



COVID realities - everyday life for families on a low income during the pandemic

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Summary

As part of our Covid Realities research project, fifteen parents and carers living on a low income shared their everyday experiences with us in June 2020. Their narratives emphasised that the coronavirus pandemic has introduced new, additional and often extreme levels of hardship and difficulty to their lives. They told us that managing the additional, and often rising, costs of lockdown compounded the already severe difficulties of living on a low-income. Lockdown brought new expenses to finding and securing daily essentials, testing already-stretched budgetary practices and placing additional burdens on people's mental health. The accessibility and adequacy of support - financial, emotional, and social - were important in navigating the additional barriers presented by the pandemic, but where governmental support was available it often fell short. Emergency food provision in particular was often insufficient or woefully inadequate, generating stigma and guilt. For many parents and carers, the end of lock-down and the 'future' beyond that was highly uncertain - in terms of employment, but also how a return to the 'old normal' could be managed. Parents spoke of how events that other families were planning and looking forward to, such as holidays, were out of their reach. This compounded feelings of guilt around being unable to provide for their children. In the policy response to the pandemic, what has been missing has been a firm focus on the needs of families with dependent children. We conclude by outlining policy recommendations and suggestions for change; changes which are informed by the experiences of parents and carers themselves.

Introduction

We already know that COVID-19 will affect us all; casting a long shadow on our lives for many years to come. But we also know that its effects will fall unequally, with some more at risk and more likely to be adversely affected because, for example, of where they live, their income, employment status, their housing quality, and their ethnicity ([IFS 2020a](#); [Judge and Rahman 2020](#); [PHE 2020](#); [Norman 2020](#); [ONS 2020](#)). Differences in COVID mortality rates and risks according to ethnicity and income have been well documented ([ONS 2020](#); [PHE 2020](#); [Platt and Warwick 2020](#)). Exacerbated social inequalities have also been found, for example, in relation to access to schooling and educational resources ([Education Attainment Foundation 2020](#); [CPAG 2020a](#)). There are consequently very real likelihoods that COVID-19 will harden existing inequalities, while also creating new ones ([IFS 2020b](#); [Marmot et al 2020](#); [Sutton Trust 2020](#)). Set against this context, it is vital to track and explore the differential experiences and impacts of the pandemic, and to find ways to bring this evidence into policy debates and decision making.

Over the next 12 months, we are working in partnership with parents and carers, and with the Child Poverty Action Group, to document the experiences of families with dependent children living on a low income. While there has rightly been a focus in recent months on people experiencing sudden (and often drastic) income shocks due to the pandemic ([Scottish](#)

[Government 2020](#); [HMRC 2020](#)), there is also an urgent need to understand the experiences of families who were already in poverty before the outbreak in the UK; families who are facing new challenges and difficulties in these new times.

The COVID Realities project will track both experiences of parents and carers who were in poverty before the pandemic began, as well as of those who have been pushed into poverty by the subsequent economic fallout. Using an innovative methodology, parents and carers will be able to share their experiences in online diaries and through completing short online activities. They will also be able to take part in participatory policy-focused discussion groups. The project is underpinned by a participatory approach: we want to work in partnership with parents and carers, in order to ensure the project benefits from the expertise that comes from experiences of life on a low income.

In this short briefing paper, we set out findings from an exploratory study, which looked at parents and carers' experiences at the height of lockdown. Fifteen parents kept a diary in June 2020 and also completed a short series of questions, with some using videos and illustrative photos to document their experiences. All were women, and 11 were lone parents. Here, we draw together key findings linked to the very hard work of getting by during a global pandemic (and the additional costs of doing so), alongside the fragmentation of existing forms of support. We also share parents' and carers' hopes (and fears) for the future, before concluding with some immediate policy recommendations for change.

Findings

Getting by during a pandemic

Managing the additional, and often rising, costs of lockdown while already on a low income was a particular problem for parents and carers. In our study, we found that everyday budgeting practices that low income families previously employed suddenly became inaccessible or impractical. For instance, shopping in multiple supermarkets for reduced items or the cheapest prices was no longer feasible due to lockdown regulations, and additional responsibilities of home schooling children. As a result, parents and carers were often forced to change where or how they shop, which led to higher costs of buying food in particular, as Roisin, a single parent to two children, explained:

“I have to do my shopping in small local shops so I can lock my children in the car and watch them. The butchers and petrol station does not have a massive variety - prices are a lot higher and smaller quantities so our budget which was over stretched before is not even enough to last a week.”

