

Financial challenges linked to self-isolation and perceptions of the Self Isolation Support Scheme among people contacted by the Test, Trace, Protect service in Wales

Qualitative findings



Prepared for
Welsh Government and
Public Health Wales

Prepared by
Beaufort Research



Contact details

Agency contact: Name Redacted

Financial challenges linked to self-isolation and perceptions of the Self Isolation Support Scheme among people contacted by the Test, Trace, Protect service in Wales, as part of the Contact Adherence to Self-isolation Behavioural Insights Survey (CABINS)

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Beaufort Research

2 Museum Place
Cardiff
CF10 3BG

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1. Summary and conclusions

Introduction

Beaufort Research was commissioned to carry out quantitative and qualitative research for Public Health Wales to explore self-isolation experiences among people contacted by the Test, Trace, Protect service in Wales, as part of the Contact Adherence to Self-isolation Behavioural Insights Survey (CABINS). Participants for the qualitative research are being recruited from the quantitative phone survey stages.

The Welsh Government has a shared interest in this work regarding its Self-isolation Support Scheme¹ which supports people on low incomes who cannot work because of self-isolation. The Welsh Government in partnership with Public Health Wales therefore commissioned additional qualitative research with people who had taken part in the quantitative stages. The research explored financial experiences of self-isolation and knowledge and experiences of the Self-isolation Support Scheme.

Forty people took part through a mix of individual phone interviews and online focus groups. All had reported having financial concerns during self-isolation. Fieldwork took place in February and March 2021.

Key findings

The overall self-isolation experience was difficult and often stressful

Participants generally described the self-isolation experience as being difficult. Words used to sum up this period included boring, stressful, frightening, scared, and lonely. Several factors were driving these emotions. Financial challenges were regularly highlighted with a decreased income but bills remaining the same or even increasing. Self-isolation added to the cumulative effect of the pandemic on some people's finances. Participants were relying on sources such as savings, borrowing, credit cards, statutory sick pay (SSP), furlough, a partner's income, benefits, deferring payments, and cutting back on spending.

Health concerns also contributed to the self-isolation experience: did they have the virus, would they or household members become seriously ill? **Emotional wellbeing** factors also emerged, with anxiety caused by finance and health worries, missing family, and confinement with children. The practical issue of **shopping for groceries** added to the difficulties. Delivery slots for online shopping were hard to come by and changed shopping methods meant higher bills for some, with no access to discount retailers. Collecting prescriptions could be problematic as well. Relying on family and friends was sometimes awkward. Participants on the whole **had not prepared** in any way before they knew they would have to self-isolate.

Overall, participants perceived **self-isolation as a necessary step** to help contain the virus. Even so, they regularly reported seeing others in their communities who did not adhere when asked to self-isolate. There were isolated cases where participants did not think self-isolation was worthwhile.

¹ See <https://gov.wales/self-isolation-support-scheme>

Experiences with employers were mixed at best

Participants' **experiences with employers had been mixed**. Some employers had been reasonably supportive, for example matching the SSP figure, agreeing to place the employee on furlough, sending a link to information on the grant and continuing to pay a salary. Non-financial support included offers of help with shopping deliveries and checking an employee's wellbeing during self-isolation. Some had been less understanding, for example providing no financial support or signposting to help, being slow to organise SSP and not offering any kind of support to a trainee.

Most had been unaware of the Self-isolation Support Scheme until asked to self-isolate – and eligibility was often unclear, even among those who had received a payment

Among participants in the first stage of the qualitative research (with interviews in February 2021), there was **some awareness** at the point of interview of the Self Isolation Support Scheme although it was not known by any particular title. Participants interviewed in March tended to only have become aware of it **once they had been asked to self-isolate** or after this period. Most were unaware of the **discretionary payment**² option prior to applying for the grant and were often still unaware during the research discussions.

Awareness of the grant came from a wide range of sources including: a work colleague; employer; family or friends; Test, Trace, Protect; universal credit's online system; the news; government websites; school; and Citizens Advice. Participants often complained that the payment was **not promoted enough**.

Prior to application, the **eligibility criteria** were **not considered to be very clear** either, according to some. Uncertainty about eligibility sometimes continued even having received the £500 grant or discretionary payment.

£500 overall felt like a reasonable amount for the grant

In general, and regardless of whether they received it, participants stated that the figure of **£500 was a useful** amount. Some who received a payment commented that the £500 payment was similar to the income they would have earned.

The grant helped financially and emotionally

The money helped participants with general **financial** stability and aspects such as rent, food, energy bills, petrol, mobile phone bills and paying back family loans. Participants were **relieved** to receive the grant. It helped to ease the pressure to an extent. Had they not received the payment, some expected to have faced difficulties paying essential bills and would have fallen (further) into arrears. Most had **informed others** of the grant.

Among those who did not receive the grant, some imagined how the payment would have made a **significant difference** to their income and also helped to allay anxiety about their financial circumstances.

² See <https://gov.wales/self-isolation-support-scheme#:~:text=If%20you're%20usually%20working%20and%20do%20not%20get%20benefits,tested%20positive%20for%20COVID%2D19.>

Non-financial factors were motivating participants to self-isolate regardless of circumstances

Participants stated that **other factors** motivated them to self-isolate and remain at home, such as protecting family members, the wider community, compliance, 'doing the right thing' and, occasionally, getting caught. Some believed that the grant **might encourage others** to remain indoors or perhaps not continue to work during that period if they were on a low income.

Eligibility doubts regularly deterred participants from applying for the grant

Among those aware of the grant who had not applied for it, some had completed their only period of self-isolation before the grant was launched. A further, common reason given for not applying despite being aware was **assuming that they would not be eligible** for the payment so deciding not to investigate. Misperceptions about the criteria were a factor for some (e.g. you need to be on benefits or have children), as well as having never been able to claim anything before and assuming their income was too high.

The application process itself was reasonably straightforward but issues sometimes arose with supporting documents

Overall, participants who received a payment were more positive about the application experience than those who were unsuccessful. The latter's negativity tended to focus more on the perceived unfairness of the system rather than the user experience.

At the start of the application, participants were **often unclear about eligibility** and, for the few who noted it, the difference between the grant and the discretionary payment when they encountered both. They regularly doubted their chances of receiving a grant or discretionary payment but chose to press on.

Some of those who did and did not receive a grant commented how it had been **quite straightforward** to locate and attach documents like payslips and bank statements to their application. Some had found it slightly **more onerous** with collecting documents and uploading them, for example how to do a screenshot of a bank statement which was not thought to be possible.

Participants who were unsuccessful with their applications sometimes wondered why the local authority **needed so much information**. Even so, in general, participants who made an application found the questions and language **straightforward enough** and did not report any significant issues.

Participants **tended to be happy** with how long it took to receive the payment and some had expected it would take longer. In a couple of cases, however, some had had to chase their applications and wait up to a month to hear the outcome.

Unsuccessful applicants were unhappy, frustrated and sometimes upset with the outcome

Despite the doubts sometimes voiced about eligibility, the outcome often felt **unfair** to unsuccessful applicants. They felt penalised for working hard and still struggling financially. The outcome could be even more disappointing with the effort of finding documentation, and where the application was made reluctantly, having never relied on grants or benefits before.

