costs was nonetheless described as problematic.

Housing costs

While some costs increased, participants noted that they were also still trying to manage all their other usual outgoings, including rent, mortgage, or Council Tax payments. It was households that had seen a reduction in their non-benefit related income – for example, because of the loss of employment – who were most likely to be concerned about covering these types of costs.

There were also a small number of references to applying for mortgage holidays or Discretionary Housing Payments from those who had lost employment or had reduced income from employment. People had become aware of this option from a range of sources, including mainstream or social media or through information sent to them by their mortgage provider or landlord.

However, even when aware that there were payment holiday options some had chosen to not go down this route. This was generally because they were aware that the money would still need to be found eventually and they preferred to try and manage in the short-term.

Self-Isolation Support Grants

At the time of this study, very few participants had accessed the financial support that was available to low paid workers who were required to self-isolate if testing positive for COVID or identified as a close contact. Those who had done had found it useful, albeit they had needed to wait for a few weeks to receive the payment.

Many participants or members of their household had needed to self-isolate at some point. However, if not in employment, they would not have been eligible for a Self-Isolation Support Grant. Needing to self-isolate, and especially having COVID within the household, had clearly been challenging to both health and wellbeing, but participants tended not to identify additional financial pressures.

There were no reports of participants being in contact with the Self-Isolation Support Service.

Mitigating or supportive factors

Universal Credit uplift

The most frequently mentioned additional financial support was the Universal Credit uplift. Participants tended to refer to it first and generally saw it as the most useful support they had received. The main reasons given were that it was: a regular payment; received over an extended period; and at a sufficient rate to make a genuine difference to a participant's financial situation. This included in terms of reducing the impact of some of the cost increases participants experienced. The uplift had been appreciated by all who had received it and by all types of households. However, those experiencing severe financial hardship tended to be the ones saying that it had made the greatest difference to their financial wellbeing.

Yeah, I get the extra £20. That made a big difference actually, once we know that was coming ... I suppose it really just meant I worried a bit less about what was needing paying ... only a bit mind, but still

...

**Lone parent with two children.
Urban area.**

For a small number, the uplift had translated into having a little extra and being able to afford a few things that had not been possible before the first lockdown.

Well, I noticed the difference in my shopping and so did the children actually because we were able to buy a lot more healthier foods, more fruit and veg, and my oldest daughter, she loves her fruit and they noticed a big difference ... normally it was just the essentials but with that extra £20 a week, you were able to get that little bit extra for the kids just sort of like a little treat for them.

**Lone parent with two children.
Urban area with substantial rural areas.**

Other payments associated with free school meal eligibility

In addition to the Universal Credit uplift, a number of families had received additional payments associated with eligibility for free school meals and/or school uniform grants.

Based on the participants for this study, there was nothing to suggest that any families had not have received the additional payments to which they were entitled. However, unlike for the Universal Credit uplift, participants were not necessarily aware of the specifics relating to some of these one-off payments, including in relation to their purpose or title.

Most frequently, parents referred to one-off payments; based on timing and amounts received, these were likely to have been COVID hardship payments and Scottish Child Payment Bridging Payments. Again, these had been well received and were generally said to have provided important additional resources to help cover families' day-to-day costs.

There were also occasional references to having received the Coronavirus Carer's Allowance Supplement.

In terms of the main additional payments made, participants tended to reflect that they had needed the additional funds received. However, they also tended to think that the collective financial response from national and local government, especially for families with free school meal eligibility, had been both appropriate and sufficient.

My wife and I were just talking about this ... what else could they have done really. It's not like they'd had any practice and they did get folk extra money ... so on that at least we really couldn't fault them.

**Couple with three children.
Mainly rural area.**

In some respects, the participants who struggled most with living on Universal Credit, including when receiving the uplift, were those who had experienced a significant reduction in their income through loss of employment. These participants

spoke of struggling to reduce their outgoings to a low enough level to be covered by benefits. They included households that had moved from experiencing moderate to severe financial hardship.

School meal replacement

In many families, the children were eligible for free school meals and a package of support kicked in for those children early in the first lockdown. Initially, local authorities/schools tended to be providing lunch packages that could be picked up from the school. In some cases, there were reports of packages being dropped off at families' homes.

To begin with ... a lady was delivering them to the doorstep. Twice a week it was a bag of stuff for them for sandwiches, fruit and things. Then they changed it later on in the year to payments which went into your bank which was really handy as we were able to get a food shop. They were just eating double because there was nothing for them to do. They just want to eat.

**Lone parent with three children.
Urban area with substantial rural areas.**

Overall, parents tended to think that schools and nurseries had generally done a good job under very challenging circumstances.

... considering the quickness of it all, I think they did brilliantly really. She did get a bit fed up with what was in there but really, when you think it was the whole country ...

**Lone parent, one child.
Urban area.**

One specific area highlighted by a small number of parents was that some schools had also ensured that families with teenage girls had received appropriate period products as part of their school meal-focused support. This had been hugely appreciated and very sensitively handled.

There were occasional reports that things had worked less well in more remote areas, either because schools and nurseries struggled to access the necessary supplies or because the time and cost associated with parents collecting meals from school undermined any value they provided.

Other issues raised included that the food being provided:

- Did not always take allergies and food intolerances into account
- Was not always appropriate to the cultural preferences or religious requirements of the family

- May not have been sufficient in volume, especially for older children
- Was not always as healthy as parents would have liked or became so repetitive that children simply refused to eat it.

The shift from receiving food packages to direct payments was universally welcomed, although some parents felt that the amount provided did not fully cover the additional food costs they were incurring. Nevertheless, it allowed parents to make the best use of the additional support being provided, including by buying food that they knew would get used.

Some families had received the payments directly into their bank account. Others had received vouchers for specific shops. The former approach was preferred, principally because it gave parents the option to exercise choice, shop around and make the very best use of the additional resources they had been given.

Role of local authorities

Some participants had been in touch with their local authority in relation to benefits or other financial information or advice. Those who were making a new Universal Credit claim, or who needed an existing claim adjusted, were most likely to have made contact. Other than in the early stages of the first lockdown, participants reported that they had generally received a helpful and efficient service.

Those with existing claims and whose circumstances had not changed tended not to have initiated contact but often reported that they had received frequent and helpful benefit-related information from the local authority. They had generally been prompted to do anything required to receive additional COVID-related payments, and any requirements which were placed on them had been minimal.

Beyond benefit-related conversations, there were only very occasional references to having been in contact with the local authority to seek advice or information about other financial matters. These related to housing costs and there were no references to seeking advice in relation, for example, to energy or digital costs.

Third sector support

A number of participants referred to the additional practical and financial support they had received from third sector organisations. Participants had made contact with these organisations through a range of routes, including referrals from schools or nurseries or other third sector agencies with which they already had contact. Others had carried out web searches or had heard about possible support organisations from family, friends or colleagues. Most reported that they had not had difficulties in finding an organisation that offered the type of support they needed. However, some of those with limited English said that either they had not looked for help or that they had been unable to find anyone to help. They sometimes felt this was about a lack of understanding of how the overall system works.

The types of organisation referred to by those who had received support included: food banks; organisations that specialise in supporting particular groups (such as lone parents or families with children with complex needs); and local, community-based organisations focused on supporting vulnerable members of their community, including those on low incomes.

Those who had used food banks, or who had received similar support from other organisations, included both those who had needed their help in the past, as well as those who had not. They included single people, couples and families with children.

We had never used a food bank before ... I would say the word was 'embarrassing', but everybody was in the same situation. It was more because we had our daughter at home ... she was entitled to free school meals and then all of a sudden, when they're at home, they want to eat every 20 minutes.

Couple with one child.

Remote rural area.

Examples of other support provided by the third sector included:

- Food, clothes and toys parcels, other than from food banks
- Providing white goods or other basic household goods
- Providing cash grants for specific purposes, or helping participants access grant payments.

I ended up ... I had a month's worth of rent arrears which I had to pay off slowly. It was quite difficult, there was a couple of months when I was behind on my gas and my electricity. And then my oven broke ... you know when you're skint and things just happen. They got me a grant for some clothing, food and to help get a new oven. I really did need that help. I don't think we would have managed without it. Well, we'd have had to, but I've no idea how.

Lone parent with three children.

Urban area.

The support provided by third sector organisations was hugely valued, both in terms of the type of support received but also the flexible and responsive way in which it was delivered. Participants spoke of feeling understood and valued, and of receiving an empathetic and non-judgemental service. This was much appreciated, particularly by those who had really struggled and who experienced a crisis during the pandemic.

What could have been done differently

Participants were asked whether they had any suggestions about how their family's financial and other resource needs might have been better met over the course of the pandemic.

Overall, participants tended to think that the benefit-related responses which had been put in place had worked well and had generally been an appropriate response to the crisis. The additional money made available during the pandemic was much appreciated and had certainly made a difference.

Nevertheless, participants often thought that in general their family was having to manage on insufficient resources. This related to standard benefit levels and the amount they were managing on pre-COVID and would be managing on going forward.

Looking forward

As participants placed great value on the £20 uplift to Universal Credit and Tax Credits, it was perhaps no surprise that they also voiced concerns about its withdrawal in October 2021. A number of participants spoke of how difficult they would find it to manage financially without that supplement.

That really helped. Eighty quid to my next door neighbour is nothing. Eighty quid to me is a fridge full of shopping ... my point is, why give it to us in the first place if they are going to take it back off us? People learn to live with that money, now they've took it off us, it's gone.

Lone parent with one child.

Mainly rural area.

A connected and also frequently-made point was that prices seem to be on the rise, including for food, energy and petrol, and that already very tight family budgets will be squeezed further through the winter and beyond.

Irrespective of any price rises, those relying only on benefits generally expected their financial future would be challenging, just as their pre-COVID reality had been. Unless they hoped or expected to move into employment or study, they often saw the next few years as being about managing insufficient resources as best they could.

Those who had experienced a reduction in income, especially because of the loss of employment, tended to be focused on restoring their family income to its pre-COVID levels as soon as possible.

Case studies

The case studies that follow pick up on a number of the key themes set out in this chapter.

The Hoyland Family's story reflects the challenges of being a younger, first-time mother during the pandemic, as well as those of setting up a new home on a very limited budget. It looks at the vital role that support from families, communities and the third sector played, particularly during the periods of lockdown.

The Buchanan Family's story considers the enormous impact that losing employment can have on a family's financial situation and on the potential to move quickly into serious or severe financial hardship. It also reflects the impact that COVID may have had on mental health and wellbeing especially among teenagers.

The Hoyland Family

Lara and her baby daughter live in Council homeless accommodation in the northeast. Shortly before her daughter was born Lara left her abusive partner and, after a brief stay with her mother, the Council found her temporary accommodation in a furnished homelessness flat.

Her daughter arrived in May 2020 and the whole experience was a very difficult and distressing one. She is young and a first-time mother, and felt lonely, bewildered, and scared. She understands that it was a difficult time, but still feels that some of the hospital staff could have been kinder and more understanding.

When they left the hospital, she moved in with her mother for a few months. If that hadn't been possible, she has no idea what they would have done. She had very little experience with babies, and really needed her mother's help and advice. Because of COVID, she did not get any midwife home visits. She got a couple of phone calls but didn't find that particularly helpful.

She moved back into her temporary flat in July and has managed really well money-wise. She is on Universal Credit, and someone from the Council's homeless team was in touch to make sure she was getting everything she was entitled to. Her energy bills are included in the charges covered by Universal Credit, which is a relief as it meant she didn't need to worry about keeping the place warm during the winter.