Accessing reasonably priced food was difficult, especially due to food shortages early in lockdown. Below, Angela, a single parent of two young children, in receipt of Universal Credit, explains how her usual budgetary practices had to change:

“With the shopping because the announcements in Tesco's are saying ‘shop for only what you need, get only what you need’ you're also under stress straight away to just grab what you need off the shelf. What I found today is that the basic range is not always

there, there are lots of empty spaces on the shelf so you have to grab what there is and some of those products you wouldn't usually buy because, for me, it is usually a financial cost, I wouldn't normally go for branded products because that soon escalates in cost."

Participants also spoke of the additional costs created by lockdown and the difficulty of meeting these. Having children at home for longer periods of time led to additional costs in terms of food shopping, home schooling, and leisure activities. Sarah, a mother of two boys, wrote in her diary:

"Struggling with food today though, my little boy who is five is always hungry so we are going through so much food it's like after every meal he wants to eat again and the healthy stuff costs a lot. He would basically have a full punnet of strawberries every day. I ran out of jam, bread, eggs, which is the stuff I use to fill him and really can't be going shopping again till Sunday."

Some parents found these additional costs mounted as lockdown continued, as activities to help keep children occupied and active were needed. Zara, a single mother of an 11 year old boy and partner in a cleaning business, told us:

"I have noticed that not having shops to go to or having any activities available I did initially cut down on expenditure. However, the longer lockdown has gone on the need is now met by the wonders of the internet and the bits and bobs soon mount up without realising, £12 on a jigsaw, all the zoom karate lessons for my son £5 per week, zoom this and that, reading books, electricals, tv subscriptions."

These particular challenges were even more acute for parents and carers already living in poverty, as Sarah explains below:

"All our wages go on our bills and food don't really have any spare especially since a lot of my extra duties, such as event work and coaching have stopped due to covid. I know I am lucky but it's hard at the minute boys need bits for school, paper etc and would like to get some more reading books but prices have rocketed because everyone is at home. Just have to manage as spending more on food."

The additional strain of navigating (already low and often inadequate) budgets, while also managing childcare and the daily realities of living during a pandemic, led to significant impacts upon the mental health of families. Sabira, a single mother receiving Jobseeker's Allowance, described the struggle to remain positive:

"Home schooling is very difficult. Trying to keep going on positively. Because of my anxiety and this situation makes me not sleep at all and then I am tired. Getting up late in the morning has no routine. Sometimes I don't want to do anything just sitting in front of Tv, don't like to cook and prefer junk take away. Then another day passes with some energy and I do clean, cooking, grocery shopping and feel good but to go out of the house is the hardest part".

For Angela, a single parent of two children aged 6 and 2, the risks posed by COVID-19 meant that she was reluctant to go to the supermarket with her children:

“I’ve been out shopping without the kids; it was hectic, horrible and i don’t want to do it again. I’m not a paranoid person in terms of pandemics but it is not a nice environment for me to want to take my kids into, people are wearing masks, gloves, some people are adhering to social distancing, some people are not. It is not fun times. Some of the shops are still really overcrowded particularly if you have children with additional needs or anyone with additional needs or mental health.”

The negative impact on Angela’s six year old daughter with Asperger’s was acute, as “everything is out of kilter” and “she has such a short attention span, everything costs a lot of money”.

Mental health was also linked to feelings of “shame” and “guilt”. Holly, a single parent of two children, who had recently been moved from Income Support to Universal Credit, spoke of the feelings of “disgust” she felt in herself after receiving an emergency food parcel that included inedible items:

“It’s emotionally difficult to think I’ve been reduced to asking for stale and mouldy bread. I feel guilty for needing to access such assistance, I feel guilty for binning some of the produce given (my logic being that food poisoning could weaken my kiddies immune systems and make them more at risk of the virus, better to go without bread than to risk getting ill by it). And I feel shame. At that moment, I felt disgusted at myself. What kind of mother does it make me?”

Overall, then, we found that the normal strategies that parents and carers on a low income employ to get by (Lister, 2004), were tested by the unique circumstances of lockdown, while budgets were further stretched by the additional costs that families incurred. Importantly, while policymakers often suggest that people living in poverty need support to manage their money better (cf. [Duncan Smith](#), 2010), in fact the evidence suggests that low income households have very effective methods for budgeting small sums of money (Ben-Galim; 2010; Financial Services Authority 2006; Patrick, 2017) . What is missing, however, is sufficient income to meet their everyday costs, and this was certainly the case for the parents involved in this study.

Fragmentation & failings of support

The accessibility and adequacy of support - financial, emotional, and social - were important in terms of navigating the additional barriers presented by the pandemic.