Some felt the financial support should be better promoted with clearer eligibility

Some participants believed that the financial support should be **better promoted**, for example with all TTP advisors being required to signpost it to those asked to self-isolate. This should include information on where and how to apply for the grant, and **clear eligibility** requirements. Some who were unsuccessful with their application or did not apply thought that the **eligibility criteria should be broadened**.

Priority online grocery delivery slots was regularly suggested as further support

Reflecting the issues highlighted during self-isolation, shopping for groceries and **guaranteed delivery slots** emerged as an area where some participants would have welcomed support.

Some also suggested that **TTP advisors** could provide more information and signposting to different types of support available. Building on this point, some thought **mental health and wellbeing** support should be offered as well. More support for those with **longer term coronavirus symptoms** was a further suggestion made.

Support with **energy bills** and **rent payments** were further ideas given - social housing providers could give tenants payment breaks.

The prompted options of support with **food vouchers**, **caring responsibilities** and **dog walking** services sounded helpful to participants as well.

Conclusions

Self-isolation was affecting the finances of many participants in this research and it should be noted that individuals were selected on this basis. It was often the case that the pandemic as a whole and sometimes previous periods of self-isolation were contributing to the financial challenges participants were facing. With finances finely balanced, a period of self-isolation could mean (further) arrears, for example, for those unable to source support. Emotional wellbeing could be impacted as well, adding to the overall anxiety felt during self-isolation.

The research indicates that awareness of the grant and discretionary payment was quite low and there was confusion about eligibility, even having received a payment. Additionally, participants were rarely seeing it officially promoted. This apparent lack of salience, combined with a lack of clarity about eligibility and doubts over application success, was affecting take-up among those who might need it.

The online experience for the most part was not deterring applications although the volume of information required and supporting document provision were an issue on occasion. However, the way in which decisions are made would benefit from as much clarity as possible for the unsuccessful applicant, especially given that the eligibility criteria could be unclear.

The grant and discretionary payment were clearly making a difference to recipients' financial circumstances resulting from the self-isolation period and the money was appreciated. With one or two exceptions, however, participants did not give the impression that the grant was changing their self-isolation behaviours, especially as they were uncertain that they would receive it and given that some applications were made after the self-isolation period. Value based factors were their main motivations for remaining at home.

2. Research background, objectives and method

2.1 Background

Public Health Wales' Research & Evaluation (R&E) Division commissioned Beaufort Research to carry out quantitative and qualitative research to explore self-isolation experiences among people contacted by the Test, Trace, Protect (TTP) service in Wales, as part of the Contact Adherence to Self-isolation Behavioural Insights Survey (CABINS). The quantitative component consisted of two waves of phone interviewing: one in November 2020 and one in February and March 2021.

Subsequent discussions between R&E and the Knowledge and Analytical Services (KAS) team in the Welsh Government established that the R&E's research would provide valuable insight into the Welsh Government's Self-isolation Support Scheme³.

The Welsh Government therefore decided to boost the qualitative element of the study to increase the numbers of participants for whom financial support during self-isolation would have been beneficial. This included those who had received the grant or a discretionary payment both of which are administered via Wales' local authorities. There is one application process for self-isolation support, and local authorities decide based on information an applicant submits whether to pay from the main scheme or the discretionary element.

2.2 Research objectives

The overall aim was to understand people's experiences of self-isolation and its impacts, and in particular how self-isolation affected their finances. Within this, the conversations explored:

- Awareness and knowledge of financial support for those asked to self-isolate;
- Experiences of applying for financial support for individuals;
- Barriers to applying for financial support;
- The extent to which financial aid changed self-isolation behaviours;
- Reactions to other forms of practical support that could be provided for people who are asked to self-isolate.

2.3 Research method

A qualitative approach was suitable for the depth of feedback required for these objectives, with a mix of in-depth phone interviews and online focus groups used. The research was divided into two stages, with participants recruited from the two waves of quantitative research. Participants had all agreed to be re-contacted for further research.

³ See <https://gov.wales/self-isolation-support-scheme>

The **first stage** consisted of 20 in-depth phone interviews with people who were interviewed in the November 2020 quantitative research. They reported that they had a personal annual income from all sources of below £20,799 during self-isolation, and also:

- Responded 'sometimes / rarely / never' to the question: 'To what extent does this income enable you to cover your basic needs such as food, clothes, heating and housing costs?';
- Stated they had experienced financial concerns relating to self-isolation.

There was a mix of ages, life stage, employment status and region in Wales. Several participants had to self-isolate more than once during the pandemic.

The Welsh Government's Self-isolation Support Scheme launched 16 November 2020 with payments backdated to 23 October. The majority of the first wave of quantitative research was completed before the scheme was launched.

The **second stage** of the qualitative research consisted of three focus groups and seven in-depth phone interviews – 20 participants in total who reported that they had experienced financial challenges during self-isolation:

- Ten participants had received a grant or discretionary payment;
- Five participants had applied for financial support but were unsuccessful;
- Five participants were aware of financial support but did not apply for it (and also responded 'most of the time / sometimes / rarely / never' to the question: 'To what extent does this income enable you to cover your basic needs such as food, clothes, heating and housing costs?').

The participant criteria for this research meant that there was limited sample available from the quantitative survey. Across the two parts to the research, 27 women and 13 men took part. An additional two male partners of participants also contributed during the focus groups.

Most of Wales' local authorities were represented in the sample: Blaenau Gwent, Bridgend, Caerphilly, Cardiff, Carmarthenshire, Ceredigion, Conwy, Denbighshire, Flintshire, Gwynedd, Neath Port Talbot, Newport, Powys, Rhondda Cynon Taf, Swansea, the Vale of Glamorgan, Torfaen, and Wrexham.

Agreement levels to participate were quite high overall, although it became relatively more difficult to secure participation towards the end of the fieldwork period. Participants were also more likely to subsequently not attend in the second stage of the fieldwork (focus groups and in-depth interviews) which is why a mix of in-depth interviews and focus groups was ultimately carried out. It should also be noted that, for the first part of the sample (20 interviews), there was a much longer period between taking part in the quantitative survey and being contacted about the qualitative stage. For the second part, participants were being contacted within two weeks and often within a week because of the fieldwork completion deadline and ongoing quantitative stage.

The in-depth interview length ranged from 25 minutes to one hour 15 minutes. The focus groups lasted between 45 minutes and one hour 10 minutes.

2.4 Discussion guide and reporting

For the two stages to the qualitative research, the R&E team drafted a topic guide to use in the conversations with participants. The Welsh Government and Beaufort then provided feedback on the documents. The second topic guide focused more on the grant because all participants would have been self-isolating when the grant was available.

An inductive approach to the analysis was used whereby the researchers categorised the data to develop themes that emerged from the content of the interviews and focus groups. The categories and themes were broadly framed within the key research objectives and topic areas. Bold text is used in the report to identify themes and change of topic.