When the baby arrived, she was gifted quite a lot of the things she needed. People were incredibly kind and just left things like baby clothes on her doorstep. She also got a couple of packages from a local community organisation but she's not sure how they found out about her. They've had what they needed to get by, and she's always had the money she needed for things like nappies and baby milk. But it has been an incredibly lonely time and she has really struggled with her mental health.

Lara is expecting to be offered a move to a permanent tenancy quite soon. She has been trying to put a bit of money aside each week to help get some of what they'll need. It was the Universal Credit top up that allowed her to do that. She knows they will get a bit of help when they get their new home, but still thinks money is going to be very tight and they are certainly going to be worse off than they are at the moment.

Although she is excited about getting a new home, she is also very apprehensive. It would be nice to think there would be at least a little money to make their new home their own, but she expects that will just have to take time. Her biggest hope is that she will be able to give her daughter the best start. She feels like they've both missed out on a lot and that they've got some catching up to do. But she does worry that if money is as tight as she expects it to be, she'll have some tough choices to make.

The Buchanan Family

Gareth and Niamh live in a village in northwest Scotland. They rent their cottage from the local estate. They have three boys, aged 9, 7 and 4 years old. Gareth also has a 15 year-old daughter from a previous marriage who lives with her mother in Inverness. At the start of lockdown Gareth was working for a local tourism business which specialised in wildlife holidays. He was furloughed within a couple of weeks of the scheme opening. He was being paid 80% and the business said they weren't able to top his salary up to 100%.

They quite enjoyed the first lockdown in many ways. He had more time with the children and especially to help his older two boys with their home schooling. They were lucky in where they live, and the boys have plenty of space to run free. His daughter wasn't able to come for her usual weekend stays for a while, but they did lots of video calls and did their best to stay in touch.

They were managing OK financially and, although he had never been highly paid, they did have a small amount of savings to dip into if needed. During lockdown that really wasn't necessary. They saved money on petrol and couldn't go on their planned summer holiday, so all seemed fine.

The company Gareth worked for closed in the autumn of 2020. He started looking for work straightaway but in an area that relies heavily on tourism, there was nothing local. Niamh made an online Universal Credit application for them, so there was money coming in, but it was much less than they were used to. They've cut back wherever they can, but buying food locally is expensive and the alternative is petrol for a 90-minute round trip to a bigger supermarket. Any savings are now gone, and they have had to start borrowing small amounts from her parents. That's now starting to add up, and they are worried about how long it will take to pay back.

The winter of 2020/21 was their hardest time – they all struggled with the second lockdown, but Gareth's daughter found it especially hard, and she cut off contact with them for a while. Her mother struggled to get her the mental health support she needed. Gareth understands that services are under pressure, but they were really scared for her. It was many months before his daughter got help. By that stage she was really unwell. Things are a little better now, but Gareth is very concerned that the pressure on services may mean they step away too soon.

Gareth and Niamh are trying to stay as positive as they can, but it's not always been easy and it's hard to see where any local employment may come from until next spring/summer. They are just hoping by then the tourism industry will be closer to back to normal and there might be work options for both of them. In the meantime, he's starting to look at work options in Inverness area. It could mean spending the better part of three hours a day driving to and from work, and he won't see much of the children, but at the moment he can't see any alternative.

5. Childcare and education

This chapter looks at participants' experiences of managing childcare and education, especially during lockdown periods and before full-time schooling returned. It sets out the types of support that parents found most valuable as well as some of their suggestions about what might have been done differently.

Key findings

- Home schooling was challenging for all, but lone parents living in serious or severe financial hardship found it particularly difficult. For some this was about resources – including in terms of the size of the home or whether they had a garden. It could also be about loneliness and having no opportunity to take a break.
- The support provided by schools and nurseries was hugely valued, especially during the first lockdown. This applied to practical support – such as the provision of ICT devices to enable home schooling – but also to pastoral care.
- Participants in employment faced the challenge of balancing the needs of employers and children, whether they were working from home or outside the home. Those working shifts faced particular difficulties. Some parents interviewed had felt forced to give up work.
- In-school places made available for key workers or vulnerable children were not always taken up, with stigma and fear of infection being two of the reasons why not. However, when parents had taken up the opportunity, it had worked well.
- Families with a child or children with complex needs were also often under particular pressure. This could also be income-related but was also associated with the loss of formal care. Parents sometimes felt that the system of support for children with additional support needs, which involves health, social work and education, did not always fully appreciate the additional pressures that COVID had imposed on families. Some parents felt that the pandemic had exacerbated the challenges of negotiating this system.
- Some participants felt that more support, including more financial support, could have been made available to families on lower incomes but who did not qualify for free school meals.

COVID-related changes and challenges

Closure of schools, nurseries and formal childcare

For those with nursery or school age children, the closure of these facilities on the 23 March, and the resultant shift to home schooling, represented the single greatest change to day-to-day family life. This was the case for almost all, and irrespective of family characteristics or income level.

Well that was just huge wasn't it ... that first lockdown ... wow. I was just sitting there thinking ... OK, so overnight I'm teacher as well as Mum ... now how's that going to work. But you know, I have to say, I'm so proud of them. I mean don't get me wrong ... at times it was a nightmare ... but they tried so, so hard.

Lone parent, three children (two primary, one pre-school).
Urban area.

While most parents found home schooling challenging, there were a range of factors that had made it even more so. Some of these were about the space in which home schooling was being attempted and the facilities it provided. These issues tended to be reported primarily, but not exclusively, by participants experiencing serious or severe financial hardship. Lone parents also spoke of particular challenges, especially if they also had younger children.

Not having the necessary devices, ICT skills or broadband: This was primarily about allowing children to access online learning. While most families already had a sufficient broadband or mobile package before the pandemic, not all had a sufficient number or the right type of devices to support home learning. This applied especially for households with no-one in paid employment or if all the adults in the household had limited English. Not having the required devices appeared to be connected in particular with families who had been living with severe financial hardship for an extended period in the run up to the first lockdown.

Lack of appropriate indoor space: This included sufficient space to balance the sometimes competing needs of all family members. It was a particular issue for families living in relatively small homes compared to the size of their family, especially if one or more adults were also working from home.

So fear was a massive factor about COVID in the first lockdown as well as the restrictions of being cooped up. We've got a very small flat, and we were very much in each other's pockets.

Lone parent with two primary school children.
Urban area.

For some this was connected with experiencing serious or severe financial hardship and/or with having a larger family. There also appeared to be a connection with living in an urban area.

Not having private outdoor space: This was about children, and especially younger children or children with particular needs, having a safe place to play and expend energy. Parents sometimes made a direct link between having access to good quality outdoor space and the general wellbeing of their children.

... kids they need some places to run, the space, and we live in a small flat with no garden, so it really gets you mad because he needs the space. We couldn't even go out, oh you can go, but even going to the park, people were watching you, you couldn't even cough.

**Lone parent with one pre-school age child.
Urban area.**

This was connected less to income or family characteristics and much more to the specific area in which families lived. Again, it was a particular issue in urban areas.

Having children with different and potentially conflicting requirements: This arose particularly for families with three or more children but also those with limited space and in families where there were significant age gaps between children. It was about older children needing quiet space and the opportunity to focus and concentrate, while younger children needed to move around and make noise.

Parents with limited English: These parents spoke of their frustration at being unable to help their children with home schooling, including not being able to help them resolve any ICT issues that were preventing them from accessing remote learning options. Not fully understanding how the Scottish school system works, especially if children either started primary school or moved between primary and secondary school during the pandemic, was also described as worrying and confusing.

Parents being in paid employment: If working from home, the pressure was generally around balancing their children's needs with that of their employer.

Juggling working outside the home, either if both parents were working outside the home or as a lone parent, could be extremely challenging.

We generally coped well until I went back to work part-time in July, August, September, until I was put back onto furlough in October because of the restrictions coming back in for us obviously.

Lone parent with one primary age child.
Urban area with substantial rural areas.

The nature of the key working being done, including in care homes or supermarkets, often meant shift working and irregular work patterns. This meant that there were challenges around providing care during normal school or nursery hours, and also both before and after school and at the weekends. In a small number of cases, lone parent key workers, or one of a couple who were both key workers, had left paid employment in order to care for their children. These families had then experienced a very substantial drop in income levels.

In the case of one couple, one parent had left employment because it had not been possible to co-ordinate working hours so that at least one of them was always available to provide childcare. The lone parents who had given up work had not had the option to work only during the hours in which their children could be in school or nursery. All of those who had given up work had returned to paid employment by the time of the study.

Families with disabled children or those with neurodevelopmental conditions:

When one or more children in a family had particular needs, parents sometimes spoke of the considerable pressure they had been under, especially when their children were not attending nursery or school and any formal home-based care services were no longer coming into the home.

Of course it's been difficult for lots of people ... but if your child has complex needs, and then any practical support you got just disappeared ... well to be honest it was just exhausting, just so hard. It's been exhausting to the core ... when you are a carer your needs are never met.

Couple with two primary age children, one of whom has complex needs.
Urban area with substantial rural areas.

Parents' unfamiliarity with the teaching approaches being used: Some parents commented that things had moved on significantly since they were at school. There were associated concerns that they would confuse their children and potentially even set their learning back.

The complexity of the work being undertaken by older children: This applied especially to those working towards their Standard Grade or Higher exams. Parents often felt that the pandemic in general, but the periods of lockdown in particular, had been hardest for teenagers. Concerns about schoolwork and exams were seen as key but being separated from friends for long periods was also felt to have really taken its toll.

Although having the children at home, and especially supporting them through home schooling, was often hard, parents also spoke of some positives. Again, these positives could apply irrespective of income level or family circumstances.

Benefiting from having more family time: There were references to the whole family benefiting from slowing down and leading a less rigidly timetabled existence than was the norm. Parents also spoke of siblings becoming closer and very supportive of each other during the first lockdown in particular. This applied especially when children were relatively close in age.

Reduced stress associated with keeping their family safe from COVID: While many families had experienced considerable stress during the pandemic, there was some relief associated with nurseries and schools closing, with parents feeling better placed to keep their families safe and reduce the likelihood of their children catching COVID.

Reconsidering the needs of their children or identifying further needs: There were a small number of examples of parents realising that their children might have as yet undiagnosed needs. These included dyslexia or autism and children going on to receive formal diagnoses.

My younger daughter was a lot more of a struggle ... what lockdown showed me when being her teacher for a while was that there was more going on with her not enjoying school than what I thought initially. I thought – she's got dyslexia – then when we went back to school, I pushed for her to be tested, and it turns out she is dyslexic.

Couple with two children (one primary, one secondary school).
Urban area.

In relation to their autistic children, parents spoke of a significant reduction in stress levels, along with reduced numbers of meltdowns, during lockdown. This has sometimes led to a reconsideration of whether the school system is best placed to educate and care for their children and a decision to move to home educating.

When we were getting nearer to the schools starting, they were getting more and more upset, more meltdowns, and I just thought ... why am I doing that to you ... lockdown maybe just showed a lot of us that there's another way. So we are sticking with it ... we're home learning going forward.

Lone parent with two secondary school age children with neurodevelopmental conditions.
Urban area.

Loss of other childcare and support

The closure of schools and nurseries, along with the move to blended learning during the autumn term of 2020, clearly presented most parents with significant additional childcare responsibilities. For some families, this situation was compounded by the loss of the other childcare options which they had relied on.

When grandparents or other family members had previously been involved in providing childcare, it was clear that this loss of contact was felt across the generations. For example, parents spoke of their own parents being lonely and missing their children and grandchildren. Children had missed and were sometimes very worried about the wellbeing of their grandparents or other adults in the family. Parents experienced the same worries and anxieties about the safety of older family members, but also very much missed the care and support these older family members had often provided before the first lockdown.

