



C19 National Foresight Group: Intelligence Briefing Paper 7

Data Trends, Food, Fuel and Housing Insecurity

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This briefing synthesizes data with systematic findings from across academic subjects. This evidence of empirical data and academic insight contributes to our existing knowledge on who is most likely to be experiencing adversity in our communities. To start to build a (provisional) picture about who is likely to be most affected by Covid-19 and the impacts from NPIs.

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Context

A data review is undertaken by academics at Nottingham Trent University every week to inform the C19 National Foresight Group. Evidence related to Covid -19 psychological, social and economic trends are reviewed to inform, frame and prioritise discussions at national and local strategic decision- making level (LAs and LRFs). The C19 National Foresight Group synthesise data trends and academic findings across disciplines, with evidence of existing vulnerabilities and inequalities to start to build existing and emerging risk or adversity profiles of impacts from Covid-19.

Who is this for?

This is most useful for national thought leaders, local strategic decision-makers, intel cells and those involved in populating the MAIC.

Focussed theme this week: This week we are focussing on the foresight of the forecasted difference in use of foodbanks and economic insecurity in communities with a view to trying to identify emergent financial need of the public.

Data trends:

We first explore our weekly mood tracker with observations of the mood data.

Academic Insights:

We are providing three of five summaries of work we have completed relating to economic insecurity. This week details those who are at risk of specific resource challenges (fuel, food, housing). Next week we will be releasing the remaining briefings relating to economic insecurity:

- 1) Food insecurity during Covid-19: A rapid scope of the literature
- 2) Fuel poverty during Covid-19: A rapid scope of the literature
- 3) Housing Insecurities as a result of Covid-19: A rapid scope of the literature

Data Trend Analysis

These data were from the YouGov Mood survey, with the most recent results from 19th-22nd June 2020. To give context to any changes this week, the government downgraded the alert level from 4 to 3 on the 19th June.

There has been a spike in happiness this week across the board (with the exception of **Scotland**, where the proportion of people reporting being happy has plateaued).

Young people (18-24) in particular are most likely to report being happy and have had the highest spike this week. However, they also remain most likely to be bored (consistently 15-20% more than the next age group) and lonely (consistently approximately 10% more than the next age group).

All other mood states remain somewhat stable, despite the lowering of the alert level on the 19th June.

The **non-working social grade** may be a particular concern at the moment, as this group has not seen the same reduction in fear over the past few weeks that the other social grades have. In addition, while there has been some increase in the proportion of people reporting being happy, there is not the same degree of spike as there has been in other social grades. The non-working social grade was already the least happy however this disparity is now even greater



(approximately 10% difference). They have also seen a consistent increase in boredom of the previous 2 weeks.

London is the only other group with a particular concern this week, which has seen a spike in stress. This spike means that those living in London are now the most likely to be stressed than they have been since the week following lockdown (27th-20th March), when most people reported being stressed. One suggestion for this spike might be that it reflects concerns about the proposed further easing of restrictions in an area that is densely populated.