Anonymous verbatim comments made by participants are included in the report. These comments should not be interpreted as defining the views of all. Instead they give insight into individual views on the points identified. Each comment has an attribution which indicates the participant's characteristics. The attributions vary depending on which stage participants took part in and whether they attended a focus group or were interviewed individually. The word 'payment' in the attributions (e.g. 'received payment') refers to either the £500 grant or the discretionary payment.

3. The overall self-isolation experience

3.1 Reflections on the experience

Participants generally described the self-isolation experience as being difficult. Words used across interviews and focus groups to sum up this period included boring, stressful, worrying, nightmare, frightening, scared, hard, trapped, lonely, isolated and depressing. Terms such as ‘not too bad’, ‘not too concerned’ and ‘okay’ were also used from time to time. Several factors were driving these emotions, each of which is described below.

3.1.1 Financial factor

A key issue was **financial concerns** with income impacted by having to self-isolate. Income dropped but bills remained the same or sometimes increased in the case of food and energy costs. It was often an **already familiar situation** for some participants who had been experiencing financial challenges because of job precarity, containment measures, previous self-isolation and the impact of the pandemic generally. In one case, a participant had not been in a florist’s job long enough to qualify for furlough before being asked to self-isolate. More containment measures followed Christmas which meant that she was still unable to work. In another example, a participant referred to the embarrassment of having asked family members for money and to send food parcels during furlough.

I had only been working there for about two months, so I wasn’t qualified for furlough, so I couldn’t actually get any pay, so I lost about probably £500 from that not being able to work properly. And then because we went into lockdown after Christmas, so I haven’t worked properly since December, so I still haven’t gone to work yet. . . . I’m trying to get my universal credit, so I managed to get that. (Female, 18-24, Carmarthenshire, aware of grant but did not apply)

I get paid a wage and not a salary. If I don’t work, I don’t get paid. So, that went and put a lot of stress on me, how am I going to manage? (Female, 50-59, RCT, received payment)

Frightening. I was petrified, absolutely petrified. . . . We were always okay but never had extra money, if that makes sense. . . . So we were thinking, flipping heck, if I catch it [working with children] or if I develop symptoms, [my partner’s] going to have to stay home. That’s money he’s not going to have then for two weeks. (Female, 30-39, Torfaen, no payment)

Some recalled how their **food shopping costs** had increased because they had to shop online. It meant delivery charges and missing out on discounts including best before / use by offers that were normally available in-store. It also meant for a couple of participants having to shop at more expensive supermarkets they would not normally have used because of delivery availability. One participant acknowledge that he and his partner had left home regularly to shop as the family did not have sufficient funds to do a ‘big shop’.

We had to do online shopping, which costs a hell of a lot more than actually going – because I normally shop in Aldi's, Lidl's, but I couldn't do that. . . . It has been hard, I'll be honest. (Female, 40-49, Flintshire, no payment)

During self-isolation, a small number of participants had come close to having **no money left** at all after self-isolation. For one individual, self-isolation had been followed by two weeks on paternity leave which added to the household's financial challenges. However, he thought that family members would probably have been available to help if the financial situation had got any worse. Steps that participants had taken to attempt to ease financial pressure during self-isolation included:

- Relying on savings, Christmas money, money from a cancelled holiday or a small amount of money in the bank;

I was falling on what I currently had in the bank but that wasn't enough to see ongoing bills until the end of that month. You know, it was a blessing really to have that grant. (Male, 25-29, Blaenau Gwent, received payment)

We'd paid for a holiday so we had to wait then to see if we could get our money back for that, which thank god we did, and we basically spent that. (Female, 40-49, RCT, no payment)

I managed to do loads of overtime and then went into self-isolation, so I sort of, my hours were covered then, so I was quite lucky, I've done the overtime. So it covered me for the time I was off. . . . I have just sort of scraped through. (Female, aware of grant but did not apply)

- Borrowing on a credit card, from parents, family or friends, for example relying on parents to pay for food and other routine costs, or £200 from a neighbour that was still outstanding, using an overdraft or getting a loan against future benefit payments from the Job Centre;

I was on furlough. Being in sales, my basic wage is low because my wage is made up with commissions. I was only getting 80 per cent of my basic wage, so I lost my extra for my car allowance because I've got my own car. Also, I lost my commission. So, I was still having to pay all of my bills out of 80 per cent of my basic wage. It wasn't feasible. I ended up using credit cards to get me through, which I've actually maxed out four credit cards now, which I never did before. (Male, 40-49, Swansea, aware of grant but did not apply)

It was very difficult for that first couple of weeks because we had to rely a huge amount on parents and things to be able to get stuff because we couldn't afford to pay them the money back at the time. We had to wait until the grant came through, and then we've had proper wages and commission and stuff to be able to pay them back. (Female, 25-29, Denbighshire, received payment)

- Asking a social housing provider for the chance to pay less rent to help with arrears. The landlord was understanding and allowed the participant to pay what she could afford for now;

- Deferring finance payments (e.g. mortgage, car), and cutting back on miscellaneous spending such as car maintenance;
- Relying on their own or partner's pay or benefits;
- Minimising spending wherever possible, for example keeping the heating turned down;
- Using annual leave.

A small number of **self-employed participants** were also anxious, for example having not qualified for the Self-employment Income Support Scheme⁴ or working on an IR35⁵ contract, and not being able to work from home. These participants in the main relied on savings, support from partners or other family members, or statutory sick pay (SSP), which reportedly took weeks to arrive for one participant. In one case, a participant who was ineligible for the Self-employment Income Support Scheme had previously secured a Business Bounce Back Loan⁶ to support the business, but had it kept aside for emergencies and it remained untouched.

Some participants' self-isolation had coincided with the **Christmas** period. This added to the stress of the situation: being unable to buy what they would have wanted for the family or having enough food at home. In addition to Christmas costs, there were also two children's birthdays either side of Christmas day for one participant to deal with.

Jackie, from North Wales, explained how the family was asked to self-isolate just before Christmas, which affected her mental wellbeing. They had not done any shopping for presents or food and were on a very low income. A friend came to the rescue by posting on social media for any donations to support the family. The generosity of the local community was overwhelming and made a significant difference to the family's Christmas. They had experienced several self-isolations because of the nature of her husband's work in the health sector. During the course of the pandemic, they had become increasingly behind on bills. They had borrowed money off a neighbour, too. She was successful applying for a grant but it took four weeks to arrive and only made a dent in their bills. Jackie remained confused about eligibility and wasn't sure if she'd received the grant or a discretionary payment.

There's no shopping that we've finished, there's no food that we've done, and my friend actually put on Facebook that a family in the area had been all diagnosed with COVID. The amount of donations we had was unbelievable. . . . We even had bulk-buy boxes of nappies delivered from Amazon. It was mad. . . . If it wasn't for them people, we wouldn't have had Christmas.

The financial impact of self-isolation, therefore, as well as other influences from the pandemic, sometimes continued to be felt **several weeks after the period** had finished. Examples included being chased by the council for rent payments, being in arrears on bills or a credit card, and having outstanding loans from friends and family. Having to pay back

⁴ See <https://www.gov.uk/government/publications/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension>

⁵ See <https://www.gov.uk/guidance/understanding-off-payroll-working-ir35>

⁶ See <https://www.gov.uk/guidance/apply-for-a-coronavirus-bounce-back-loan>

short term loans or increased (deferred) credit payments (e.g. car loans, mortgage) out of benefits or a reduced income also contributed to the challenges for some.