In practical terms, those finding the loss of the wider package of formal and informal childcare and support most difficult were often families with children with particular needs, lone parents, and those working outside the home. There was no apparent connection here to income levels.

Families with children with particular needs: The closure of additional support services, including out-of-school activities, was often most keenly felt by families with children with particular needs.

... my son with his medical condition, he struggled because he's already internal ... my daughter is hyperactive and has a massive social life, with lots of activities and that was all gone. All the support we had that was in place for all of us due to our circumstance and also my son's condition, how it impacted us all as a family, was gone. There was nothing. All the services were stopped.

**Lone parent with two primary school age children.
Urban area.**

There were also concerns that the diagnosis and assessment services, including those that need to be gone through to access additional financial or other support, did not appear to be functioning well. There were specific references to challenges in getting assessments for autism. This was raised in relation to children but also to adults.

When a care and support package was already in place, there were sometimes challenges in having those packages reviewed in light of the COVID-19 pandemic. This was sometimes about getting agreements (usually from social work services) to use existing funding in a way that better suited the family's needs during a period of lockdown.

Parents with babies or younger children: The loss of in-person support, particularly the opportunity to take even a short break and rest, was very keenly felt. For first-time new mothers, not being able to access advice and support from the older generation also created additional concerns and anxieties. These were compounded by sometimes difficult experiences of giving birth, especially during the lockdowns, and the absence of in-person post-natal care.

Other supportive services and supports, such as community-based parent and baby groups and playgroups, were also missed. Again, this was about opportunities to seek advice and reassurance, but also to have a break and socialise.

Me and the baby ... we've massively missed out ... but keeping us safe was my big priority. I'm honestly not sure there's anything that could have been different around the lockdowns and places being shut.

Young couple with new baby.
Urban area with substantial rural areas.

It was suggested that these types of community-based opportunities are only now beginning to restart. This was put down to the venues often being used – such as community or village halls – not being open and available and to these types of groups often being run by volunteers.

Parents with larger families that included younger children: This was often about the practical challenges of looking after a number of children while at home, but more particularly about difficulties with leaving their home. For example, if children were not old enough to be left on their own for a short time, basic food shopping trips often became very difficult. Before the pandemic, parents might have called on a family member or a friend to look after their children for a short while but with the first lockdown, this was no longer possible.

Any connection to income level and challenges with leaving the home appeared to be around not having a car and being reliant on public transport.

I don't drive and I don't take the bus often cos I have a double buggy and a single buggy. Sometimes they don't let me on. During COVID they would sometimes say you can only have one of you on. I tried to explain that we're a whole family – they are brothers ... but some bus drivers just wouldn't allow it.

Couple with three pre-school children.
Urban area.

Mitigating or supportive factors

There were a range of factors that parents identified as having helped their family cope with some of the education or childcare challenges they had been grappling with during the pandemic.

General support from schools and nurseries

For parents with school age children, or with younger children who attended nursery prior to lockdown, the support offered by those schools and nurseries was often seen as key to the wellbeing of their family, particularly during the lockdowns.

Most parents felt that their children's school or nursery had done well, and many were very appreciative of the staff's efforts, especially during the first lockdown.

The teachers were amazing ... they did meetings twice a day, video meetings with everybody, they made it really good ... they did such a good job.

Lone parent with one primary school age child.
Urban area with substantial rural areas.

It was also clear that, while much of the support was focused on facilitating home learning and general welfare, there were also occasions when staff at schools or nurseries had stepped in to provide an immediate response to a crisis. This tended to centre around providing very basic supplies, including food, when a family in severe financial hardship was otherwise without. It was families that were already experiencing severe financial hardship at the start of the pandemic who reported receiving this type of support from schools or nurseries.

It started off really rough for us. See that whole panic buying thing ... we basically couldn't get anything around here. We had nothing in the cupboards ... so the head of the nursery went 'right come with me'. Because the nursery had been shut down, she gave us all the food they had in cupboards. Gave us all the food they had in the fridge ... see if it hadn't been for that, we would have been in real trouble. I mean major trouble because there was no bread on the shelves, no nothing and I have two kids.

Couple with two children (one secondary school, one pre-school).
Urban area.

More generally, when the support offered by schools or nurseries had worked well, several elements were seen as particularly important or were most welcomed.

The provision of tablets or laptops: A number of older primary or secondary school children had been either given or lent a device by their school. Some had already been given a tablet or laptop before the start of the first lockdown, generally

as part of a pre-COVID programme to provide devices. Others received devices within a week or two of the first lockdown beginning. In some cases, parents thought this was because of an acceleration of an existing programme. In other cases, they had not been expecting to receive devices and thought it was a COVID-specific response.

Without these devices, the only other option would often have been the sharing of mobile phones. Parents were clear that this would not have been a viable option and would not have allowed their child(ren) to learn from home.

... she got a new iPad actually, from the school. We've got this old laptop somewhere but the software's no good, so I think we'd have been fighting for my phone ... and she got to keep it so it wasn't just like for a few weeks

**Lone parent with one secondary school age child.
Urban with substantial rural areas.**

Most of the children receiving laptops or tablets were also eligible for free school meals and – by extension – were in households experiencing severe financial hardship. However, there were occasional examples of children from families in moderate financial hardship receiving devices. This appeared to be area-related i.e. to be connected to the policy of their local authority.

Broadband service or boosts: There were also a few instances of schools arranging for broadband services, or broadband boosts, to allow children to join in with online lessons. This tended to be for families who would otherwise have been managing with only a limited, sometimes pay-as-you-go mobile package.

Regular check-ins: Many parents referred to teachers keeping in regular contact, either by phone or email. Again, this was generally much appreciated, especially when a child or children had particular needs or had already been struggling at school or nursery prior to lockdown. Parents spoke of feeling reassured that their child had not been forgotten and that it was comforting to know that someone was still looking out for their family.

Sharing information: Schools or nurseries had often been the primary source of most, and in some cases all, of the information parents felt they needed. The focus of this information was on the arrangements for schools and nurseries, but parents also spoke of receiving information about possible financial or other help or support that might be available.

In-school or nursery places for vulnerable children or children of key workers

Some parents had made use of the in-school or nursery places available for children of key workers or vulnerable children.

Parents had found the option offered very valuable support, which benefitted the whole family, including those attending school or nursery and any younger children who remained at home.

... they were happy to go I and it just made everything a bit more normal for them ... for all of us really ... and they both really like their schoolwork and some of their friends were there too ... so, yes, I think that was a good idea.

**Couple with four children (two primary school age and two pre-school).
Urban area with significant rural areas.**

However, while a number of families entitled to make use of the in-school places available for children had taken up this offer, others had not.

If parents had been offered a place because their children were considered vulnerable, reasons given for not taking up the offer included:

- Anxiety about their children's health and a feeling that their priority was to keep their family safe. The children going into school or nursery was almost seen as breaching their family defences
- Embarrassment that they were seen as in need of extra help, especially at a time of crisis. This was sometimes linked to concerns that their children would be stigmatised, but also to a sense of failure as a parent. Parents also referred to the importance of places going to children whose parents were key workers, especially if they worked for the NHS.

I did get the offer for [name of older child] to go into school, but it just didn't feel like a good idea. I didn't want to risk something coming in after being so careful ... and really it was for the kids whose mums were working in the hospital or things like that ... I think I'd have felt bad anyway.

**Young lone parent with two children (one primary school age, one pre-school).
Urban area with substantial rural areas.**

There were also occasions on which key worker parents had decided not to take up in-school places. Reasons given included that:

- With their parent already going out to work, children were already anxious about their own and other family members' health. Going into school sometimes felt like a step too far for them
- If children were at different schools and/or nurseries, and with the absence of school and most public transport, it was impossible to manage drop-offs and pick-ups
- Shift working, and the absence of pre-and after school care, left gaps in childcare provision that needed to be filled by other means anyway.

Key workers who needed childcare had sometimes been able to put their own solutions in place. These included another family member moving in just prior to or at the start of the first lockdown. If both parents were key workers they were sometimes able to juggle shifts, and if parents were not together, this sometimes involved children moving between homes.

Being able to create childcare bubbles and then the return of pre- and after-school clubs were identified as helpful changes that eased the childcare pressure on key workers.

What could have been done differently

Parents were asked whether they had any suggestions about how their family's education and childcare needs might have been better supported during the pandemic.

Better access to support for families with children with particular needs:

Parents sometimes felt that the system of support for children with additional support needs, which involves health, social work and education, did not always fully appreciate the additional pressures COVID had imposed on families. Some parents felt that the pandemic had exacerbated the challenges of negotiating this system and would like to see:

- Recognition that parents are well placed to identify that their child may have additional support needs and that the system takes their concerns seriously
- Swifter access to diagnostic assessment services so that families can make more rapid progress in securing the care and support needed for children with additional support needs
- Better alignment between health, schools and other services to secure swifter delivery of financial and specialist support (such as educational psychology, speech and language therapy).

It was also suggested that, particularly at a time of crisis, people should be given additional support while waiting for the required assessments.

More support for families who did not have free school meal eligibility:

Parents whose children are not eligible for free school meals, but who nevertheless felt that at times they had struggled during the pandemic, would have appreciated a little more support. Examples given included that their children had missed out on

receiving laptops or tablets but that they had sometimes struggled to provide them with what they needed for home schooling.

Swifter return of pre- and after-school care services: Although recognising the challenges involved in delivering these services, especially during the first lockdown, their return was much welcomed by working parents. This applied especially when parents were working outside the home.

Return of other out-of-school activities and community-based support groups for parents: There is also a range of other activities and groups, which are often community-based and run, which have either not returned or have only returned recently. There were references to scouts, brownies, new baby groups and playgroups.

Looking forward

Overall, most parents were reasonably optimistic about their children's return to school or nursery and felt that they had adjusted well. However, there were some concerns that children are behind, not just in terms of their academic performance but also in developing their social skills and building their independence.

I've noticed with my children, especially my younger daughter missing so much of school, I think it had a bit more of an impact on her, in a sort of social sense. She was a bit more, it's not like that she's insular, but she's much more reluctant to try and go to new things or get back to where we were before.

**Couple with two children (one secondary school, one primary school).
Urban area.**

There were hopes that the work schools and nurseries have been doing to help children catch up will continue for as long as required. Parents were also keen that this should extend to some of the core life skills that their children may have missed out on, such as learning to swim.

Case studies

The case studies that follow pick up on a number of the key themes set out in this chapter.

The Townsend Family's story reflects the challenges of home schooling with a larger family and when children are in different age groups. It looks at the benefits of proactive support from schools and the value that in-school places brought.

The McLean Family's story looks at the pressures of being a lone parent during the pandemic, and especially during periods when the schools or nurseries were closed. It reflects on both the value that practical support – such as the provision of a tablet or laptop – could bring, but also on the value of regular and supportive pastoral care.

The Townsend Family

Emma and her family live in a small town in southwest Scotland. She has two teenage boys from a former relationship. She and her partner also have two young girls – the older one was around 18 months old when their second daughter arrived in the first week of the first lockdown.

In 2019 Emma's partner had significant health problems which meant he had to leave his construction job. He was starting to look for work in early 2020 but had not found anything before the first lockdown started. His mental health has deteriorated during the pandemic and at the moment a return to work is not realistic.

The family live in a three-bedroom private rental. It generally suits their needs but is quite small. They receive Universal Credit, and the children are eligible for free school meals. They have received a number of additional COVID-related payments automatically, all of which have been a welcome boost to the family's income. Money has been tight, especially with a new baby, but overall they have managed OK. However, the boys are at an expensive age – clothes last no time, and they desperately want phones and other gadgets like their friends have. Emma tries to say yes when she can, but that's not often.