Figure 1: YouGov Mood Data: Age Groupings

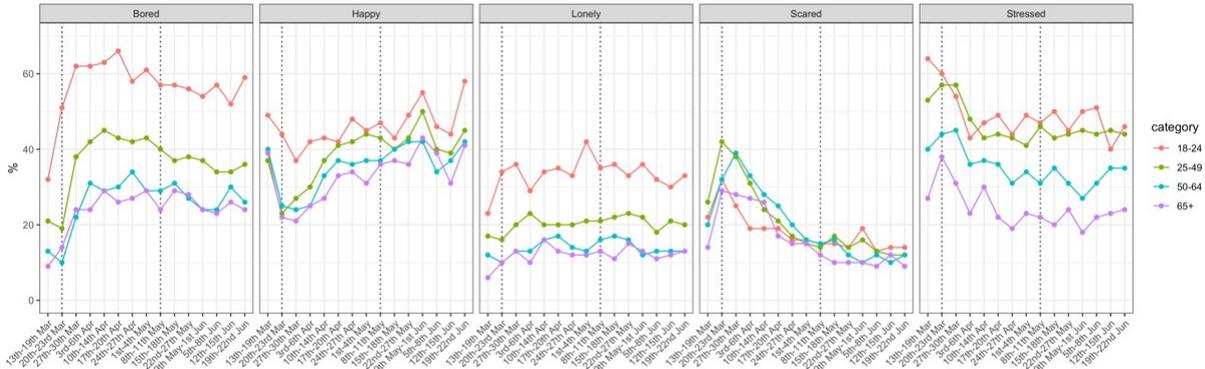


Figure 2: YouGov Mood Data: Devolved variation

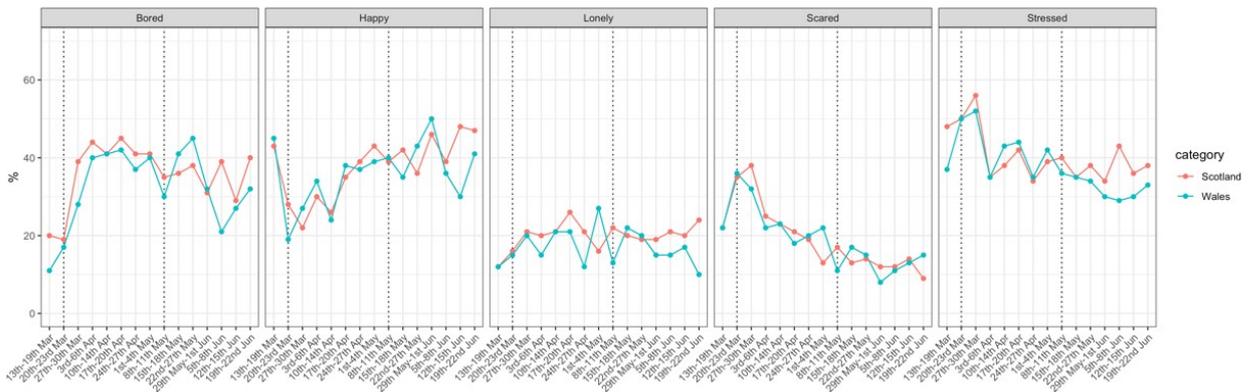


Figure 3: YouGov Mood Data: UK Regional data

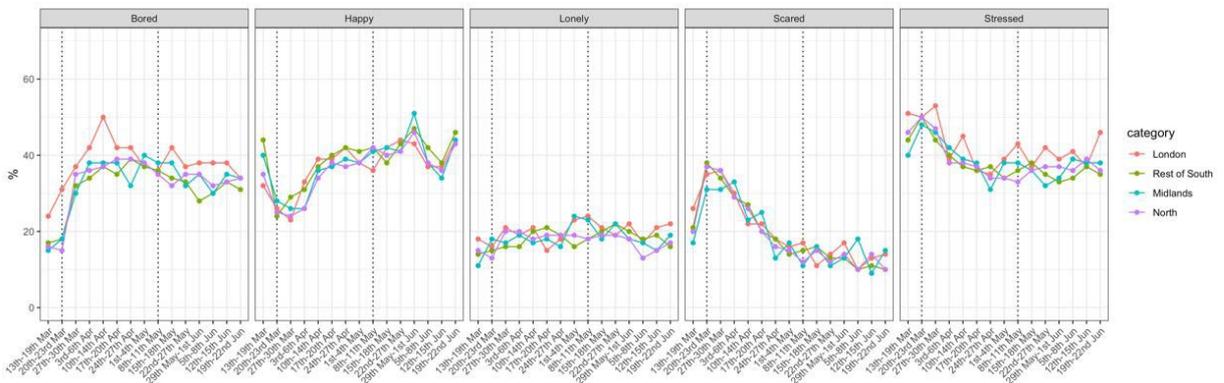




Figure 4: YouGov Mood Data: Males Vs Female

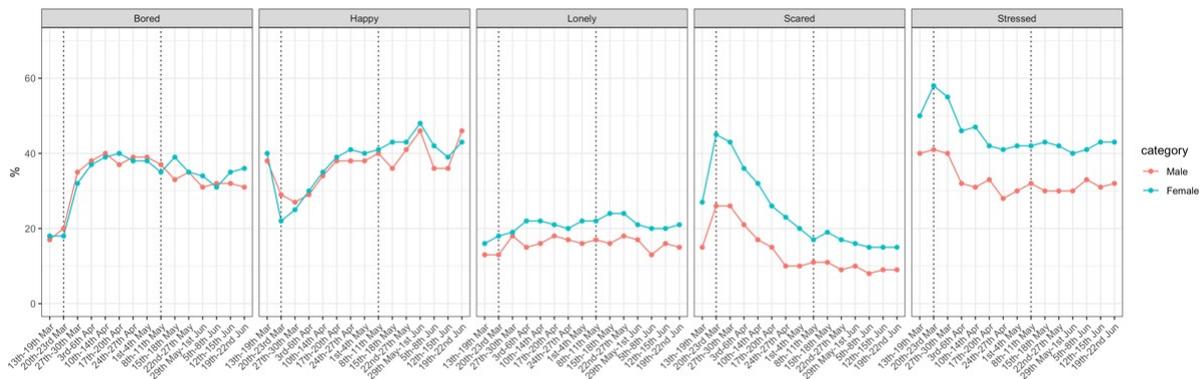
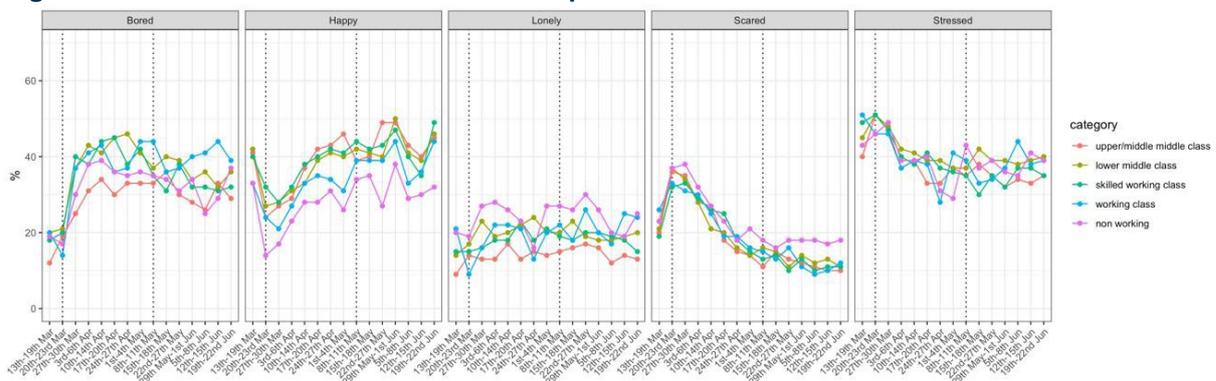