I didn't get loans, but I was struggling. There was a time when the pot hit zero after [self-isolation]. . . . I think this end of the month now [March], I'll actually recover from it all. (Male, 25-29, Conwy, received payment)

In November we were lucky enough that we were able to borrow £1,000 off my parents to literally cover our bills. . . . In January when this all happened it was very much like oh my gosh, what are we going to do now, because we've got to cover February's bills. We presumed we were going to get the £500 self-isolation grant. . . . We were sort of banking on that. (Female, unsuccessful application)

Having to self-isolate more than once meant that some participants had lost significant amounts of income over the course of the pandemic to date.

He's had to isolate the same three times that I have, and he's only had the £92 [SSP] each time he's done it. So we've lost over the last . . . year, we've lost probably about £1,500 through isolation. (Female, aware of grant but did not apply)

Debbie lives in South Wales and, with her partner, has a hairdressing business. They rent space to provide their service. They also have two adult children at home and a grandchild. From the outset of lockdown they had faced significant financial challenges. They had taken out a £10,000 business loan and Debbie was also working part-time in a fast food outlet to help make ends meet. The business in which they rented space insisted that they continue to pay full rent. They had managed to get a small grant from the Welsh Government to go towards this cost. The self-isolation period coincided with an easing of containment measures which meant that they lost customers and precious income. Debbie's dad has dementia but she was unable to care for him and support her mum during this period. They had to rely on a neighbour instead. She applied for the £500 grant but was informed their income was too high. She didn't understand this as in her eyes they had no income at all. They had to continue to rely on savings instead but would have appreciated any form of help, such as a contribution towards food bills.

On occasion, self-isolation had not been so difficult for participants. There were examples of individuals being able to continue to work from home or the period coinciding with time off work. There were also cases where the financial impact was temporary and participants could get by for that time.

I wasn't too concerned [on SSP] at the time because I knew that . . . I was going to get back to work and earn regular money. The week off I lost like £400 or £500 in wages. And lost a £250 bonus as well. . . . We just took care of ourselves, we just got by, by using the credit cards. (Male, 40-49, Denbighshire, no payment)

3.1.2 Health factor

A second factor influencing participants' self-isolation experience related to **health concerns** about themselves and family members: did they have coronavirus, might they suddenly become very ill and what impact might it have on existing health conditions?

It was very worrying to begin with. Because you didn't know if you had it, you didn't know if you could protect your family from it. (Male, 25-29, Conwy, received payment)

I was absolutely petrified of what the next day was going to bring. . . . Health, I think. We were seeing so many people ill. (Female, unsuccessful application)

3.1.3 Wellbeing factor

Another factor affecting participants' self-isolation experience was the impact on **emotional wellbeing**. In addition to the anxiety caused by financial and health worries, examples were given of missing family (including not being able to carry out care duties) and social interactions, especially over the Christmas period, and feeling lonely. One father who was separated from his partner found it difficult to cope with seeing even less of his children who he normally looked after between Christmas and New Year. For another participant, it felt a little like a punishment. She was a key worker, had risked her health to do her job and then had to self-isolate for two weeks on SSP.

It had a massive impact, not just on my life, but on my daughters' lives and the immediate family as well. . . . The loneliness. Obviously, because it was Christmas, going on social media and seeing everyone with their families or photos and kids smiling, then thinking of my two being stuck in their bedroom alone. . . . It did have a little bit of an impact on my head, so to speak. (Male, 40-49, Swansea, aware of grant but did not apply)

I was in the house by myself which I felt, well, obviously isolated. I felt lonely. I was quite concerned and worried in case I did develop symptoms. . . . I felt a little bit annoyed; that could be quite selfish but I felt as if I was going to work to provide a service [as a key worker] and I felt punished. I lost quite a lot of money, obviously, because I had sick pay. (Female, 40-49, Blaenau Gwent, no payment)

I found with the first lockdown I wasn't too good at all. Crying, desperate to get out, obviously can't see family or friends. It was my granddaughter's birthday; I've only got one grandchild. She had to literally stand at the end of the corner and give a wave so that was heart-breaking. (Female, 50-59, Cardiff, no payment)

Emotional wellbeing was also affected by a sense of **confinement** for some, especially for those with children in the household. Examples included the lack of space in a small flat, children becoming bored and not understanding why they could not go out, and behavioural difficulties with children who had ADHD or additional learning needs. In a few cases, participants had also been unable to walk their dog.

Two, three times [I left home]. . . . I felt like I needed to breathe because I could hardly breathe with my breathing, it was difficult, and I literally just said I was going out. My son would walk with or my daughter walk with me the one time she did, she took the baby out, and we went out late at night, when nobody was around, and we went around the block and come back. (Female, 40-49, Vale of Glamorgan, aware of grant but did not apply)

We struggled with a five-year-old in the house. . . . We live in a small flat, we were going stir crazy by the end of the ten days, we were clawing at the door trying to get out even just to go down to the park at the end of the road. (Male, received payment)

3.1.4 Groceries factor

Participants overall **had not prepared** in any way before they knew they would have to self-isolate. A very small number said that they did normally try to have some provisions in, like 'basic' foodstuff and toiletry products to last a few weeks. A couple of participants were fortunate in that they had completed a 'big shop' the day before they were told to self-isolate.

I was quite shocked. I think in reality you think it's not going to happen to you. I was wearing all my correct PPE [as a nursery carer] but unfortunately the parent wasn't. (Female, 40-49, Blaenau Gwent, no payment)

There's no real way to prepare for that so it was a bit of a shock and obviously I didn't have the finances in place to brace for that. (Male, 18-24, Neath Port Talbot, no payment)

I always keep good stocks of dried food. I always have done, I've always been a bit prepared like that. Right away when it first happened in Italy, because I used to work in Italy [truck driving]. I knew straight away that we'd need to have a little stock of a couple of weeks' worth of pasta and tinned tomatoes, that sort of thing. (Male, 40-49, Denbighshire, no payment)

Some recalled issues with securing slots for **online grocery deliveries** and had to rely on family and friends to shop for them, which could be a little awkward. One participant based in a remote location without food basics at the start of self-isolation had no neighbours within several miles so had to wait for most of the first week to get a food delivery. Failing to get prescriptions delivered was an issue on occasion as well.

I found I did struggle with shopping because I am quite rural and all my family lives in [North West England] as well and I've got a few friends who are local, I say local, about 18 miles away. So I was lucky I did have a chest freezer. So I did manage to get a food delivery, but that was six days into self-isolation, so I didn't have no milk or bread like for the six days. (Female, 40-49, Denbighshire, aware of grant but did not apply)

The worst thing for us was being stuck in the house, relying on people to go and get bread, milk, and with four children we go through a lot of milk, as you can imagine. (Female, 40-49, Carmarthenshire, aware of grant but did not apply)

I struggled to get my medication from the chemist, which I then had to go without once I'd run out. (Female, 18-24, Wrexham, unsuccessful application)

3.2 Views on self-isolation measures

Overall, participants perceived **self-isolation as a necessary step** to help contain the virus. Even so, they regularly reported seeing others in their communities who did not adhere when asked to self-isolate, for example because they needed to work or because they seemingly chose not to.