Not long into the first lockdown, the head teacher from the boys' school was in contact to explain that there was an option for them to go into school. Her partner had some concerns and was worried they could bring COVID into the home. Both of the boys have good friends whose parents work at the nearby hospital – he felt that presented a real risk.

However, the boys were very keen to go in. They enjoy school and they knew some of their friends would be going. She explained that they had been made the offer because there are also two babies in the house, and they had no problem with that idea. She has tried very hard to make sure they get the attention they need, but it's not always been possible. She felt it was in their best interest to get a break from their baby sisters, along with the opportunity to do their schoolwork in peace and quiet. With two babies in the house, she doubts if home schooling would ever have got off the ground.

Overall, it worked really well, and she is sure she made the right decision. The pandemic has still been really tough on all of them, but she doesn't think they would have coped with all six of them home all day, every day for months at a time. The last school reports were really encouraging, and although the boys still find their little sisters annoying at times, they have become a strong family unit.

The McLean family

Josie and her two children live in a large central-belt town. They have a two-bedroom Council flat in one of the town's larger estates. Her daughter is 10 and her son has just turned 5. She has a lot of family nearby, and although the children don't see their father, his parents are a great support.

The first lockdown was quite a shock. The children were used to seeing lots of people, and her son in particular was too young to understand why they had just disappeared over night.

Her daughter's school was in touch within a couple of days and explained that they had a tablet for her. They went down to collect it from the school. She was having some problems getting it to connect to their home broadband, but someone at the school talked her through it later that day. Having the tablet made a big difference to her daughter, especially during the first lockdown. Her son had been due to start nursery in April 2020 and a member of staff from the nursery dropped off a package of pens and colouring books for him. She thought that was really kind and it also gave her an opportunity to have a brief chat.

The family is eligible for free school meals, and the school phoned to say they could go and pick up lunch for both of the children from week 2 of lockdown. They went a few times, but it was hard to get the children to understand the new rules about social distancing. At one point her son ducked under the tape closing off the local playground. He screamed when she went to take him away and she felt awful - they don't have a garden and he loves the playground. It didn't help that she felt other parents were giving her dirty looks. After that she mostly stayed home, and they stopped picking up the meals. It was a big help when they switched to putting a bit extra into her bank account instead.

They did look at some of the material the school made available, but her daughter was struggling to concentrate, especially with her wee brother running round. In the end she decided it was best just to try and keep them all as healthy and happy as she could. The school checked in once a week and her daughter's teacher suggested some activities they could all do together to help her daughter with her reading and maths. They were very supportive and reassured her that lots of other parents were having the same problems.

It really helped when they could form a childcare bubble with her parents. Grandad can get both of the children to do things she can't, so he became maths teacher. It was only really when her parents could help out again that she admitted to herself how much she'd been struggling on her own.

The family are on Universal Credit and got extra COVID payments, including the Universal Credit top up. They've been OK for money, especially as the Josie's parents helped with a bit of shopping when they could. Her electricity bill has been really high, especially during the lockdowns, but she has just about kept on top of it. But she is worried that price rises mean it's not going back to pre-COVID levels and now the Universal Credit top up has gone, she's not sure where that extra money is going to come from. She's been in debt in the past, and she really doesn't want to go back there.

6. Employment

This chapter looks at employment related issues, including how participants' work status or patterns changed, experiences of being furloughed, working at home or outside the home, or being self-employed or running a small business. It also sets out participants' suggestions about what might have been done differently to support those in employment during the pandemic.

It draws on the experiences of the 32 participants in full-time or part-time work at the point of interview, as well as five participants who had lost work during the pandemic months and who remained out of work when they were interviewed for the study.

Key findings

- Participants who had been furloughed felt the scheme had worked for them, even though some had not had their salary topped up by their employer.
- Loss of employment, rather than furlough, had the greatest impact on income levels of those interviewed and could move a household from experiencing moderate financial hardship, or even being just above the low income threshold, straight into severe financial hardship.
- Income levels generally remained the same for those who had worked outside the home for all or much of the pandemic, including the key workers who worked through lockdowns.
- Participants identified particular challenges associated with being a key worker, including around the risk of bringing COVID into their home.
- Working from home had its challenges, but those able to do this also appreciated its advantages. This included in terms of juggling work and childcare.
- The self-employed and small business owners were sometimes those in the greatest financial difficulty, either because they did not understand their entitlements and/or they had difficulty in accessing them. Participants with limited English were particularly vulnerable. Some would have benefitted from having easier access to information that met their particular needs.
- Low income key workers would have welcomed some financial support, including to cover the additional costs they sometimes incurred.

COVID-related changes and challenges

Furlough

Those who had been furloughed for some of the pandemic had generally found the approach had worked well for them, particularly when their employer had topped up their wages.

There was a bit of uncertainty for the first few weeks ... we didn't know what was happening, [name of employer] didn't know what was happening. The first month was ... are we going to get paid at all ... but then he said he'd sorted it all and he was going to get us our wages at 100%. He was really good, really supportive.

Lone parent with one child.

Urban area with substantial rural areas.

Those who had been furloughed generally managed, but those that only received 80% of wages said they had sometimes had to cut back on some of their usual expenditure. For example, there were references to cancelling entertainment subscriptions or moving to cheaper brands of food. Saving on work-related costs, such as travel costs and buying lunches while at work, had also helped them manage.

Loss of employment

As expected, those losing paid work generally experienced the most significant reductions in household incomes. This applied particularly if they had lost full-time work, but could also be significant if part-time work was lost:

- Losing full-time work could move a household from experiencing moderate financial hardship, or even being just above the low income threshold, straight into severe financial hardship
- Losing part-time work could move a household from being in serious into severe financial hardship
- A reduction in working hours from full to part-time could move a household from being in moderate financial hardship to being closer to, or in, serious financial hardship
- Those already working part-time and then having hours cut generally appeared to have remained in serious financial hardship, albeit they moved closer to the severe financial hardship threshold.

Job losses, along with reduction in working hours, were associated particularly with working in hospitality, tourism and non-food related retail. Some participants were made redundant immediately before the launch of the furlough scheme.

That day was really stressful, I remember the Friday before lockdown hit, this is two days after being laid off, there was an announcement on telly about the furlough scheme, and I just broke down in tears.

Lone parent with one child.
Urban with substantial rural areas.

Others had lost employment at some point from the first lockdown through to during the winter of 2020/21.

In addition to losing work altogether, some participants have been on reduced working hours. This tended to be associated with participants who had previously worked on casual or zero-hours contracts, primarily in hospitality or cleaning jobs. In these cases, participants said that the lost hours have now generally returned.

There were also a small number of examples of participants working for third sector organisations who remain on reduced hours because of funding issues within their organisations.

Although most of those who had been furloughed have now returned to work, others had lost their job.

I was furloughed to start with but then they got rid ... I'm not sure I would have been able to work anyway ... it was shifts and without my mum or their dad having the kids ... and I think that would have been too much ... for me and the kids.

Young lone parent, two children.
Urban area with substantial rural areas.

Key workers and working outside the home

Income levels generally remained the same for those who had worked outside the home for all or much of the pandemic, and especially the key workers who worked through lockdowns. In some cases this meant they remained in moderate financial hardship, for others they remained in serious financial hardship.

However, participants did speak of particular challenges associated with being a key worker in moderate or serious financial hardship. These included that:

- The type of work being done, including working in supermarkets or cleaning roles, may not have seemed to be high risk relative to some other roles. Nevertheless, it did expose people to a greater risk of catching COVID. This led to significant additional pressure on key workers and also on their families. Participants sometimes felt that the type of role they were fulfilling was not respected or recognised

... yeah, to be honest there were times, I love my job usually, but I thought why am I out doing this for not much more than £9 an hour? We were all stressed but some of the ways people behaved ... there was one day, some of us were just standing there in the middle of the shop thinking, none of this is our fault, I could be at home with my kids ...

**Lone parent with two children.
Mainly rural area.**

- For some there were additional costs, including travel costs, particularly during the first lockdown. Participants also incurred additional laundry costs associated with daily washing of uniforms
-

There just were no buses at times here especially at the start. Sometimes I walked it but it's nearly an hour ... I didn't mind for getting there but at the end of a shift ... and my mum completely freaked about the dark ... so sometimes I did book taxis once you could, but both ways ... I thought this is crazy money when I don't earn that much anyway.

**Couple.
Urban area.**

One other issue raised was that some key workers may have received very little additional income as a result of any bonuses/special recognition payments that were made. For example, a lone parent working full-time in retail, who earned around the 2020 Scottish Living Wage and was in receipt of Universal Credit, reported that the basis on which Universal Credit is calculated meant that they had netted less from the £500 gross bonus their employer paid than colleagues who worked part-time, had another full-time wage going into their household, and were not entitled to Universal Credit.

Working from home

Those who began working from home during the first lockdown, including some who continue to work from home, were among those who felt they had fared best during the pandemic. These participants were generally in the moderate financial hardship group.

It was not that they had not experienced difficulties, but they tended to reflect that they had been among the lucky ones, especially if they had been able to work flexible hours to juggle childcare commitments.

... there have been some upsides to it, like convenience, obviously I was here for the children, so I could do my job while they were here, I didn't need to worry about childcare, but the thing is my office is technically a cupboard ... and there isn't an alternative place I can work from in the house that's convenient.

**Couple with three children.
Urban area.**

Self-employed and small business owners

Participants who are self-employed or who run small businesses were among those reporting the greatest difficulties. Depending on the sector in which they work, there have sometimes been prolonged periods of being unable to earn. The impact of not earning appeared to be to move these households from either the moderate or serious financial hardship groups into the severe financial hardship group.

My husband was self-employed ... he was a painter and decorator, so he couldn't work, he wasn't allowed in anybody's house. That kind of left us in a position of, so how are we going to pay our bills, our rent and all that sort of stuff? ... it still has effects now, because you are still trying to get back from day one of the pandemic.

**Couple with one child.
Mainly rural area.**

There were mixed reports in terms of how participants had managed financially. Some had accessed advice and support, but others had struggled. Those who struggled were often not aware of the Self-Employment Income Support Scheme or the small business support that was available. There were also instances when a participant was ineligible for the Self-Employment Income Support Scheme because they had not been self-employed for long enough.¹¹

There was also sometimes reluctance to either apply for Universal Credit or to update an existing claim. Reasons given included that:

- They had assumed the impact of COVID on their business would be relatively short-lived and preferred to 'hold on' and weather out the storm. There were references to possibly having acted differently if they had known how long their income might be affected
- They were worried that any reassessment of entitlements could lead to gaps in payments or a reduction in the amount they were entitled to in the longer term. This appeared to be connected to concerns about moving from the Working Tax Credit regime to Universal Credit.

¹¹ Eligibility of the Self-Employment Income Support Scheme required the recipient to have traded in both the 2019 to 2020 and 2020 to 2021 tax years.

The self-employed and small business group also included participants with limited English proficiency who had struggled to find out about the available range of support. This included an instance of a participant struggling to access information and advice in their first language, leading on to them applying inadvertently for a small business loan when they had thought they were applying for a grant.

Other particular challenges that participants with limited English reported included that they:

- May also have limited ICT skills or limited ICT resources and have struggled to move their business online when others have been doing so
- Did not think they had other likely job options if their small business folds.

What could have been done differently

Participants were asked whether they had any suggestions about how their employment-related needs might have been better met during the pandemic.

Information on self-employment or small businesses: The self-employed and those running small businesses needed to actively access information and advice but sometimes struggled. There were particular issues for participants running small businesses who have limited English.