Figure 5: YouGov Mood Data: Social Class split



Academic Synthesis

(gathered from systematic literature reviews, rapid reviews, webpages, academic articles, pre-prints, academic expertise)

N.B. This is not a literature review, but a review of the broad area (balanced with C19 specific literature) to see what topics lie within the area to inform future work. Predominantly based on systematic literature reviews and rapid reviews, this is to indicate the size of the literature review should we wish to commission one. Carried out by Stephanie Bianco, Adam Potter, Dr Stacey Stewart, Prof. Clifford Stevenson, Dr Mhairi Bowe, Dr Blerina Kellizi and Rich Pickford, with revisions and edits by Dr Rowena

Hill, NTU. Please contact us if you require a list of sources consulted to develop your own literature review.

The subsequent section is to provide an overview ahead of the C19 National Foresight Group's table top exercise focussing on economic instability of households and individuals. It also provides a summary of the academic and research foresight on the developing areas of latent and emergent economic needs of the community.

Food insecurity during Covid-19: A rapid scope of the literature

Narrative of the review

This rapid scope of the literature explored food poverty, insecurity and vulnerability before and during the Covid- 19 crisis within the UK. The review explores an overview of vulnerability to food insecurity (using data from the voluntary sector to identify vulnerable groups) before exploring the impact of the Covid-19 crisis on this phenomenon. This rapid literature scope has identified several themes including:

- general food insecurity,



- impact of government policy,
- vulnerable groups and barriers to support.

Of particular mention are the groups who may be at financial hardship and particularly susceptible to food insecurity including;

- those who were struggling/vulnerable prior to Covid-19 (who may see a worsening of their economic condition),
- households with children,
- those with disabilities,
- Just About Managing Families,

Barriers which prevent individuals from seeking support are discussed toward the end of this review.

Key Messages

Some of the key messages to consider from this review include:

- process challenges within the welfare system (e.g., universal credit applications, delays to assessment for ESA, PIP etc) to support vulnerable groups leading to delays to payment that cause food insecurity and the location of food needs to be considered
- heightened awareness that increasing food insecurity is linked with poor mental health (often mutually reinforcing/circular relationship which may be impacted by isolation/lock down)
- awareness that there is increasing variation in the range of people using food aid providers
- reluctance to seek and accept food aid due to social stigma (fear of (mis)judgement in terms of motives, categorisation, and legitimacy of need, and fear of being recognised)
- stigmatisation as a barrier that leads to extreme levels of food poverty before help is sought and/or relieving food poverty by other means - debt, crime, suicide ideation.
- access to de-stigmatising, community-based, humanising food aid delivery may reduce stigma and encourage use where it is needed.
- support local and national food aid providers due to increased demand is required
- identification of vulnerable groups, some of which are more susceptible to types of poverty
- e.g. elderly more susceptible to fuel poverty whereas young adults are more susceptible to housing insecurity and debt. New groups are likely to arise due to Covid-19
- a renewed focus on Ordinary Working Families and the increased needs of this particular large group of society, as well as exploration of safety nets.

Before Covid-19

According to Eurostat, in 2018 6% of households with children in the European Union and 5.5% in the UK could not afford a meal with meat, fish, or a vegetarian equivalent every second day. In 2017, food insecurity affected 19.50% of children in the UK and around 20%, which is around 10 million, UK adults (Food Standards Agency, 2019). By this measure, food insecurity refers to people living with insecure access to food on account of financial vulnerability, meaning, they all reported, at minimum, having experienced anxiety about not having enough to eat, experiences of running out of food, or not eating balanced meals, all because of a lack of money for food. More severe experiences, including running out of food or skipping meals because of a lack of money, affect around 10% of adults each year, and the most severe experiences, which mean adults have gone without food, affect about 4% of adults (The Food Foundation, 2020). Such high figures prior to the Covid-19 crisis are associated with low wages, precarious employments and cuts and changes in social welfare (Human Rights Watch 2019; UN 2019).