I think it does help around certain areas. People who don't self-isolate are just passing it around, like around here at Christmas we were told not to leave the village. I had people on my Facebook saying, 'We've just had a positive COVID' and posting the picture and then you'd see them in the supermarket. So it didn't help. (Female, 30-39, Wrexham, received payment)

There were isolated cases where participants did not think self-isolation was a positive step because of the financial challenges that arose, not having presented any symptoms during that period or because they believed the coronavirus was probably a hoax.

To be honest with you, mate, I'm not going to lie to you – I personally still feel that this is a hoax. So I've been reading all over the news and all that, and all over the world there's people still going out in groups, and no one is contracting coronavirus. And I can say now other than my mother, I know no one who's had it. . . . And I still believe that all she had was a cold. (Male, 25-29, RCT, no payment)

Hayley is in her 40s and lives in North Wales with her partner (on furlough from the leisure industry) and teenage son who's in full-time education. She was asked to self-isolate in October while on furlough working in childcare. Her employer wanted to move her onto SSP for that period but she complained and the employer agreed to continue with furlough. She doesn't believe containment measures are effective. Even so, she adhered to self-isolation because she would have faced disciplinary action from her employer if she had been found to have left home. They had no other income. The family live to their means and despite furlough they found themselves slightly short of money during self-isolation. They weren't able to shop at Lidl or Aldi so saw their grocery bills increase with online shopping. To help with income, they spent more than usual on their credit card. She had heard about a £500 grant and contacted the council but was informed that it was only available in England at that point, which left her angry as she thought they might qualify for the 'hardship' grant. Hayley had decided to preserve all her holiday allowance for any future self-isolation requirements.

3.3 Experiences with employers

Participants' experiences with employers had been mixed. Some explained that their **employer had been supportive** to an extent. From a financial point of view, a couple of employers offered SSP from the first day of self-isolation, rather than waiting for the employee to be sick for a set number of days before paying it. There were also examples given of employers matching the SSP figure. In another instance, an employer had asked the participant to claim SSP but then agreed that they would place the individual on furlough instead. Other employers provided support such as furlough and in one instance, in a small businesses, continuing to pay them as normal even though they could not work. Several participants were able to continue working, doing so from home whilst self-isolating.

They did pay our wages. You know, they were good like that because we're only a small [childcare] business. We're all very close as it is. (Female, 30-39, Torfaen, no payment)

Other forms of help from employers included offering to deliver shopping, completing SSP forms on the participant's behalf, staying in contact during the self-isolation period to check on the employee's wellbeing and sending a turkey to the participant as it was near Christmas.

My manager [at the nursery] was amazing. . . . She drives me to get a test, obviously, to make sure I was safe. She said because you need to protect your family at home as well, always a phone call away. Texted to see how I was just in case I did develop symptoms. Yeah, really helpful. (Female, 40-49, Blaenau Gwent, no payment)

There were some instances where **employers had not been very understanding** or helpful, for example not offering any financial support or signposting to possible help. One employer suggested a participant's husband returned to work rather than self-isolating, as his job was outdoors (gardener). Another participant recalled how his care home employer did not appear to believe him when he said he had been asked to self-isolate. In a further example, a participant said that their employer had been slow to organise SSP and that it had still not been paid around three months on from the self-isolation period, citing HR issues.

I was told nothing really. I was left in the dark. That's when I seeked my own help from universal credit and told them about my situation because they do top up my wage. You have to inform them about silly things like that. And it was them that sent me the link to the Conwy Council website. (Male, 25-29, Conwy, received payment)

'What do I do about money?' They said, 'We can't pay you. You've got to do it through the government'. They didn't give me no help at all through that. That's all they said. . . . I asked them about sick pay, if I could take that, and they told me, 'No'. Because apparently isolating and being sick is different, according to them [a trade business]. (Male, 25-29, trainee, RCT, no payment)

Some in precarious jobs like care felt that they had not been looked after by employers for whom they worked very long shifts and faced increased risk of catching the virus. The

impact on income had prompted one person to return to work after self-isolation even though she did not feel fully recovered from the virus.

We've worked so hard, in full PPE for 15 and a half hours a day, and then because it's a private company it's very much 'well, you've caught COVID in the home and all we're going to pay you is statutory sick pay' and then your hand's forced to go back when you're still ill, and I just think the private company [is] just absolutely shocking and they don't look after the staff. (Female, aware of grant but did not apply)

Hopeless. . . . There wasn't one call to say, 'How are you doing? How are you feeling? How's your mental health?' Nothing at all. When I did have to ring, I'd be fobbed off to the manager. The care home, the owner, is not short of it, believe me, but no, nothing. Not even £20. (Female, 50-59, Cardiff, no payment)

Bev, in her 30s, is a school cook on furlough and lives in South East Wales. Her partner has an outdoor job and is also furloughed. They have a teenage son and four-week old baby so she was on maternity leave at the time of self-isolation. With a low household income, their pay would normally just cover their regular costs. They had seen their energy bills increase with everyone at home – a recent quarterly bill was £800. Her partner's employer had been a little 'awkward' and suggested that he could still work despite having to self-isolate because it was outside; but he decided not to. Shopping during self-isolation was slightly difficult as there was no family locally. Bev asked another mum to help out on a couple of occasions. Her son's school told her about the £500 grant so she applied. She wondered how she would have found out otherwise. The local authority had still to make a decision on her application after 17 days, despite her chasing.

4. The Self-isolation Support Scheme

4.1 Sources of information on the coronavirus

Participants generally identified **online** news and NHS sites, **TV** news and **social media** (mainly Facebook and to a lesser degree Twitter) as the routes for finding out information about the coronavirus. Specific sources mentioned included BBC / BBC Wales, ITV, Sky, Wales Online, the Welsh Government website and gov.uk. Several stated they no longer watched the news or followed government press briefings so closely as the news was continuously depressing.

If seeking **reliable information** about financial support options available during self-isolation, participants tended to report that they would begin with a Google search using terms such as 'help or support for self-isolating'. The kinds of sources they would trust were 'gov.uk', the NHS, and local authority web sites. Few mentioned 'gov.wales'.

4.2 Awareness and knowledge of the Self-isolation Support Scheme

Among participants in the first stage of the qualitative research (with interviews in February 2021), there was **some awareness** at the point of interview of the Self Isolation Support Scheme although it was not known by this title. Participants tended to refer to it as the £500 available. Also, some had only become aware more recently, while a few thought it had been available in England before Wales. Examples of how they had found out about it included via a friend, through a daughter's school sending them an email, work, Citizens Advice and seeing something on the internet. The grant had not been available for some at the time of their self-isolation about which they were interviewed in the quantitative research.