Resources for low income key workers: Key workers may have incurred additional costs related to going to work, especially during the first lockdown. These included travel and laundry costs. For those on lower incomes, some recognition of and/or support to cover these costs would have been welcomed. If recognition payments/bonuses were paid, participants would have appreciated receiving all or the bulk of those payments, rather than missing out on a significant proportion because of their overall household income.

Looking forward

Overall, those who had been in and retained work felt positive about their work prospects. They generally felt their job was secure. In some cases, participants had taken on more hours within an existing job or a second job. However, a small number of participants – primarily working in the third sector – were concerned that their posts could still go, or that they were likely to continue on reduced hours for the foreseeable future.

Perhaps the biggest concern for those working was whether their current income, and especially the hourly rate at which they are paid, will increase in pace with their rising costs. This was associated with cost increases relating to food, other household essentials and energy, and how they may be affected by the recent changes to Universal Credit tapers. Combined with the loss of the Universal Credit uplift, participants generally expected to be worse off in the short to medium term.

Participants running small businesses, or who were self-employed, tended to be feeling less optimistic and/or to feel that it would take them longer to recover financially from the impact of COVID. This included because pre-pandemic financial

reserves had been used up or because of the requirement to repay any COVID support-related loans. In a small number of cases, participants were very concerned that their small business or self-employed status may not be sustainable going forward.

Those looking for work were also generally concerned about the future. Participants spoke of hearing that employers were desperately looking for staff but that they were struggling to find work locally. There were also concerns that much of the work available locally was in the hospitality sector or other sectors that require evening and/or weekend work. Juggling these shift patterns with childcare commitments was sometimes felt to be unworkable.

Case studies

The case studies that follow pick up on a number of the key themes set out in this chapter.

The Porter Family's story reflects on the pressures of being a key worker during the pandemic, and especially on the challenges of being a lower paid key worker during lockdown.

The Qureshi Family's story looks at the difficulties faced when running a small business during the pandemic, along with the particular challenges people could face getting advice and information if they have limited English. It also considers some of the pressures small business owners may face going forward.

The Porter family

Alison and her two children live on the outskirts of a Tayside town. She rents her three-bedroom home from a private landlord and works full-time in a supermarket. She has worked there for around six years ago and has always loved her job. The family is eligible for Universal Credit and although there's not much to spare, they manage fine.

Her father lives in a nearby village. On the day the first lockdown was announced, he packed his bag and moved in with his daughter and the grandchildren. He didn't want to be on his own, and he knew that Alison was likely to need some help with the children.

Alison worked from day one of the first lockdown. She felt it was important to go in, and as one of the more experienced members of staff she was really needed. With her father staying, her childcare was covered, and she knew enough about her colleagues' home lives to know that some of them would struggle.

There have been times when it's been incredibly tough. The first lockdown was the hardest – lots of customers were stressed and they sometimes took that out on staff. She has known some of her older regulars for years and when the shelves were empty, it could be heart-breaking.

Although she felt it was important to go into work, she also worried about her family's safety. Whenever she went home, she went straight in the shower, cleaned the bathroom and put her uniform and the towels straight in the wash. It was both tiring and costly, especially if she was working a split shift and went through the whole process twice in one day.

While she was worrying about her family, they were worrying about her. During the first couple of months, the bus service was really erratic, and she took to walking in. What was usually a 15-minute journey took her about 40 minutes to walk and she was getting increasingly tired. She got a taxi once that became an option, but the costs really mounted up. The bus service did improve, but she only really felt comfortable using buses once she had her first vaccination.

She did get the Universal Credit top up, but otherwise they haven't really had any extra help and with food and energy costs at home, and with taxi fares, they've ended up a little worse off. She can cope with that, but she was sad for the children when some of their friends were given new tablets, but they weren't. They have laptops that work fine, but she did think it would have been a nice gesture.

Alison certainly doesn't regret working through the pandemic, but she does feel that there could have been a little more help for key workers on a low income. Even getting to keep a bit more of the two special recognition bonuses she received from her employer would have been something.

The Qureshi Family

Ameena and her husband Khawar have lived in Scotland for around 11 years. They have two boys, aged 7 and 3 years old. The Qureshi family moved to Aberdeen around five years ago and Khawar set up a small catering supplies company. He works long hours, and his health is not good. Ameena would prefer her husband stopped working, but he wants to provide for his family and was hoping to build something to pass on to the children when the time came.

Their family income is supplemented by Universal Credit, and prior to COVID Ameena felt they were doing reasonably well. Money was sometimes tight, but they managed the basics, and her budgeting skills are good. They live in a housing association flat, and the rent and bills are reasonable.

During the first lockdown, the business was affected very badly. They had to let their part-time member of staff go, and there were times when they could take no money out of the business for a number of weeks. They did contact the Department of Work and Pensions and their standard payments have increased by a small amount, and they have also been receiving the Universal Credit top up.

By the late winter of 2020/21, they agreed that the business needed help if it was to survive. Ameena asked around, but the organisations she would normally go to, like the housing association, suggested she should contact the Council because the issue related to a small business. They can both struggle with English over the phone and she would normally make calls of this type. She tried a couple of times but was struggling to get through. In any case, she was worried she would misunderstand and that would cause them further problems.

They tried at looking at various options online but struggled with the explanations of what was available and how to apply. They couldn't think how else to get support, so asked a cousin to help them complete an online application. They thought they were applying for a small business grant but actually applied for a loan.

The business has not really bounced back, especially as Khawar's health has deteriorated. Ameena is very worried about how they will repay the loan. They are very reluctant to close the business as they cannot see any other employment options for Khawar, and he really wants to work. However, Ameena doesn't think the business is likely to recover if they can't start taking online orders. They have no idea how to go about doing that, but she is going to look around to see if she can find someone to help.

They are now behind with their electricity and gas bills and there is no money left after food and a few other necessities are covered. Ameena hates having to say no to the children all the time, but at the moment there is no money for even the occasional treat. She worries about her husband's health and any prospect of a visit to see her parents, who have never met their grandchildren, is now gone.

7. Getting information and support

This chapter examines how participants accessed the information and support they needed to help them navigate the pandemic. It covers overarching learning about how participants accessed information, the barriers they encountered and what they thought would help going forward.

Key findings

- Households used a range of ways to access information about the pandemic and related support. Schools, nurseries and other organisations with whom they had existing relationships were key sources of information about, and gateways to, support.
- The demand to access services online was not new to the pandemic, but more people found it the most convenient way to access assistance online. A lack of digital connectivity primarily affected those lacking proficiency in English, those who reported living in areas of poor connectivity, and those in severe financial hardship.
- Some participants had contacted local authorities directly by phone or email for information about support, but there was little awareness of, or interest in using, the National Assistance Helpline.
- Accessing information and support was hardest for families who did not have pre-established relationships with schools, nurseries or other organisations. They were more likely to be households with very young children, or those without them.
- Similarly, where participants had limited English this acted as a significant barrier to both finding out about and accessing the financial or other support that might have been available.
- For those with existing claims and stable circumstances, the Universal Credit system broadly worked well during the pandemic. Those making new claims often faced significant waits for payment, particularly in the first lockdown.
- Claims for disability benefit, and access to the associated assessments, caused specific issues. Families found themselves dealing with system delays and frustrations, with financial as well as practical consequences.
- Families with additional support needs had received a huge amount of support from specialist third sector organisations, encompassing practical, emotional and financial assistance.

Accessing information and advice

How participants accessed information and advice

Most households felt they had the basic information that they needed about lockdowns, restrictions and the support available during the pandemic. This information had generally reached them naturally through various channels, without them having to actively search for it.

The UK and Scottish Governments were the main sources of public health-related information and advice, including the dates and details of lockdowns or how the tier system worked. Participants spoke of watching news conferences and of looking for information on Scottish and UK Government websites.

There was minimal awareness of the National Assistance Helpline, which links callers to their Local Authority, and there were no reports of participants using it. Participants were also inclined to think they would not have used it had they known about it.¹² Those who explained why tended to say that their preference was to make direct contact with organisations that were known to them, including their local authority.

Some had made direct contact with their local authority, including to enquire about financial or other support that might be available. Participants with nursery or school age children were likely to say that the schools and nurseries had provided much or most of the information they accessed. This was common across all geographical areas and families in different circumstances. Participants also spoke of looking on Council websites and on occasion of accessing other websites that provide information on state benefits. These included the sites of a number of third sector organisations.

There was also a range of references to social media and primarily Facebook. Some participants had accessed informal information or support through social media groups set up for that purpose. However, there was an awareness that some of the information available through social media may have been inaccurate.

Participants had a clear preference for accessing information from known sources. This included a preference for accessing advice from organisations they already had a positive existing connection with, and that had some degree of understanding of their situation.

I think I'd have gone to someone I knew already, maybe someone I'd met before at the Council ...

Couple with one child.

Urban area with substantial rural areas.

¹² For further information on use of the National Assistance Helpline see: [Coronavirus \(COVID-19\) support study experiences of and compliance with self-isolation: main report - gov.scot \(www.gov.scot\)](https://www.gov.scot/support-study-experiences-of-and-compliance-with-self-isolation-main-report)

Single people and couples, participants who had lost full-time work, and first time mothers, and especially younger first time mothers, were least likely to have such connections.

Accessing financial support

Universal Credit and other social security payments

The substantial majority of those already in receipt of Universal Credit before the first lockdown, and who had not experienced a change in circumstances that affected their claim, said they had no problems with receipt of payments.

Some participants who experienced a crisis also said they had received a very responsive and supportive service from the Department of Work and Pensions (DWP). Examples of this included: leaving an abusive relationship; and needing to find money to pay for an immediate family member's funeral.

They went over and above, absolutely over and above ... if it wasn't for them I don't know what would have happened. It was a most unexpected support ... the level of emotional support they put in for our family at that time was amazing.

Lone parent with one child.
Mainly rural area.

Among those applying for Universal Credit for the first time or making a new claim, most aspects were said to have worked well. These included keeping people informed, being contactable and answering queries relatively swiftly. These experiences were reported across a range of different local authority areas and irrespective of household circumstances.

However, some of those making new claims for Universal Credit had encountered problems, especially if making their new claim during the first lockdown. The issues centred on the timescales for receipt of the first payments rather than the application process; participants generally felt that the application process was straightforward but reported waiting 6-8 weeks for payment. Such timescales could leave people paying off debts that had accrued in the meantime, sometimes with their first payment.

I think probably I never sourced anything like that because I don't really know how to go about it because I've always worked, so I don't really know what I would have been entitled to. I don't even really know where I would have contacted.

Couple with two children.
Urban area.

Some had put off making that first claim. This was generally because they thought the situation they found themselves in, and the pandemic and lockdowns more

generally, would be reasonably quickly resolved. They felt that coping for a few weeks or months was preferable to engaging with a system that would be under huge pressure. Some reflected that they would have acted differently had they been aware of the length of time over which they would be affected.

Accessing other COVID-related support

Where households had been in receipt of additional, COVID-related payments, they almost always reported that they had simply appeared in their bank account. As these payments were generally associated with existing eligibility for free school meals, participants with very low incomes, typically in severe financial hardship prior to the pandemic, were most likely to report that this support had been received. Otherwise, there were no particular variations based on area or household circumstances.

The automatic nature of payment was identified as beneficial by some, who felt that they would otherwise have missed out on this support. There were occasional references to being asked to complete short forms.

Some participants said they had been able to access one, but not further, round(s) of COVID-related support. This followed the transition from Tax Credits and legacy benefits onto Universal Credit and the subsequent loss of entitlement to passported benefits. These were generally households in moderate financial hardship where someone was in low paid, part-time work.

Only a small number of participants had accessed Self-Isolation Support Grants and they reported no issues or problems with the application process.