Such rises in food insecurity have led to an increase in food aid organisations in recent years, particularly foodbanks. The largest provider of which is the Trussell Trust which reports an exponentially growth of foodbanks to around 1,200, while there are also approximately 800 independent food banks. The Food Foundation (2020) reported that families were already borrowing to buy food, as many as one and a half million people were going whole days without food. In recent years, there has been greater variation in those accessing food aid, providers report this is even more likely in the current crisis. Some writers on food poverty argued for a rights-based approach, which enforces the entitlement of all citizens to adequate and nutritious food and this has been supported by legal opinion. However, although this country has signed many of the relevant international covenants, these have not been incorporated into UK law.

Within the Covid-19 landscape

Whilst economists claim that the UK food system has shown remarkable adaptive capacity during the Covid-19 crisis, economists recognise that a large part of the food insecurity problem arises from constraints for vulnerable groups. Literature cites this as an issue for coordinated social care. In April, the Food Foundation reported the results of their commissioned YouGov survey to explore the socio-economic impacts of this crisis on food insecurity. This report found that more than three million people reported going hungry in the first three weeks of the UK's Covid-19 lockdown. Reports suggest an exponential increase in food insecurity in the UK during this period, only 40% of which was attributed to a lack of food in shops alone. Income losses arising from Covid-19 crisis have had an immediate impact of food insecurity with all adults reporting income losses of more than 25% at a heightened risk of food insecurity.

During the current crisis, the literature argues that previous food insecurities have been exacerbated and that the Covid-19 crisis has created further new economic vulnerabilities owing to further losses of employment, income, free school meals for children and new vulnerabilities associated with self-isolation and inability to attain food. This could indicate the size of emergence of new groups with vulnerabilities whom are not usually in need of support. Food insecurity is directly linked with poor mental health often facilitating a circular relationship which would be amplified by current social isolation measures too.

Government policy and links to food insecurity

A further cause of concern relates to the direct, specific relationship between the state of welfare and policies and food bank use. For example, from 2009 it has been argued in academic literature that the UK has witnessed marked increases in the rate of sanctions applied to unemployment claimants as part of a wider agenda of austerity and welfare. Reforms such as this, as well as previous recessions and changes to the structure of the welfare state, lead to a rise in foodbank use and in food insecurity. Similarly, this might align with a potential increased reliance upon the welfare state due to illness, unemployment, furloughing, shielding, low incomes and 'bad' work conditions (Citizens Advice, 2020). This leaves many open to the potential limitations and failures of welfare systems (such as delays in assessments or payments of benefits) which will cause delays to payment and lead to food insecurity meaning many will need to seek support from food aid. This is also an issue of concern when policies are introduced and removed. As such, in the Covid-19 crisis, academics argue that an increase in foodbank use, food poverty and the effects of economic disparity might be attributed to the reduction in schemes which have been introduced during this time but which have a lifespan (such as the Government's job retention scheme or banks mortgage holidays). Introductions of services, policies and welfare changes as well as the removal of them lead to public uncertainty, confusion, fear and have direct impacts on wellbeing. Further, it is argued that the moral economy created by austerity, welfare systems which stigmatize, change or are insufficient and the images of "empty cupboards" and discourses of hunger normalise practices of self-rationing and exacerbate food insecurity. Such factors are of particular concern in the current crisis, aided by sharing of images which normalise food poverty and prevent those in need from seeking support.



There is another paradox in 2020 in that EU Transition is also likely to affect food security (Food Research Collaboration 2018-9). Given a large percentage of UK food is imported, it has been widely recognised that there may be considerable problems in food availability which could impact on prices. Furthermore, there have been reports of UK grown food running into problems through a lack of skills and efficient workers being available to meet the needs of the industry. For these reasons among others, food insecurity appears likely to be in the UK into the medium term. Considerations of the way this will impact on specific groups and how it will strain the voluntary food aid sector.

Vulnerable groups

There are some key groups who are more likely to experience food insecurity than others, including those with incomes that are in the very bottom of the income distribution, people who are unemployed or not working for other reasons, and people with disabilities. These are groups that are at highest risk of the most severe forms of food insecurity. In the current Covid-19 pandemic, income losses arising from the crisis have had an immediate impact on food insecurity including adults with low socio-economic backgrounds and adults that are typically not found to be at risk. Other groups are also at higher risk of less severe food insecurity in particular, including adults with children and adults from Black, Asian and Minority Ethnic groups (The Food Foundation, 2020). Not all households were equally affected, adults with disabilities and adults with children are particularly vulnerable in the present climate. Consistent with national monitoring data on food insecurity, groups at risk of poverty are at risk of food insecurity at this time. These include adults who are unemployed, adults with disabilities, adults with children, adults with children who are usually eligible for free school meals and Black and Ethnic Minority groups.