Among participants in the second stage of the qualitative research, where the conversation focused more on the grant and the scheme had been in operation for longer, participants tended to only have become aware of it **once they had been asked to self-isolate** or even after this period. Similarly, most were unaware of the **discretionary payment**⁷ option prior to applying for the grant. They also tended not to have heard of it when prompted in the research. A couple of participants did become aware once they began to explore grant eligibility online.

This part of the sample had become aware of the financial support during self-isolation via: work colleagues; employers; family or friends; Test, Trace, Protect who provided a web address by phone to visit; universal credit's online system; the news; gov.uk; and via the Welsh Government website when trying to find out when pubs were likely to open again.

I contacted the person who originally had the COVID [at work] then and asked them what they were doing. And they informed me of a grant. There was no advertisement

⁷ See <https://gov.wales/self-isolation-support-scheme#:~:text=If%20you're%20usually%20working%20and%20do%20not%20get%20benefits,tested%20positive%20for%20COVID%2D19.>

or publicity in my eyes, or even in my area, that there was this sort of grant going on. (Male, 25-29, Blaenau Gwent, received payment)

I got sent a link probably three weeks after. It was actually my boss who sent me the link through, think she's seen it on Twitter or something, and said, 'Listen, you might be entitled to this'. (Male, 30-39, Denbighshire, unsuccessful application)

Lots of people wanted answers to questions and it was one of the things that came up in the meetings [at work]. As a result of the meetings, we would be given a weekly update. It was attached to our payslip. (Female, 50-59, RCT, received payment)

Although they had all managed to find out about the grant, participants often complained that the payment was **not promoted enough** especially as it could prove vital for people on low incomes. Prior to application, the **eligibility criteria** were **not considered to be very clear** either, according to some. Uncertainty about eligibility sometimes continued even having received the £500 grant or discretionary payment. There were also cases where participants were unsure whether they received the grant or a discretionary payment. One individual thought they had received the payment through their employer but was uncertain if it was the same support.

It's a bit disappointing really. There wasn't enough information out there about it, and I didn't even know if I was eligible to begin with. . . . And it's still unclear now, really. You don't hear anything about it. (Male, 25-29, Conwy, received payment)

I think it's linked to children. If you've got children, you can get it, if you haven't and you work and you've still got rent to pay, you're not getting it. (Female, 30-39, Wrexham, received payment)

I've heard people saying about it now. I think it's just for, is it for people that don't work? Like low income? (Female, 40-49, Blaenau Gwent, no payment)

4.3 Perceptions of the grant's amount

In general, and regardless of whether they received it, participants stated that the figure of **£500 was a useful** amount. Some who received a payment commented that the £500 payment was similar to the income they would have earned so were relieved that they did not have to face the consequences of a very low income for those ten days. Some who did not receive a payment also anticipated that £500 was a reasonable amount and would have been very helpful, for example to cover 'essentials' or to pay off a portion of a credit card balance.

I didn't earn too much less thanks to the £500 self-isolation payments. It didn't impact me too massively. Without them though it would have impacted me quite heavily. (Male, 18-24, RCT, received payment)

M: The first thing I thought is it seemed like a fair amount of money. M: Yeah, it's substantial. M: I was surprised that it was so much. (Torfaen, Ceredigion, received payment)

That £500 would have really helped me out over that Christmas period as well. . . . I could have paid some of my credit cards off to reduce my monthly outgoings to help out. (Male, 40-49, Swansea, aware of the grant but did not apply)

Rachel is in her late 20s and lives in North Wales with her partner and two children. Her work involves being on different sites most days. Both parents were on SSP for the two weeks which saw their income drop 'dramatically'. They still had committed nursery bills to pay, along with other routine costs, Christmas and birthdays. Their cooker had also broken which they couldn't afford to fix. Rachel therefore borrowed money from her parents to tide them over. Both parents applied for a grant, and when the money eventually arrived, they were able to pay for a new cooker.

I would say it was [enough] because it's then meant that we haven't had to take money out of our wages to then be able to get the cooker. It was enough to be able to cover the extra bits that we needed, and then because both me and my partner were awarded it, so we ended up actually with a thousand rather than just five hundred.

Occasionally, participants felt that the amount could have been **slightly higher** to better meet their needs during self-isolation if they had no employer income. Seven hundred pounds would have been more helpful for one participant as it would have covered his wage for the family for ten days.

In one case, a family had struggled because they had experienced more than one period of self-isolation and then the income earner had lost his job because of longer term COVID symptoms. While the £500 payment had helped to an extent, there were several other outstanding costs to manage. Immediate help with the rent would have been more beneficial.

What they give you, that £500, is not covering anything, because it might cover your rent for a week [sic], but it's not covering your month's wages that you're losing. My husband had long COVID, he's off for five weeks. (Female, 30-39, Wrexham, received payment)

In contrast, a participant who was reluctant to seek financial support as a matter of principle unless completely desperate felt that £500 should not be offered because of existing support in place (circumstances as a pub owner had forced her to claim universal credit). Practical support should be provided instead, like help with shopping. She also believed that people should not be financially 'rewarded' for what should be a moral obligation.

The furlough system or the universal credit system, they're all in place to cover people's incomes so why should we be given more? . . . I think there should be more

support in place for doing shopping and those sorts of things, but I don't think that people should be given a £500 grant. (Female, 30-39, Powys, no payment)

Some employed participants felt that they would **need an amount similar to their salary** to be able to get through self-isolation. However, a few thought they could get by on less for the two weeks, for example due to not travelling to work, spending less and in the knowledge that they could resume work soon.

4.4 Impact of the grant

Participants who received the grant readily pointed out the **difference the payment made** to their circumstances. The money helped with general financial stability, rent, food, energy bills, car finance, petrol, mobile phone bills, nursery fees, paying back family loans and paying for a new cooker.

Some singled out rent payments as their largest and most pressing financial concern on having to self-isolate with which the payment helped. As mentioned above, some explained how it covered a large portion or even the same amount of their income, contributing to a reasonable sense of normality in the household.

I was in arrears with my rent, and I pay a slight increase on what my weekly rent is, so the thought of not being able to meet my rent payments and the increase as well. . . It's a lifeline for people who need it, and at that time, I needed it. So, it doesn't matter what it's called. It's just keeping your head above water, it's as simple as that. (Female, 50-59, RCT, received payment)

It gave us an instant £500 which was great at the time, and it just helped with the income. . . . In the short term. I managed. With it, I paid in advance knowing that I'd have a reduced wage at the end of the month. I did pay a couple of bills in advance to make sure. (Male, 25-29, Conwy, received payment)

One family had hoped it would relieve some pressure but the bills they faced and the delay receiving the payment meant that the money did not have this effect.

[I hoped it would] take a bit of the pressure off, but it really never. . . . Because you pay that £500 off your rent, you've still got £1,000 balance there. . . . [During self-isolation] we were still, at that time, having to phone people and say, 'Can you borrow us some money to get through to next week when we get a bit of money?' (Female, 30-39, Wrexham, received payment)

From an **emotional** point of view, it eased the pressure for some and helped them to feel more relaxed about their circumstances. 'It cheered me up a bit' concluded one participant.