Barriers to accessing information, advice and support

Some participants had largely disengaged from news about COVID-19 as the pandemic progressed, finding it added to the stress and anxiety that they were feeling. In these cases, information might still come through partners or family who were continuing to engage and/or through social media.

Some participants were less proficient in English. This, combined with their lack of understanding (and experience) of how the benefits system works, or how to access the Self-Employment Income Support Scheme, could result in major barriers to accessing the necessary support.

They write this (in a way) I can't understand ... sometimes I get a person to explain, but sometimes I just think ... oh I don't know. Asking, asking ... I don't like that. But I only ask if I know ... so maybe there was other stuff ... I'm sorry, I don't know.

Couple with three children.

Parents with limited English. Urban area

Participants without children (or with children of pre-nursery age) typically did not have existing links to schools or nurseries. They were also more likely to struggle to

access relevant advice. They were often less familiar with engaging with the 'system' and often had few existing links with other potential sources of information and advice such as local authorities and third sector organisations.

Some were also reluctant to ask for help or had assumed that they would not be able to access the support available. Based on their reports, it appeared that two of these households without children were experiencing severe financial hardship both before and during the pandemic. In another case, the loss of employment during the first lockdown had left them in severe financial hardship.

Ongoing or new assessment for a disability benefit

A number of families have been going through the process of diagnostic assessment for a disability or neurodevelopmental condition during the pandemic. While an emotional and challenging experience at any time, the pandemic had tended to make this process even more difficult and distressing. This was due to substantial delays and cancellations of both diagnostic assessments and then the assessment and processing of their benefit entitlements. Those experiencing these problems included households just above and below the moderate financial hardship threshold, as well as those living in serious or severe financial hardship. It was extremely challenging for all those participants involved, irrespective of the area in which they lived or other household characteristics.

In the context of COVID, these problems were often heightened by increased outgoings – either to keep people safe or to attend assessment processes – and delays in accessing the very financial support they needed. In financial terms, this impact was greatest on participants living in serious, and more especially severe, financial hardship.

I got into debt, I was borrowing. It took six months for the PIP to come through and that was backdated but there were times – yes – when I was hand to mouth. And of course when that money came through we had a lot to pay back so we never got any further forward.

**Lone parent with a neurodevelopmental condition.
Mainly rural area.**

For those required to go through a diagnostic assessment for a disability or neurodevelopmental condition, along with the subsequent assessment for financial support, a more rapid and responsive service would have helped them deal with significant additional pressures at an already challenging time.

Digital connectivity

Before the pandemic, many interviewees already had a preference for online communication with public bodies, using smart phones or tablets. This continued during the various lockdowns and included accessing information about support available and how to apply for it.

For most participants, this worked reasonably well, with references made to local authorities responding to e-mails, even if there were some delays. This contrasted with reports relating to trying to make contact by phone with one specific local authority and other organisations where participants reported issues such as phones ringing out.

However, a minority of households were not digitally connected. This situation affected a small sample of interviewees and appeared to be associated with a combination of some or all of the following factors: the household experiencing severe financial hardship; a lack of proficiency in English within the household; and interviewees living in an area with poor connectivity (whether urban or rural).¹³

Where connectivity was an issue, the impact was significant and resulted in:

- Difficulties in accessing basic information and good quality advice
- It being harder to have tailored advice with follow up, which included asking and having key questions answered
- Children being unable to access home learning.

Role of the third sector

Occasional references were made to accessing general information and advice services provided by the third sector, although there were connected reports of long waiting times and aspects of casework not being followed up. Participants who had experienced a drop in work-related income, and sometimes the loss of employment, were most likely to have referred to having approached a mainstream advice service. Although they generally understood the enormous pressures facing the advice sector, waiting to receive advice had occasionally had negative consequences.

If you need some money help, it probably needs to be quick ... I'm not blaming them but if you have to wait for months then things have probably gotten worse and you're maybe just best to try and sort it yourself in the first place ...

**Couple with three children.
Mainly rural area.**

Some participants whose family had additional or complex needs said they had received crucial support from specialist organisations working with people with specific support needs. The specialist services that participants referred to included: carers' organisations; organisations working with people with mental health problems; and organisations helping lone parents or people escaping domestic abuse.

¹³ Phase 1 of the [Connecting Scotland Programme](#) ran from April-July 2020 and was focused on those who were shielding or in the high risk of severe illness group. Few of the participants for this study would have been eligible for support during Phase 1.

Participants that had made use of these specialist services included families whose household income had been adversely affected directly by the pandemic as well as those whose household income had not been affected directly.

These services generally provided a combination of emotional and practical support that covered:

- Giving information and advice on eligibility for financial support. This mainly focused on social security payments, but checks were also carried out to ensure any COVID-specific support that participants were entitled to had been received.
- Practical assistance with applying for Universal Credit and other social security benefits, especially following a change in circumstances, such as a relationship breakdown, the loss of work or the onset of limiting health conditions
- Help with applying for one-off grants from local authority discretionary budgets or charitable bodies. The latter, for example, included securing funds to make a garden secure for disabled child
- Ongoing and tailored support services including: regular welfare checks; being available as a listening ear; and helping connect people with others in similar situations, including through formal or informal peer support networks.

In terms of the practical assistance with applying for benefits, this included reports of sustained assistance over a long period, where the persistence and doggedness of the organisation were much appreciated. This was closely associated with enabling people to access disability-related benefits and deal with disability or health-related assessment processes.

Participants reported that these organisations had been quick and flexible in their response to their needs. This was at a time when interviewees would have struggled to find the energy to deal with people who did not understand their situation. Participants reported staff going above and beyond for them, showing empathy for the pressures they were facing, and quite literally being lifesavers.

What could have been done differently

Participants were asked whether they had any suggestions about how their information and support-related needs might have been better met during the pandemic.

Providing financial support for those undergoing disability assessments: One suggestion was that there should be a starting assumption that someone starting down the diagnostic assessment route will be found to be eligible for support. This should be backed up by prompt and non-repayable temporary financial support. This should cover the assessment period as well as any period relating to the assessment of a subsequent benefit claim.

Rapid payment of new Universal Credit Claims: Some of those making a new Universal Credit claims experienced financial crisis because of delays in receiving

their first payment. In the event of any delays in assessing new claims, some form of non-repayable bridging payment would have been welcomed.

Rapid access to mainstream third sector advice services: Some people's first choice had been to contact a third sector advice agency when looking for benefit or other financial information and advice. Although they often went on to access advice from other agencies, this was under their own auspices. Capacity to deal with surges in demand in these 'first port of call' services would have reduced the risk of people going without the advice they needed.

More accessible information for those with limited English: Being able to access (more) information and support in their first language would have helped those with limited English. The type of information and support required was broad ranging, but there had been particular difficulties accessing information about the support available to those who were self-employed or were small business owners.

Case studies

The case studies that follow pick up on a number of the key themes set out in this chapter.

The Kinghorn Family's story focuses on the key role that third sector organisations played in responding to crisis and helping people cope with the challenges that the pandemic, and life more widely, could bring.

The Stewart Family's story looks at the range of challenges that families faced during the pandemic, including in relation to their changing needs. It considers the role that specialist advice agencies can play in helping those with complex and changing needs to navigate the benefits system.

The Kinghorn Family

Jo and her three children live on the outskirts of Edinburgh. They rent a three-bedroom flat from a private landlord. Jo and her partner had been struggling for some time, and she asked him to move out two days before the first lockdown. By the time he left things had got very tense and they parted on very bad terms. He emptied out most of their joint account just before he went.

He is an experienced kitchen fitter, and often worked long hours. The family was used to having a good wage coming in, and they also got Working Tax Credits. She was applying for Universal Credit for herself and the children just as the first lockdown was introduced. She applied online, and generally found that OK, but there were a few things she wanted to talk through with someone, including when her first payment might come through.

A close friend knew about what was going on and gave her the number of a third sector organisation which had helped her out in the past. Jo didn't necessarily think of herself as someone who would need help but was starting to feel quite scared. The children were at home all day and were also readjusting to their dad having gone. She had virtually no money, and no real idea when any Universal Credit would start to come through.

She describes making that first call to the third sector organisation as her best decision in a long while. The call went to an answer machine, but someone got back within the hour. They explained that they were all working from home, but that they would still do all they could to help. It was clear straightaway that they understood her situation and were not going to judge. That lifted a huge weight off her shoulders.

Over the next couple of weeks they helped her chase her Universal Credit claim and suggested she got in touch with her landlord to explain the situation. They also referred her to a food bank and sent some presents for her son's birthday. Just as she was starting to feel a bit more positive, her fridge freezer stopped working. They applied for a small grant which came through within days and she had a new fridge within about a week.

Jo received her first Universal Credit payment around 6 weeks after she had first applied. By the time she had cleared her energy and mobile bills, paid back money she had borrowed from a friend and bought the essentials, the back payment she received was gone. Although things remain really tough, she at least now knows how much they have to live on, and that money will come through regularly. She has been in contact with the DWP about her benefits claim a few times since, and it's all been fine. Any issues have been dealt with quickly.

She is still in contact with the organisation that supported her through the worst times and has been attending one of their lone parent support groups. Once the necessary checks have been done, she's going to start doing some volunteer work for them.

The Stewart Family

Neil is the lone parent of his 9 year-old daughter. They live in a small town in the west of Scotland. They have a three-bed terraced house which he bought around 5 years ago when he inherited some money from a grandparent. He has a small mortgage, but the monthly payments are low.

Neil was employed as a warehouse assistant for an online retailer but often experienced periods of extreme anxiety that meant he eventually he had to give up work. Not long afterwards, at the age of 34, he was diagnosed as being autistic. That helped make sense of a lot of things.

Neil and his daughter were getting by on Universal Credit. Money was very tight though, even after moving to an interest-only mortgage. Neil had to sell his car and when the boiler broke down, he borrowed money from a loan company.

Neil's mother lives on the other side of town and has always been a huge support, but it was only during the first lockdown that she realised how bad her son's financial situation was. Neil agreed to contact a local advice agency, but there was going to be quite a wait. In the end, his mother used her small savings to clear the loan.

In a strange way, those first few months were quite a good time for them. His daughter had been struggling with school for some time and really took to lockdown. She didn't really engage with the work the school were providing, but they spent time exploring things she is passionate about, including marine ecology. After his own diagnosis, he suspects that his daughter is also autistic.

Over the early summer of 2020 it became clear that his mother was not well. They made various attempts to get her help but felt like they were getting nowhere. When she was finally called for appointments, they had to take taxis as her mobility was deteriorating rapidly and the bus wouldn't have felt safe. She was diagnosed with a degenerative condition just before the second lockdown.

Throughout this time, Neil and his mother looked into whether either or both of them might be entitled to any additional financial support but found it all both complicated and overwhelming. In desperation, they did a web search and found out about a third sector organisation with a specialist disability welfare advice service. One of their benefits advisors has worked doggedly on their behalf over many months. His mother now receives Personal Independence Payments, and she received a substantial back payment in the end. They are still trying to get him some extra help, but even one of them having more coming in has taken the pressure off.

Neil is hopeful that he too might get some extra help and puts that all down to the help they received from the benefit advisor. He is clear that they would not otherwise have been able to battle with the system at what was already a hugely stressful time.

When his family is ready, he's also determined that his daughter will get any extra support she needs, but they've all agreed that they need to get their finances sorted first.

8. Conclusions

This final chapter sets out the main conclusions from this research. It addresses each of the 10 research questions posed by the Scottish Government.

How do low income households say that they have been managing since the pandemic began and what are the key issues that they have been facing (in all areas of their lives, including in terms of wellbeing as well as financially)?