Self-isolation and a lack of food in shops has layered on additional risk of food insecurity for these groups including adults who are shielding or self-isolating who can not access food or the means of acquiring it. Adults who are less than 70 years old are at particularly heightened risk and those who are self-isolating. Despite pensioners considered as lower risk of food poverty when it is measured using economic indicators, some research suggests that elderly people may be experiencing economic and physical barriers to accessing enough food. Literature suggests that the elderly population are more likely to suffer from fuel poverty, but many initiatives have incorporated considerations for this population within their care provision.

Food insecurities during the Covid-19 crisis are a critical concern in the wellbeing of children and families who might be at particularly heightened risk. Prior to the Covid-19 pandemic, an estimated 14% of families with children (around 13 million children) were food insecure, meaning they had limited or uncertain access to enough food for a healthy and active lifestyle. In addition to the risks cited above for children, it is worth noting that food insecurity in children is linked to increased weight gain, obesity, long-term health impacts and wellbeing. The closing of schools has led to a reduction in the ability to obtain nutritionally beneficial food for many children, this in conjunction with more families out of work is leading academics to expect an increase in food insecurity in children. Food insecurities also lead to a stocking up and purchasing of cheaper, more processed, calorie-dense comfort food which affects the health and wellbeing of children more than adults. Further nutritional outcomes are predicted in women who are pregnant, breastfeeding and/or caring for very young children.

Ordinary Working Families are also thought to be of particular risk of falling into poverty and food insecurity. Though a separate review has been conducted by the team on households, it is worth noting here that this group is at serious risk during the Covid-19 crisis of falling into food poverty and needing assistance. This group (definition taken from Black et al 2017) is not commonly affected to a high degree in previous recessions, owing to their types of employment, but the unique nature of the current crisis and the changes to the landscape of the employment sector lead academics to predict that this group might represent a new vulnerable group particularly susceptible to the Covid-19 crisis and likely to push many children and families into poverty.



Complex and strategic food shopping patterns appear to be emerging in families with lower socio-economic incomes in response to the crisis with many visiting multiple shops in search of affordable products, travelling longer distances to acquire food and increasingly risking public health advice or partaking in more risk taking behaviors to acquire food. It is suggested that these behaviours develop out of an inability to seek traditional means of social support (through family, friends and neighbors) and a reluctance to seek resources from the charitable food sector.

Barriers to support

Despite an increased need, the literature warns that there are barriers to accessing food aid. Food has an important role in defining people's identities and despite increases in malnutrition the social stigma of food aid remains a prominent issue. There is often a reluctance to seek and accept food aid through fear of social stigma attributed to motives, categorisation, legitimacy of need and fear of being recognised. Stigmatisation of such magnitude acts as a barrier that leads to extreme levels of food poverty before help is sought and/or reliving food poverty by other means including debt, crime and suicidal ideation. Social identity perspectives suggest the need to move beyond a social prescription model of food aid to overcome obstacles related to stigma of food aid. This is also essential to prevent the demonisation of those living in poverty and, it is argued, that this would be aided by changes to the present policy approach which is adding further impacts to the health and wellbeing of food aid users.

Authors also advocate that the pushing of food aid into the realm of social care has created a further stigmatisation of those in need of support which may prevent access to services and social policy decisions need to be carefully crafted to help to overcome this and the need to support local and national food aid providers in recognition of the likely increased demand of these services. There is an importance of access to de-stigmatising, community-based, humanising food delivery aid to reduce the stigma and to encourage use where it is needed.

Fuel poverty during Covid-19: A rapid scope of the literature

Narrative of the review

The current review on fuel poverty was conducted in light of anecdotal evidence of a potential rise in fuel insecurity given i) increased economic insecurity across the population and ii) an increase in energy consumption within the home given increased time and work commitments from home. The present rapid literature scoping explored fuel insecurity and poverty prior to Covid-19 before exploring the literature concerning the effects of the current crisis. The review concludes with suggestions of particularly vulnerable groups to fuel poverty and a suggestion of increased attention toward this measure of economic insecurity/poverty.