It just made me a lot more relaxed about everything knowing that I wasn't losing out on money by not working. I didn't have to stress about anything. (Male, 18-24, RCT, received payment)

It took a lot of stress off the financial aspect of it, because we very much live payday to payday. (Female, 25-29, Denbighshire, received payment)

Had they not received the payment, some participants expected to have faced difficulties paying essential bills and would have fallen (further) into arrears. Some would also have borrowed from others which would have felt awkward. The timing of the self-isolation period over Christmas meant that, for some, the financial situation would have been even harder to recover from.

These participants had often **informed others** of the grant. One participant had told people he knew who did not think COVID-19 was an issue that it was worth self-isolating for the money which was then thought to have acted as an incentive to self-isolate.

Owen is in his 20s and lives with his mum and sister in the South Wales Valleys. He works variable shifts in a food factory. On finding out he had to self-isolate, he contacted his employer who organised SSP from the first day of the isolation period. He asked if there was anything else he could do for financial support but the employer didn't know. So he contacted the colleague at work who had tested positive for COVID-19 and this person told him about the £500 grant. He was annoyed that he had not been automatically told about the grant in some way. He looked into it online and eventually applied for a discretionary payment. Owen didn't expect to be successful because he didn't receive any benefits and had no idea what criteria would be used to make a decision. He received the grant about 10 days later and was relieved as it covered the money he had lost.

Among those who did not receive the grant, some imagined how the payment would have made a **significant difference** to their income and also helped to allay anxiety about their financial circumstances. It would have meant not needing to borrow from others, or borrowing less, and being able to protect savings. One participant with a minority ethnic background had been unable to send much needed money to her family overseas who were struggling with the impact of the pandemic.

F: [The reason for applying was] there is no money. F: Yeah it was pretty much holy shit, we need this. F: We tried for everything. (Bridgend, Caerphilly, unsuccessful application)

I wouldn't have had to go and get a loan that has knock-on effects for probably over the next 18 months on your benefits. It's a massive difference to everything. That would stop your gas and electric bills being sky high now because you haven't paid them. (Male, 30-39, Denbighshire, no payment)

It would take me out of debt with my electric company. So, obviously my electric bill is never normally that much. I'm dreading the next quarterly one now because obviously, we've had the heating on when we've had these last few really cold weeks with snow and all. (Female, 30-39, Newport, applied, waiting for decision)

We were out of pocket for quite a few hundred pounds. . . . My husband is a truck driver. His loss of earnings in a week is hundreds of pounds. We have my children, we

need to look after other families, too [living in the house]. . . . Our food bill is how much, it's just that we need the extra money to help feed all those people. (Female, 50-59, Gwynedd, unsuccessful application)

One participant who did not apply for a grant felt that she might not have returned to work so quickly after self-isolating with the virus, had she received a grant. She was still feeling the effects during her shift work but she needed the income. A colleague was in an even harder situation and clearly should not have been at work, to the point that colleagues sometimes had to cover for him. However, he could not get by on SSP.

4.5 Impact on motivations to self-isolate

In general, participants who received a payment, as well as those who did not, stated that **other factors** motivated them to self-isolate and remain at home, such as protecting family members, the wider community, feeling the need to comply, 'doing the right thing' and preferring to stay indoors generally in any case. A couple of participants acknowledged that avoiding being caught outside the home was a motivation to adhere to self-isolation.

No, not really, [the grant didn't motivate me to self-isolate] because I made the decision to isolate in the first place. It was the right thing to do. It would be highly irresponsible, even though I had tested negative, to have gone out into the public domain when a member of the household was currently isolating. (Female, 50-59, RCT, received payment)

I think it's because I was told to, mainly. And of course, if I'd had the virus, I wouldn't have wanted to have passed it on to anyone. I think that was the main thing. . . . It's about doing the right thing. (Male, 25-29, Conwy, received payment)

I don't think it should make much of a difference. The reason to stay at home isn't to get paid the £500, really, is it? It's to do your bit to help prevent spreading the virus. (Male, received payment)

Lockdown should be lifted. . . . I did see out the two weeks because if my employer had found out that I had gone out I would have got disciplinary action for it. (Female, 40-49, Flintshire, no payment)

Some believed that the grant might encourage others to remain indoors or perhaps not continue to work during that period. However, some also thought there would always be individuals who would take the payment but not self-isolate.

I just think there's some people who would know they've been near someone with COVID and still happily go to work because for them the money is more important and a roof over their head is more important than self-isolating. (Female, 18-24, Wrexham, unsuccessful application)

In one case, a participant anticipated that receiving the grant at the start of his self-isolation would have meant they would not have left home to shop as they did. They would have

been able to do a large shop with the grant and remain at home. However they did not have the budget to do so.

A million per cent it would've made you stay in for the two weeks wouldn't it? You may have gone out once to get everything you need and then you'd stay in. (Male, 30-39, Denbighshire, no payment)

4.6 Reasons for not applying for the grant

Among those aware of the grant who had not applied for it, some had completed their only period of self-isolation before the grant was launched. A further, common reason given for not applying despite being aware was **assuming that they would not be eligible** for the payment so deciding not to look into it. A couple of participants reached this conclusion because they had had no luck applying for any financial support like benefits when first facing furlough. Some thought their income would be too high and had therefore not explored the options any further. There was also a belief that the payment was for people on benefits, not those who work.

I'd heard of it, yes. But I just thought it wouldn't be something that we wouldn't be eligible for. (Female, 30-39, Torfaen, aware of grant but did not apply)

I'd been told in the past that I'm not entitled to claim for anything [benefits], so it didn't even enter my head whether I was able to claim anything. . . . They say my salary is high too claim, but I'm still struggling to pay my bills, which doesn't make sense. (Male, 40-49, Swansea, aware of grant but did not apply)

We're pushed to the limit as well even though everybody's working all day, but they don't seem to give help to people who work then. . . . [It's] for the people [who] are claiming benefits and everything. So I didn't look into it further. (Female, 40-49, RCT, aware of grant but did not apply)

A few participants **had looked at the overall criteria** and decided that they would not be eligible for financial support, for example because they had savings or did not receive benefits. In addition, there were references to:

- Thinking it would be difficult to apply for and take a long time to obtain;
- A sense of pride in that they had never applied for 'handouts' in the past, and always worked. This was also a more general reservation sometimes expressed about applying for any kind of financial support;

I don't know, maybe it's just me, but I just felt like, I don't know, I almost feel it's cheeky [applying for universal credit] because I'd rather just work but it wasn't my fault. . . . There are a few people I know that can work and claim that just because they can't be bothered and I've never, well I do kind of look down on them. It is just frustrating that people work hard and then they can just sit there doing that. (Female, 18-24, Swansea, no payment)

- Being able to get by during self-isolation without it;

- Feeling they did not really require additional support and that it would be better used to support those more in need.