Participants had experienced the pandemic in different ways. Despite this, their resilience, resourcefulness and determination to get their family through the pandemic shone through. In particular, participants' own accounts confirmed that those who had experienced serious or severe financial hardship for some time prior to the pandemic were adept and creative at managing on a limited budget and 'getting by'.

For some, the experience of home-working, furlough and home-learning had been positive, having strengthened family bonds and improved the wellbeing of both adults and children. Some parents said that they had been able to identify their child's previously undetected educational or support needs. Meanwhile others said the reduced stress of attending school every day had benefitted children with autism or other learning difficulties.

Nonetheless, all participants experienced emotional stress and anxiety during the pandemic. Anxieties tended to centre on practical issues such as money worries, the difficulties of juggling work and childcare, especially if it involved non home-based shift work, and keeping vulnerable relatives safe. The single biggest source of anxiety, however, was around isolation and school closures and the detrimental impact this was having on the education, emotional growth and mental health of children and teenagers.

Participants whose household had additional needs that pre-dated the pandemic faced far greater challenges in coping during this time. Such households included those with a: disabled adult or child; a person with an underlying health condition; a child with special educational needs; and / or adults with limited English. Likewise, households that experienced a major change in circumstance, such as relationship breakdown, unemployment or bereavement, immediately prior to, or during the pandemic, struggled to remain resilient in the face of the shock and upheaval such changes created.

For both groups of households, these challenges often stemmed from, or were compounded by, difficulties in accessing health and support services they required and delays in receipt of state benefits, resulting in considerable financial and psychological distress.

How did people become aware of the support available and what sources of information were used?

Participants generally said that the information they needed – both about the pandemic and the range of financial and other forms of support available – had reached them through various channels, often without them having to go looking for it. The channels included UK and Scottish Government press conferences and central and local government online sites. Some had accessed social media online sites, but they tended to be selective in how they used such resources due to risk of misinformation. Awareness and use of the National Assistance Helpline was minimal among participants.

Where participants actively sought information and advice, there was a clear preference for accessing advice information from known and trusted sources. For most, this meant schools, nurseries and local authorities. Households with additional needs also tended to seek supplementary and bespoke advice from ‘specialist’ third sector organisations.

Participants without children were less inclined to actively seek out advice. In contrast to those with children, they typically had limited prior contact with public and third sector services and tended to be unfamiliar with how to, or hesitant to, contact them.

How was the process of seeking and applying for financial and other support?

For participants whose household had no additional needs, the process of applying for Universal Credit was relatively straightforward. That said, those claiming for the first time could find the process daunting and one or two struggled to supply all the necessary documentation. Some were also slow to apply for social security for a variety of reasons, including those who assumed they could somehow muddle through at the start of the pandemic.

For households that contained someone with additional needs, claiming social security could be a more complex, lengthy and fraught experience. For those who were unfit for work or disabled, postponed and delayed assessments often meant participants failed to obtain the support they needed to meet the extra costs of poor health or disability for many months.

Participants who had been furloughed generally felt this system had worked well, including those who had to budget carefully because their employer had not topped up their wage. Few participants were self-employed, but their experience suggests this is a group of people that could find it very difficult to get the highly specific and tailored advice they needed. This included advice on social security benefits and the implications of the temporary adjustments to the eligibility rules.

Many participants received additional COVID-related payments funded by the Scottish Government, primarily those with children that were eligible for free school meals. While participants could recall receiving one or more such payments from

their local authority, they were rarely clear about the specific reason for each payment.

Delays in social security and other payments left some struggling to manage their finances and falling into arrears or debt, even after taking payment holidays. A particular frustration for those making a new claim for Universal Credit, was the time it took to receive the first payment, which often extended beyond the five week 'wait' period. This was exacerbated by the fact that these households, and indeed most other participant households, had only limited buffers, such as money, food or other household essentials, going into the pandemic. Although DWP offer advance payments, these were not popular because repayment conditions could draw families into debt.

While some had managed to clear some or all of their debts once benefit and other payments were received, the pressure of running up and servicing debt had added to their stress and anxiety at an already difficult time.

What are the enablers in accessing financial and other support?

The ability to access online information and advice about the availability of financial and other support and how to apply for it, worked reasonably well for most participants. It did not, however, remove the need for information and advice to be provided in different formats.

The largely automatic nature of COVID-related payments was viewed positively, with participants indicating they might otherwise have missed out. Without speaking to local authorities, however, it is not possible to explore whether arrangements ensured people eligible for, but not in receipt, of qualifying benefits, such as free school meals, received these payments or not.

Specialist third sector organisations were an important enabler for participants whose family had additional needs, especially in terms of claiming social security payments and additional charitable payments. Participants praised these organisations for their flexible, responsive and determined approach to ensuring people got the financial and other support they were entitled to.

Participants with children that were eligible for free school meals were appreciative of the efforts schools had gone to provide packed lunches and other meal replacements at the start of the pandemic. However, the shift to direct payments to cover school meals was much preferred as they gave parents greater choice and control, not least on cultural and other dietary needs.

What are the barriers in accessing financial support and other services?

The most commonly reported barriers to accessing support centred around the difficulties of trying to contact 'mainstream' information and advice services and other organisations. Some reported long waiting times to get an appointment and poor follow up, which in some instances had delayed their access to financial support.

Reductions in public transport and fears about being exposed to the virus pushed some to travel by private taxi to work, especially shift workers. Likewise people used taxis to attend hospital and other health-related appointments or opted not to attend these appointments.

Limited public transport and restricted access to home delivery services for people of working age also added to the difficulties some faced in accessing food, medical supplies and other essentials. This was a particular issue for lone parents during lockdowns, when they were unable to call on relatives to care for their children while they shopped.

A small minority of participants had slipped through the cracks and failed to secure the advice and financial support they needed. This raises questions about whether the move to remote delivery and the lack of in-person contact has compromised the quality of advice and support for participants with more complex or distinctive needs or for those that struggle with digital connectivity.

More specifically, information and advice that was sensitive to the linguistic and cultural needs of people from minority ethnic groups could be difficult to source, leaving participants feeling bewildered and unsupported. Those who were self-employed or ran small family businesses, often in sectors of the economy worst hit by the pandemic, struggled to obtain good advice and support tailored to their specific circumstances. In one or two instances, this had led their household into a very precarious financial position, akin to destitution.

Who/what were key support pillars, specific people/services? How did this vary across different households?

Schools, nurseries and local authorities were the most trusted and most widely used services for households seeking advice and support.

Families felt schools and nurseries had not only helped with home schooling but had offered advice and other support that had helped to ease their money worries. Those that were eligible appreciated the provision of alternatives to free school meals as well as the provision of laptops and other learning tools that enabled their children to get online and learn. Pastoral care from teachers was also viewed very positively.

Food banks were a commonly reported source of support for participants experiencing severe financial hardship, both with and without children. Community based organisations were another reported source of practical support, such as the provision of food, clothes, toys, basic household goods, or cash grants.

For those with additional needs, advice and support from specialist third sector organisations could be critical. This included organisations that offered tailored advice for people with mental health issues, lone parents or people seeking to escaping domestic abuse.

Strong family and social networks helped households at risk of financial hardship to manage through the pandemic. However, lockdowns severely constrained the sorts

of support members of their wider family and social network could provide. The loss of informal support during lockdown was most problematic for lone parents and participants who were disabled or had a disabled family member. For instance, the loss of childcare by grandparents was keenly felt by lone parents, especially those with babies and children who could not be left alone.

A few participants were positive about their experience of liaising with the DWP and the support they received to claim benefits or make changes to their existing social security benefits.

Faith communities have been identified in previous studies as a trusted source of information and advice. However, they were rarely, if ever, referred to as a key support pillar by participants in this research.

Was the financial support received used to maintain minimum living standards/pay for essential household bills or did it allow for other improvements (such as easing access to job market due to caring needs being covered, wellbeing improvements, or other?)

The temporary £20 weekly uplift to Universal Credit and Tax Credits was generally viewed as the single most important source of additional financial support, largely because it was paid regularly over an extended period. This was especially the case for those ineligible for Scottish Child Payment Bridging Payments and for those at risk of severe financial hardship.

Both the social security uplift and the various COVID-related payments were felt to play a pivotal role in sustaining household resilience and had eased many participants' fears about how they would manage through the pandemic. The payments had collectively eased the financial strain of rising food and energy consumption, food and energy price inflation, and the extra costs of schooling and entertaining children at home. They had also reduced the need to cut back on essentials or take on debt to purchase essential goods such as children's shoes or cover unexpected costs such as replacing broken household appliances.

While participants perceived that the £20 uplift and COVID-related payments had had a positive impact on wellbeing to the extent it reduced financial worries, these payments were not considered to have had any impact on their ability to access the job market. Indeed the extended school closures had compelled a couple of participants to give up work in order to look after their children.

Were improvements attributed to the financial support/service or would they have happened anyway through other routes?

In a study of this nature, it is not possible to assess the likely net additional effect of the different sources of support or what would have happened in their absence. However, participants generally felt that the financial support they received lessened the financial strain of rising costs, reduced the need to cut back on essentials or take on debt to pay for goods, and eased fears about managing through the pandemic. In contrast, participants were very apprehensive about how they would make ends meet following the ending of the £20 uplift in October 2021.

How did the support received help/hinder respondents to follow pandemic guidance (isolation, Test and Protect)?

Too few participants reported having been in receipt of a Self-Isolation Support Grant of £500 or made mention of being in receipt of shielding support to offer any meaningful insight as to what role such support may have played in assisting people to follow Scottish Government pandemic guidance.

Were there any other areas where people would have welcomed further support?

Participants generally viewed the UK and Scottish Government's response to the pandemic very positively, especially those who benefitted from furlough.

Many felt that their household lacked sufficient resources, both before and following the onset of the pandemic. Not surprisingly therefore, when asked what additional support would be welcome, an increase in financial support was the key priority.

Some families whose earnings took them above the cut-off point for free school meals, and thus free laptops and COVID-related payments, felt more could have been done to help them with the additional costs of having children at home. This mainly applied to lone parents and included participants who lost eligibility for free school meals because they transferred from Tax Credits to Universal Credit during the pandemic or because they had increased their working hours.

For some participants in low paid work, the fact that one-off bonus payments by employers was largely offset by a reduction in Universal Credit reinforced the perception that their work and the additional costs they had incurred in order to keep working throughout the pandemic were not appreciated.

Elsewhere, parents' apprehensions about the system of support for children with additional support or educational needs had increased since the pandemic. In particular, they felt that there was a need for swifter assessment and diagnosis and better access to a range of support services to help children with additional support needs sustain their developmental, educational and social growth.

Annex A – Forms of COVID-related support

The table below sets out some of the key forms of support that were made available during the pandemic.