Key Messages

- There are established links between fuel poverty, subjective wellbeing and physical health outcomes
- Stay at home messages will cost the average energy consumer an extra £16 per month
- For those in fuel insecurity (pre-covid-19) there was sector support and flexibility
- Low income consumers are anxious about the additional energy costs entailed by stay at home messages
- Most organisations and academics are predicting large numbers of people (in the multiple hundreds of thousands) are thought to have since fallen behind on utility bills, across the uk



Those who are vulnerable to fuel poverty include:

- those over 65s,
- those who were already in an economically vulnerable position pre-Covid-19, those people of low socio-economic status,
- those households who are Just Managing families,
- those with children within the household (particularly single parent households), those from BAME backgrounds,
- those classified as migrant workers,
- those with health conditions (shielded group)

Fuel insecurity prior to Covid-19

Whilst food insecurity is widely discussed within the literature, fuel insecurity receives little attention though is an ongoing threat thought to affect millions of households within the UK in an average year. Often, food insecurities are prioritized above this though the literature repeatedly demonstrates a direct link between food and fuel insecurities. Persistent and widespread low pay, the proliferation of zero hours contracts and rising living costs, especially food prices, have been suggested as contributory factors for the increase in food and fuel insecurity, and the health consequences have also been raised by health professionals. Researchers have raised this as a particularly problematic issue during the current crisis owing to the link between respiratory health and fuel insecurity. Relative to other advanced western economies, Britain had higher general inflation, higher food, fuel and housing price inflation, lower growth in wages in the years immediately following the 2008 global financial crisis. The UK also has a history of very large numbers of very low paid employees; many of those accessing food banks are in work. Often, the literature claims that individuals facing poverty make an active choice between fuel or food insecurity, often opting to prioritise food in times of economic insecurity.

Fuel poverty as a result of the Covid-19 crisis

Prior to the current crisis, fuel poverty was considered to be a health and financial concern, estimated to affect millions of people in the UK with older people being particularly susceptible to this type of poverty. There are established links between fuel poverty, subjective wellbeing and physical health outcomes. There are also well established links between fuel and food poverty and welfare reform particularly with changes and removal of support packages which may be of importance when current government support packages to reduce the financial impact from Covid-19 are reduced or removed.

U-Switch estimates that home confinement will cost the average energy consumer an extra £16 per month (U-Switch, 2020). This is attributed to increasing energy use when it would not usually be needed, additional gas and electricity for cooking and increased use of televisions and computers. Costs are likely to be higher for those living in homes with poor energy standards. Whilst policies have been introduced to address the impact of Covid-19 on low income energy consumers, particularly in the context of home confinement and increased energy consumption, academics argue that little attention has been paid to improving home energy standards which may also alleviate the strain. Higher standards of this will also have health benefits. Recently, the Government, Ofgem and the energy industry sector reached an agreement to support low income consumers specifically targeting the 4 million prepayment meter consumers who are struggling to keep meters in credit as a result of accessibility and finance (BEIS, 2019). For other consumers, supplier support may include debt repayments and reductions or pauses to bill payments.

Researchers argue that whilst these measures are welcome, many suppliers still expect large repayments and low income consumers are anxious about the additional energy costs entailed by



home confinement. Many are rationing fuel use to cope and in some studies as many as 30% of adults report fears over paying utility bills. Despite rationing, recent data from the Citizens Advice Report (2020) 'Near the Cliff Edge' suggests that over 300,000 people in Wales alone fell behind on utility bills in the first few weeks of the crisis. With more people thought to have fallen behind since across the UK on utility bills and with people prioritizing other bills like housing, increasing debt to pay for essentials and continued increase in job losses, fuel poverty is likely to continue to rise and lead to the need for emergency intervention.

Vulnerable groups

A large study of UK respondents found that economic insecurity was widespread throughout the UK population and that particular types of insecurity were more prominent in certain groups or by age. Over 65s for example are seen as having economic fears resulting from potential future need for social care and fuel poverty as opposed to housing and food scarcity, whereas young adults are more likely to see vulnerability in housing costs and families with food insecurity, though often such papers cite 'household bills' which could incorporate fuel bills.

Literature suggests that the elderly population are more likely to suffer from fuel poverty, but many initiatives have incorporated considerations for this population within their care provision. Of additional concern during Covid-19 are those who were already in an economically vulnerable position, as the Covid-19 crisis is thought to highlight these disparities further. Subsequently, reductions and changes to employment will affect many households including Just Managing families, those with children within the household (particularly single parent households), those on low incomes and those from BAME backgrounds. Those with health conditions are likely to suffer in the current crisis too, particularly where health conditions place them into a high risk or shielded group. This group are considerably more likely to see a reduction in their income since the outbreak began - 48% have reported a drop vs 27% in the overall population; 25% of this group are already behind on one or more household bill. People of low socio-economic status and/or migrant workers, are more likely to suffer from poor housing conditions which will add additional pressures in complying with health advice (Joseph Rowntree Foundation, 2020) and are more likely to be employed in occupations that do not provide opportunities to work from home. They are also more likely to have unstable employment and incomes, conditions exacerbated by the responses to Covid-19 and its aftermath. Such financial uncertainty disproportionately harms the mental health of those in low SES groups and exacerbates their stress (4 in 10).

It is widely recognized that fuel poverty within the UK is widely unreported and not monitored. Given the increased use of energy within the home during social isolation measures this issue is expected to increase and affect more groups without intervention leaving many unable to afford basic energy costs for lighting, heating without additional fuel consumption for other activities.