Melissa, a full-time mum with two daughters, highlighted the fragmented nature of support, and how this then impacted upon the mental health of her and her husband:

“He is currently furloughed but expecting his contract to be terminated at any time with no prospect of work in his sector. Not knowing how long furlough will last or if there is any chance of work this year is making us both anxious. Personally, my mental health has suffered as I have mild depression which I can usually manage fine with my medication, however feeling that I have no control over our circumstances and worries about the future are making it more difficult to deal with the day to day tasks such as keeping up with online learning from school”.

Steph, a lone parent to three sons, felt unable to access the shopping hours supermarkets had set aside for disabled and vulnerable customers; as she was not formally classed as 'vulnerable', despite living with multiple health problems:

"I find it difficult to queue at supermarkets &, even though I am in chronic pain, have mobility issues & an incurable degenerative spinal cord condition, I am not considered a "vulnerable" enough person to access any special "shopping hours" because I haven't made it onto the government's list".

For parents and carers who were able to access support, such as through the Free School Meals voucher scheme, whilst this was seen as helpful, it was not always adequate, reinforcing evidence in the flaws with the [system](#) (Speck, 2020). As Zara explains:

"It does help getting the school meal vouchers as this does pay £15 towards the bill each week but with my son eating so much, I am feeling the strain on my purse".

Catering to particular dietary needs was also problematic. Angela described how the school lunch box she received was not suitable for her daughter who has signs of dairy intolerance:

"I have just rang school because my child is now showing signs of her dairy intolerance. So the dairy stuff is going to have to go. But she said she didn't know if they did a dairy free alternative she was going to have to get back into contact with the caterers. I'd imagine the school probably should have known this. So not great lunches and not balanced healthy five a day".

The adequacy of support, particularly in terms of emergency food provision, was a particular issue for parents. Here, Holly describes the guilt she experienced at not being able to use some of the food she was given - but also the emotional impact this had on her:

"I'm so very grateful for these boxes from charity, I feel guilty for using but also grateful. The kiddies are happy with crisps and biscuits provided, even some mini microwave treacle cakes and custard. That'll make a nice treat. I'm sad at having to bin some items, in the box was two tubs of sweating and stinky carrots. Normally I'd clean and cut and freeze but when I cleaned and cut these half were turning black within so to be safe I binned the lot (last thing we need is food poisoning while in lockdown)...Of the bread, all were dated 16th, two days ago. No worries, I'm pretty good at making food last and use by dates are subjective, depending on the product, alas these breads weren't child suitable: two were open, stale and smelt weird. One was rock solid, kids used it as a drum it was so hard (gave them a good giggle and an opportunity to explore what happens as food expires). The last was unopened and looked safe to use. I opened it after I'd put everything away, to make sandwiches, and the smell of mould was sickening. I hated having to bin them. I know beggars can't be choosers but four loaves of inedible bread was an emotional blow at the time.."

Finally, the absence of family and friends was felt deeply by parents living on a low income, who previously relied on them for both emotional but also financial support. Roisin said:

"We spend so much more on electricity, food, gas as we are at home most of the time. We used to have lunch or dinner at my mums after I got the children from school. Mum

always picked up little thing for us when she done her shopping like washing powder or sweets or toys. Now we no longer can visit”.

For children in particular, the social impact of not being able to be at school, together with not seeing friends and grandparents - and sometimes parents - was a key concern for parents, as Melissa outlines below:

“There is a constant worry about the future, combined with the feeling of failure about not doing anything well enough when you’re trying to be parent, teacher, keep the house in order etc. I do of course appreciate that a lot of people will be feeling like this and these are strange times and not permanent, and there are also lovely times with the kids just enjoying walks in nature and bike rides. They miss their friends and want to go back to school.”

The future on a low-income

Echoing Melissa, the end of lock-down and the ‘future’ beyond that was, for many parents and carers, highly uncertain. For parents in work as well as those seeking new work, the future of their employment was unclear and seemed out of their control. Jasmine, a parent of three children, described how the impact of continued social distancing on her job in a highstreet shop was uncertain and worrying:

“I’m worried about my job. The high street isn’t going to be the same. Even if my shop reopens, it may end up shutting if it doesn’t make enough money. We are used to long queues at the till, not possible if only a few customers are allowed in at once. We are worried that so many people will be unemployed, it will be very hard to get any work.”

Sabira, a single parent to one son, receiving JobSeekers Allowance, also described the uncertainty over being able to find employment at a time when few firms are recruiting. As a migrant from Pakistan, Sabira needed her employer to commit to sponsoring her work visa which created a further obstacle to finding employment:

“I need to work, when and where? Hopes are there that once Covid 19 over there will be lots of jobs but this hope is not that high.”