Name	Description	Delivered by
<p>COVID hardship payments: Winter payment in December 2020</p>	<p>£100 for each child who was in receipt of free school meals based on low income eligibility criteria. Mostly automatic but some may have needed to apply.</p> <p>(Originally to have been a second 'Spring' payment at Easter 2021, but this was incorporated into Bridging Payments – below)</p>	Local authorities
<p>Scottish Child Payment Bridging Payments</p>	<p>Quarterly (4) payments over 2021 calendar year. Encompasses the second of what were previously termed 'COVID hardship payments', plus what was previously called the Family Pandemic Payment (may be known to recipients by any of these).</p> <p>£100- £160 for each child who was in receipt of free school meals based on low income eligibility criteria. Mostly automatic but some may have needed to apply.</p> <ul style="list-style-type: none"> • Spring 2021 (COVID Hardship Spring payment) - £100 • Summer 2021 (Family Pandemic Payment) - £100 • Autumn 2021 - £160 • Winter 2021 (Family Pandemic Payment + uplift) - £160 	Local authorities
<p>Cash based support funded by Scottish Government</p>	<p>For more information, see: Local action to tackle food insecurity: summary of activities, trends and learning - gov.scot (www.gov.scot) and Community Funding (arccgis.com)</p>	Charitable organisations, including Aberlour, Cash for Kids and other partners
<p>Scottish Welfare Fund payments</p>	<p>Helps families and people who are on low incomes through Crisis Grants, Self-Isolation Support Grants and Community Care Grants.</p>	Local authorities

Name	Description	Delivered by
Low Income Pandemic Payment	£130 to each household in receipt of Council Tax Reduction – to be completed by October 2021. Payments can be made into bank accounts, on a payment card such as PayPoint, or as a credit to Council Tax accounts.	Local authorities
Connecting Scotland	Ongoing programme enhancing digital connectivity to 23,000 families with children or young care leavers.	Local authorities and third sector organisations apply for devices on behalf of users, SCVO receive the applications, determine eligibility and distribute devices.
Coronavirus Carer's Allowance Supplement	£230.10 to each person in receipt of Carer's Allowance.	Social Security Scotland.
Free School Meal alternate provision	Free School Meal alternatives for eligible children during school closures, periods of online learning and holidays – via direct payment, voucher or food parcel with a focus on a cash-first approach.	Local authorities
Wide ranging support for households facing barriers in accessing food, fuel and other essentials	Including through the Freephone national helpline and other local authority led initiatives (people could also call local authorities directly, instead of the national helpline to access the same support). Things like support with mental health, befriending, and referrals to welfare support, social work support, and even NHS support can also be accessed via this service.	Local authorities and third sector partners.
Self-Isolation Support Service	This includes all the same support offered via the above service but is provided via proactive contact with individuals who agree to their local authority passing their details when they speak with contact tracers at Test and Protect (contact is via call and/or text depending on the local authority).	Local authorities – with support from Public Health Scotland/Test and Protect to collect and pass on details.

Name	Description	Delivered by
Self-Isolation Support Grants	<p>£500 for low paid workers required to self-isolate if testing positive for COVID-19 or identified as a close contact.</p> <p>(The administrative vehicle for the Self-Isolation Support Grant is the Scottish Welfare Fund. People can also use this to apply for crisis grants – this was not a COVID-specific support fund, but applications rose significantly during the pandemic).</p>	Local authorities.
Shielding support	Included food boxes, priority food shopping slots, special text messaging service & letter communications.	Various ways of accessing this – including text and via local authorities
‘Get into Summer’ Programme	<p>Activities to support young people in Scotland (aged up to 25) during the 2021 summer holidays. Local authority programmes targeted at families, children and young people on low incomes and/or particularly adversely affected by the pandemic; other partner activities for all children and young people. Primary aim was to mitigate the negative impacts of the pandemic on young people and boost their wellbeing by giving them opportunities to socialise, play and reconnect, as well as increasing readiness to learn when schools return after the holidays.</p>	<p>Local authorities and 18 national partners:</p> <ul style="list-style-type: none"> • Barnardos • Early Years Scotland • Care and Learning Alliance • Family Fund • Historic Environment Scotland • Mental Health Foundation • Museum and Galleries Scotland • Play Scotland • Royal Botanical Gardens • Scottish Forestry • Nature Scot • Scottish Throughcare and Aftercare Forum • Scottish Association for Mental Health • SportScotland • Youthlink • Creative Scotland • Young Scot • Who Cares? Scotland
Universal Credit Uplift	Additional £20 per week uplift in Universal Credit, received until 6 October 2021.	DWP

Annex B – Summary interview schedule

Prompts

If people received specific forms of government-funded support:

- Can you remember how you found out about it?
- How did you find the process of applying? Was there anything that made it easy or difficult for you?
- [If someone references pre COVID experiences] How did your recent experience compare to applying for support before the pandemic? What worked well or less well?
- Do you think it could have been made easier for you? How?
- Overall, was it helpful? Did it help with anything particular?

If people have not applied for/did not know about support they might have been eligible for:

- Were you aware if there might have been help available?
- [If yes] Can you remember how you found out about it?
- [If yes and did not apply] And why did you decide not to apply?
- [If no] And what would have been the best way to share information with you about any help that was available? How? Who?

If people refer to not being eligible for specific forms of government-funded support:

- Did you apply but were not eligible, or did you decide not to apply?
- What do you think about who was eligible/about not being eligible?
- Did it seem fair/reasonable? If yes, why? If not, why not?

Main questions

- 1. It's been over 18 months now since the first COVID lockdown. We know that things are now starting to open back up, but we'd like to talk to you about what life's been like during the pandemic. Overall, how have you found the last year and a half?**
 - How has it affected your wellbeing? What about your family?
 - Has there been anything that has been particularly challenging/difficult?
 - Was there anything/anyone that helped you with the most difficult things?
 - Was there any other help or support that might have been helpful? Any thoughts about who you might have liked to provide that support? Would it still be helpful?
- 2. Have you [or your partner] been in paid employment at all since the start of the pandemic?**
 - Did the pandemic impact on your employment at all? (e.g. furloughed, if so at 80%?, reduced hours, loss of employment, got/started a new job, working from home etc).
 - How did you find this / how did you cope with this?

- Did having children at home (lockdown, when classes asked to self-isolate etc) have an impact on your work? If so, how?
- Have you/you your partner received any support, information or advice relating to your/their employment at all over the past 18 months?
- What is the situation at the moment?

3. How have you been managing childcare during the pandemic?

- [If there are school age children] How did you find home learning?
- Did you receive any help or support with home learning? (e.g. laptops/tablets from school, other support to access digital learning platforms, stationary packets from schools).
- Were there options for your children to go into school/nursery, including at times when not all children were able to attend? If so, did you take up that option? If not, why not?
- If you were working (at home or outside the home), was your employer understanding of the impact of children being at home? What kind of help/accommodations were they willing or able to make?
- Did childcare commitments have any impact on how much/when you worked, and if so how?
- What about informal childcare? Support from family or friends, including sharing childcare? What was the impact of the lockdowns etc? How have you managed?
- If you have a child/children with particular needs, have there been an additional challenges or pressures? How have you managed? Did you receive any tailored/targeted help or support?
- Is there anything else that you or your children missed in particular when/if they were not at school/nursery or able to attend other childcare?

4. Have you been caring for/supporting anyone else, including anyone who doesn't live with you, during the pandemic? For example, an older family member or friend, someone who was shielding etc?

- Were you already providing help/support before the pandemic?
- What have been the main challenges during the pandemic? Did the people you support receive some help/support from other people/organisations? If not, did you look for help/support?
- How did you juggle providing help or support to someone else with looking after yourself and your family?

5. How have your housing costs and energy bills been during the pandemic?

- Overall, how challenging has it been to cover your housing costs?
- Have you had any changes to your housing costs (rent or mortgage) e.g. any rent or mortgage holidays? If so, did that help at the time, what's the situation/impact going forward? If not, why not – did your landlord/provider offer any options?
- If you have moved over the last 18 months, why and what were the challenges?
- What about your energy bills? Have they gone up? How have you managed?

- Have you received any support around your housing and energy costs at all during the pandemic? e.g.
 - Winter and Spring COVID Hardship Payments,
 - the Low Income Pandemic Payment,
 - the Family Pandemic Payment,
 - protection from eviction for tenants
 - support from charities or local organisations.
- In particular, did you get any support or advice from your local Council? If so, did they approach you or did you approach them (either directly or via the National Helpline)?
- If you weren't in contact with your local Council, were you aware that they might have been able to help? Why didn't you contact them?

6. Did you have any difficulties getting the essentials that you needed, such as food, clothes, toiletries, covering transport costs etc, or was this OK?

- Has it been more difficult/harder during the pandemic than it was before?
- [If harder]: Why was that? Was it about cost, availability/choice, delivery charges etc?
- Were there particular areas in which your costs went up (or even down)? If they went up, how did you cope with that?
- Did having the children at home during lockdown have a big impact?
- Have you received any support at all to help with essentials during the last 18 months? (e.g. Extension of Free School Meal alternate provision, support from the Freephone national helpline, information or advice from your local Council or another locally based organisation).
- How is it now?

7. A lot of us were very reliant on doing things over the internet during the pandemic, especially during the lockdowns and with most services closed for face-to-face appointments. How did you and your family find that? Did you have the devices and access to broadband that you needed?

- [If yes] Did you get any help with what you needed to get online? For you? For your children, including for home schooling? Laptops, broadband boosts etc? e.g. from Connecting Scotland, devices through schools etc. Were there any issues for you in keeping devices secure?
- When/if you were doing things online, how easy did you find it to:
 - Find the information you were looking for, especially around support that might be available?
 - Apply for things (help or support for your family or others, including welfare benefits if appropriate, new employment etc).
 - Access any home learning materials that were available from your children's school, or find other useful materials to make home schooling easier?
- Was there anything that you liked/preferred about accessing information and advice or applying for support online? Is there anything you'd like to see more of, or approaches you'd like to be kept going forward?

- If you had problems doing things online, or even if you didn't, have you got any suggestions for how sharing information and advice, or applying for support, could be better or made easier for people?
 - In particular, any thoughts about who/which type of organisations would be best placed to share information?
 - Who would you prefer to go to, who would you trust?

8. And overall, has the [various] support you received made it any easier to get through the last 18 months?

- [If yes] How?
 - What type of difference has it made?
- Did it help you and your family keep to the guidelines during the first national lockdown and then the guidelines for your local authority area (e.g. Level 0-4)?
- Did it help if you or your family have needed to self-isolate e.g. because someone had COVID, if you were contacted by Test and Protect and needed to self-isolate etc.?
- [If not] Why not?
 - Type of support?
 - Amount?
 - Timing?
- Is there any other type of support that you needed or that you think could have made things easier?
 - Type of support?
 - When was it needed?
 - Who would have been best at providing that support, letting you know about it?

9. How are you feeling now? What about the future?

- How is your financial situation at the moment? Do you have any particular concerns e.g. debt, backlog of things the family need, things getting more expensive? How are you feeling about the future?
- What about your employment situation - either your current or possible future employment? If currently in work, does it feel secure? Do you have any concerns about your job going forward? If looking for work, or likely to be looking for work in the near future, how optimistic are you that you will find something that suits?
- How are you/your children finding being in school? Have you been able to find any childcare that you need, either pre-school or out of school care? And how confident do you feel that you will have the childcare you need going forwards?

10. Is there any help or support (that we haven't already talked about) that could make things easier or better for you or your family going forward?

- What type of support (e.g. financial, help and advice)?
- Who should offer/provide that support?

- How would you prefer/be most likely to hear about help or support that was on offer?

11. Is there anything else that we haven't talked about that you'd like to share with us/would like us to know?



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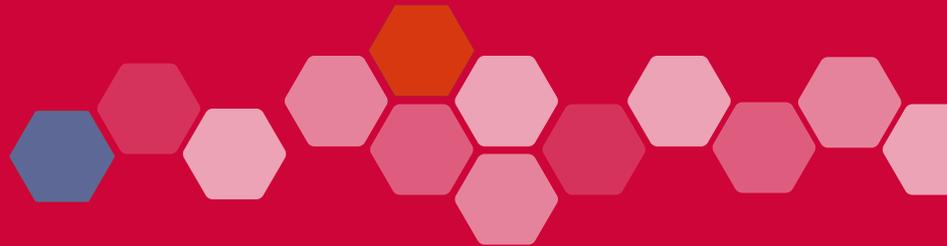
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