Housing Insecurities as a result of Covid-19: A rapid scope of the literature

Narrative of the Review

The following rapid literature scope aimed to explore potential housing and economic insecurities which may occur as a result of the impacts of Covid-19. The review explored housing insecurities that were present prior to Covid-19 and then explored additional impacts from the current crisis. The review highlights some of the groups which are most at risk of this vulnerability including young adults, migrant workers and Just Managing Families. Those living within rented accommodation are particularly susceptible.



Key Messages:

- LOSS OF EARNINGS HAS BEEN WIDELY EXPERIENCED ACROSS SOCIETAL GROUPS
- Renters are 1.5 to 2 times more likely to have fallen behind on housing payments when compared to mortgaged home owners
- Those in lower-paid jobs, the youngest and oldest workers have been especially impacted to date
- Renters are more likely than mortgaged owners to have lost their job or been furloughed
- Mortgaged homeowners are most likely to have lost pay due to lower hours
- Data of families warns that many are depleting savings in order to get by and that many planned to or had taken out credit to cover household costs
- People in insecure work are also less likely to be able to put money aside as savings, and appear to be facing worse financial impacts as a result of the crisis.
- Office of National Statistics Data from May 2020 reports that 16% of adults in the UK are struggling to pay their bills even with prioritising housing costs.
- The Standard Life Foundation's Report (2020) Focusing on tracking the Financial Impact of Covid-19 claims that in April 17% of households were in some kind of arrears and 12% were finding it a constant struggle to pay household bills

Context

The provision of higher quality, affordable housing has been argued to break the link between low income and poverty. However, availability of social housing has decreased significantly in recent decades partly owing to an increase in sale schemes (e.g. Right to Buy) and building restrictions along with reduced social housing grants making this sector the smallest of the main housing tenures in the UK (Ministry for Housing, Communities and Local Government, 2017). This drive toward a home-owning society is more reflective of a move towards asset-based welfare where wealth accumulation through ownership is encouraged and that asset can be used during periods of financial difficulty instead of more traditional methods like state provided support. However, many of the lower income homeowners rarely have housing wealth to access and home ownership has become increasingly challenging owing to a rise in prices and an increase in the deposits required. This, alongside a decrease in the availability of social housing have contributed toward concerns about a growing housing crisis in the UK (Shelter, 2016). By 2016, around 20% of those in accommodation were in privately rented accommodation in the UK, a figure that has been projected to rise (Ministry for Housing, Communities and Local Government, 2017).

The private rented sector provides, on average, the most expensive, lowest quality and least secure form of accommodation in the UK. Lower quality housing in this sector also leads to higher housing-related costs (like fuel) and less money to spend on outgoing expenses (e.g. food and utilities) which can leave many who face a financial hardship also food and fuel insecure. In addition, many in the private rented sector are reliant on housing benefit to meet the costs of rent. Decreases in this allowance, caps and changes to welfare reform have, the literature argues, led to the beginning of a housing crisis within the UK. Additionally, many claim that there is a direct link between the housing crisis in the UK and household food insecurity leading to a rise in other forms of poverty and a rise in foodbank use.

Concerns during Covid-19 crisis

Whilst a loss of earnings has been widely experienced across societal groups, renters are 1.5 to 2 times more likely to have fallen behind on housing payments when compared to mortgaged home owners (The Resolution Foundation, 2020). This is attributed to owners having entered the



crisis with lower average housing costs and bigger financial buffers than renters as well as schemes which benefit homeowners (e.g. mortgage holidays). The Resolution Foundation found that whilst only 1-in-12 homeowners applying for a mortgage holiday were refused, 1 in every 2 renters were refused who sought to defer rent payments or gain a reduction. While the social security system potentially offers a support structure for renters, eligibility rules, delayed payments and caps leave many without adequate support and around one-third of benefit claimants are currently in housing arrears (The Resolution Foundation, 2020). The Resolution Foundation recent report (using data from the LFS survey from ONS) on coping with housing costs during the crisis, found that those in lower-paid jobs as well as the youngest and oldest workers have been especially hard hit to date. The shock has been fairly evenly experienced across tenure groups, renters are more likely than mortgaged owners to have lost their job or been furloughed. In contrast, mortgaged homeowners are the group most likely to have lost pay due to lower hours. Across the board, around three-in-ten working-age adults have experienced impacts to earnings (28% of mortgaged homeowners, 31% of social renters and 32% of private renters).

Across socio-economic groups, the literature suggests that people are cutting back on spending during the crisis to manage housing costs and as a result are now facing material deprivation. Opinion polls from Citizens Advice, suggest that people are prioritizing housing costs above other necessities, as such the true scale of the impact cannot yet be fully assessed. However, data of families warns that many are depleting savings in order to get by and that many planned to or had taken out credit to cover household costs (Citizens Advice, 2020). A study from Citizens Advice in May 2020 "Near the cliff-edge" reports that a third of renters have fallen behind, or expect to fall behind on their rent. A further survey from the Resolution Foundation 'Doing what it takes' in March 2020 suggests that most respondents (45%) intended to use savings to get by and that a similar proportion would need to access benefits (44%). Only 27% of those in rented accommodation reported having savings to be able to access to buffer the effects of the crisis.