For those who had opted to delay paying bills during lockdown or who had yet to calculate and pay the additional costs of being at home all day, the future brought uncertainty and anxiety over likely increased outgoings in future months. Angela described how she preferred to try to ignore this, despite accepting that it would have to be dealt with soon:

“It would be interesting to see in the future where this goes in financial cost because my electric, my bills will increase and I’m yet to sit down and work that out, I don’t really want to yet which is probably how everyone else is feeling, burying their head under the covers.”

For many parents and carers in poverty, the lived experience of lockdown had been stressful and challenging on a low and often inadequate budget. With the gradual lifting of lockdown and the coming summer months, those experiencing continued poverty may feel it especially keenly as they see others, with higher incomes, start to be able to enjoy greater freedoms.

Jasmine, a parent of three children, described how an anticipated rise in the cost of domestic holidays would make it impossible for her family to have a holiday this year:

“Moving forward, I wonder what the "new normal" will be. Many families will be looking forward to a day at the seaside when they reopen. I wonder if we will be able to go. We don't have a car, so will a family of 5 be able to get seats on the bus now only 25% of seats are available? We don't have passports, we've never been on a plane, our holidays have been 4 nights at a Haven resort, something we've paid for in instalments. Now those who would normally go abroad can't, our holiday will be unaffordable. We weren't able to go this year anyway. But the prices are already double what they were last August.”

Parents and carers told us of their fears about the future, but they also told us of their hopes - of more time with their children, of a simpler and quieter way of life, of less polluted streets. But these hopes were tempered by the constraints inherent to poverty and low income employment. Sarah, who valued the extra time with her two children during lockdown and hoped for a more time with them going forward, needed the income from the multiple jobs she held before lockdown; the end of lockdown would necessarily see her return to this ‘old’ normal:

“I have learnt that I am completely a slave to work, I miss out on valuable ‘family time’ because I have to work full time and extra jobs to keep a roof over our head. Although this can't change I hope my life can get simpler not buying to keep up with others or buying on credit just to be the same. Simple days but together and happy. I hope for more time with my boys. My fear is that we go back to normal and my boys miss me more as I've been here so much. They think this is the new normal.”

Recommendations and conclusions

This brief report has set out findings from an exploratory study looking at the experiences of parents and carers living on a low income at the height of lockdown in the UK. Through online diaries and short written answers, we were able to work with parents and carers to generate rich and detailed data about the very real challenges of getting by during this time; and the extent to which the usual budgetary practices and support mechanisms employed by parents and carers suddenly became impractical and impossible because of the conditions created by the pandemic and the governmental response.

From the UK Government, since lockdown, we have seen a mixed response on social security - in terms of their readiness to provide help where it is most needed and in effective ways (e.g. [Scottish Government](#) 2020; [HMRC](#) 2020). While the temporary uplift to Universal Credit was welcome, the decision to continue to deduct advance payments - for example - was not, and has meant that many did not feel the material benefit of the additional payments. More significantly still, the continuation of the Benefit Cap and two-child limit has meant that thousands of families have not benefited from any of this additional support or - in some cases - have had their income capped or the two-child limit applied for the first time.

What has been missing has been a firm focus on the needs of families with dependent children, as perhaps became most starkly apparent with the eventual U-turn by Boris Johnson

after footballer Marcus Rashford's campaign to see free school meal replacements extended over the summer holiday (CPAG 2020b). But even this is only a temporary fix; what is actually needed here is a cash injection and not supermarket vouchers, which evidence poor uptake and are a stigmatising and poor substitute for financial support (Parnham et al. 2020; CPAG 2020a).

Project partners [Child Poverty Action Group](#) and others have called for an increase to Child Benefit of £10 per child per week to help families cope with the additional costs caused by lockdown and associated pressures around home schooling. The evidence from this report reinforces the need for this policy change. But there is also an urgent need to look beyond this at how the experiences and perspectives of people living on a low income are themselves better included in policy making decisions and debates. There is an especially pressing need to document the experiences of those who were already experiencing poverty before the pandemic hit; experiences that - thus far - have not featured high up in policy and media debates. Here, we hope that our project can make a real contribution. We hope to facilitate conversations directly between parents - such as those that feature in this report - and those tasked with social security and related policymaking at this time. Only by so doing can we work together to #buildbackbetter; to ensure that the 'new normal' is better for us all; and to make a real contribution to tackling poverty across the UK.

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