Whilst it is difficult to foresee what the economic impact of the outbreak will be over time, there is evidence to suggest that income shocks will be concentrated amongst people with lower earnings and a lower likelihood of having savings to fall back on. People in insecure work are also less likely to be able to put money aside as savings, and appear to be facing worse financial impacts as a result of the crisis. Already, data from Citizens Advice suggests that in Wales, 11% of adults reported falling behind on one or more household bill as a result of Covid-19. Similarly, Office of National Statistics Data from May 2020 reports that 16% of adults in the UK are struggling to pay their bills even with prioritising housing costs. The Standard Life Foundation's Report (2020) focusing on tracking the Financial Impact of Covid-19 claims that in April 17% of households were in some kind of arrears and 12% were finding it a constant struggle to pay household bills.

There are particular concerns that the current pandemic may be beginning to lead to overcrowding (Joseph Rowntree Foundation, 2020). This is a particular concern for those of low socio-economic status and migrant workers and has further complications such as reduced risk of infection, poorer health and wellbeing and further financial constraints. The Resolution Foundation has found that across socio-economic groups, cutting back on essential items has been the most common way for households and families to manage housing costs. A small group of especially younger people, were reported to have moved to another home and it is thought that many young people are returning to parental homes where possible to reduce costs (The Resolution Foundation, 2020).

In addition, there is a direct link between housing situations/insecurities and other forms of insecurity (such as food and food insecurity). This means that groups which have been highlighted as vulnerable to other forms of insecurity may, longer term, become susceptible to housing insecurities too. Of particular concern are Just Managing Families who, with higher spending on essential items with no surplus income (on average), particularly higher than average housing costs and little to no savings or assets leaving them at increased susceptibility to debt and housing insecurity (The Resolution Foundation, 2016).



What we do in this analysis, how and why (caution when interpreting)

A data review is undertaken by academics at Nottingham Trent University every week to inform the C19 National Foresight Group. Data related to Covid - 19 UK social and economic trends is reviewed to inform, guide and help prioritise discussions at national and local decision-making level (LRFs). The C19 National Foresight Group are keen to ensure that the data included has been ethically governed and structured to adhere to open access, data protection and GDPR regulations and principles.

For example, the data is to be manipulated in an ethical manner, and the content and context is to be fit for purpose in terms of the audience and decision timeframe in question.

Activity Completed

The following findings are based on a review of multiple data sources exploring Social, Economic, Psychological, Community aspects of Covid 19 in the UK. These could include:

- ONS: covers wellbeing, perceived financial precarity, objective indicators of UK economy, household financial pressures, perceived impact on work life
- OfCom: Public perceptions of information to help manage Covid 19, perceptions of preparedness and action
- ONS: Deaths from Covid - 19
- Gov UK: Relevant contextual information
- Census and geographical data: Geographical/location specifics
- IMD: Socio economic trends associated with spread or primary/secondary impacts
- LG Inform: Population, social, demographic, lifestyle and health data
- You Gov: Public mood
- NTU's own analysis of open source data (lead by Dr. Sally Andrews)
- Other academic survey work published within the last week

Limitations for Consideration: The National Foresight Group have been keen to quality assure the data assumptions, including the equity and representation of participants.

Internet use data indicates representational issues in older adults

Almost all of the data sets draw from online surveys. With this in mind the statistics behind online access were explored. The following is to be considered in the assumptions taken from the data sets.

The table below shows the estimated number of people who have never used the internet. The data are drawn from ONS 2019 Internet users:

Table 1: estimated number of people who have never used the internet

Age	Estimated number of people who have never used internet	Age	Estimated number of people who have never used internet
16-24	20,000	55-64	389,000
25-34	28,000	65-74	869,000
35-44	46,000	75+	2,482,000
45-54	158,000	Equality Act Disabled	2,336,000
		Not Equality Act Disabled	1,657,000

Table 1 shows that caution should be applied when considering the inferences made in the rest of the document as older adults could be underrepresented in the samples. The estimated numbers of those that have never used the internet begins to increase around age group category 35-44, the subsequent age categories increase by approximately twice as many non-users as the age category that precedes it. The numbers of 'over 75s' (2,482,000) for example not using the internet equates to almost a million more than the total of the other age group categories (1,510,000).

The interpretation of data should also consider the proportion of people known to be disabled by government agencies who do and do not meet the Act's criteria. These numbers make up 3,993,000 of the population, so this should be considered in the representativeness of the data.



END.

Contact us: If you have any questions about this output please email: C19foresight@ntu.ac.uk
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