Further reservations were occasionally voiced about **applying for financial support generally**. These included:

- Being uncomfortable with IT and divulging personal information online, concerns with completing applications incorrectly, and potentially being accused of fraud;
- Slight concerns about 'technical' terminology, and general comprehension;
- Wondering if a grant or benefit would need to be repaid at a later date;
- The amount of detailed information required to complete an application, for example supplying historic information;

When I tried to find out whether I could get help with the rent, there was a hell of a lot of forms just for two weeks, and I thought, you know what, it's just going to come back that I can't get it anyway. So I just didn't bother. (Female, 50-59, Flintshire, no payment)

- Assuming that there would not be anything available because the individual already received universal credit.

Reading the list of documents required for the grant, Cerys in North Wales recalls thinking that it was too intrusive and too difficult to do. She doesn't do online banking and couldn't see how she would get to the bank for statements (post self-isolation) as they worked office hours. She was also wary of any personal information being provided electronically for security reasons. Despite the challenges faced at home, she decided not to proceed with an application.

We looked at the whole list and we went forget it. Our first thought was why do you want three months' bank statements, the second one, how are we going to get them, because the banks are only open when we're in work?

4.7 Applying for the grant or discretionary payment

Overall, participants who received a payment were more positive about the experience than those who were unsuccessful. The latter's negativity tended to focus more on the perceived unfairness of the system rather than the user experience.

Participants in general did not experience difficulties finding the right part of the website to apply for financial support. The exception was for an individual who recalled having to phone the local authority to tell him where to look on the site because he could not find it (Blaenau Gwent). The link was in a carousel banner.

4.7.1 Prior to applying

At the start of the application, participants were **often unclear about eligibility** and, for the few who noted it, the difference between the grant and the discretionary payment when

they encountered both. They often doubted their chances of receiving a grant or discretionary payment but chose to press on, just to see. As an example, one participant found the process a little daunting because he was uncertain whether he was eligible to apply and was worried that perhaps he should not be applying. The lack of clarity over eligibility was highlighted by his assumption that the payment must be for people who were not working, on benefits and really struggling. There were also occasions where other participants were slightly daunted by the amount of information they would need to provide.

I didn't think that I would [be eligible for a grant]. If it had been stated clearly in the information pages before you actually clicked on the 'Start application now' box, I would have been more confident, but at the time it was a case of, well, to hell with it, I'm going to apply for it. If I'm eligible, all fair, well and good. But if I don't, just hope my lottery numbers come up. (Female, 30-39, Wrexham, received payment)

At first it wasn't that clear because you have to apply for this grant and everybody I know tried for it failed, but then it would redirect you to the discretionary payment. But it wasn't really clear that it was redirecting you to it, so it took me till the second time to do it. Then, when I did do it, I realised it was quite different. (Male, 18-24, RCT, received payment)

It was a bit daunting, because you had to put in payslips, you had to put in bank statements, and it was just worrying, it was 'hold on a minute, I've not actually lost the income yet', 'am I doing it right?' It was quite worrying at first. (Male, 25-29, Conwy, received payment)

In contrast to some experiences, a participant thought that the eligibility criteria were very clear. She and her partner had a joint universal credit claim which she believed meant they qualified for the grant. Similarly, another participant who applied for but did not receive a payment recalled that they were relying on receiving the grant given the debt they were in and lack of work available for her self-employed partner. They were hopeful that they would receive a discretionary payment, having read about it on the Caerphilly County Borough Council website when looking to apply for the grant.

4.7.2 Providing supporting documents

Some of those who did and did not receive a grant commented how it had been **quite straightforward** to locate and attach documents like payslips and bank statements to their application. These were either already available electronically or it was not too much of an inconvenience to organise.

We had PDF copies of it anyways. It was fairly straightforward. I get emailed through my payslips. (Male, 30-39, Denbighshire, unsuccessful application)

Some had found it slightly **more onerous** with collecting documents and uploading them. Examples included trying to include a bank statement and learning how to do a screenshot on a mobile phone. Some participants who banked via mobile apps had been unable to screenshot the statement. Instead, they had taken a photo of the screen using another

mobile phone. Not all participants, however, recalled being asked to provide a bank statement.

M: Mine was weird, Torfaen asked me to produce a screenshot of my mobile banking app, which you can't do anyway. F: Yes, they wanted a bank statement from Conwy. (Received payment)

I'm not very technical with things like that [attaching documents]. But apart from that, all the questions they asked you were pretty simple to answer. (Female, 30-39, Newport, applied, waiting for decision)

Participants who were unsuccessful with their applications sometimes wondered why the local authority needed so much information, including bank statements as well as payslips – surely payslips would suffice? To illustrate the point, one individual found a piece of correspondence from the local authority and read out the requirements (given below).

Denbighshire Council. So [reading aloud], they wanted your income, your wages, the wages of your spouse or partner, your pension if you're on a pension. Child benefit. Income support. Jobseeker's allowance. Housing benefits, all your savings, premium bonds, water rates, gas, all your bills, the list is endless. Car tax, insurance. . . . In my eyes, that was for the £500 grant. (Male, 30-39, Denbighshire, unsuccessful application)

It was loads. And it was really random information. . . . [My partner] is a sub-contractor to a company, we had to actually go to them to ask for certain details of his jobs that they were asking for them that we just didn't really have to have normally. (Female, 25-29, Caerphilly, unsuccessful application)

Having to supply an up-to-date payslip caused difficulties on occasion if the application was being made near the start of the self-isolation period. As a result, one participant had to delay submitting the form while she waited to receive her latest payslip from her employer. In another instance, the local authority (Blaenau Gwent) had asked for the payslip for the first week that the participant was self-isolating. This was a minor hassle as it involved the participant asking a manager to send him a photo of the payslip. The manager could not find it, so the participant went into work and found it himself.

4.7.3 The questions and language used

In general, participants who made an application found the questions and language **straightforward enough** and did not report any significant issues. In one case, however, a dyslexic participant had found the questions a little complicated and difficult to read. It was something he often experienced with online content.

Examples of less positive user experiences included:

- Thinking that the questions were 'badly worded', and 'over-complicated' and that the webpage layout was not very easy to use (Caerphilly County Borough Council);

- A functionality issue with the Powys County Council website that made it very difficult to add attachments. This participant submitted the application without them and sent the attachments separately.

4.8 Length of wait to receive the payment

Participants **tended to be happy** with how long it took to receive the payment and some had expected it would take longer.

I think ten days in total that they'd looked at it, made the decision and the money was in my bank account. . . . I thought it was pretty quick to be honest, I thought I would have waited a bit longer. (Female, 50-59, RCT, received payment)

From what I can remember, I had it pretty quickly. . . . I think it took ten days, something like that. . . . It was quite a speedy process. The whole process of the grant was very good. (Male, 25-29, Blaenau Gwent, received payment)

In a couple of instances, however, participants had to wait approximately a month for the payment. According to one individual, the Denbighshire website informed them that they would find out within three days if the application had been accepted. However, they had to chase up its progress, having waited two weeks to find out and a further two weeks for the payment to arrive. Another participant, in Wrexham, thought that they would receive the payment after seven days. However, it reportedly took four weeks to arrive, despite follow-up contact by email.

It was like four weeks. . . . We emailed the form and they said that they were working the order that they come in. So, you're not waiting seven days, you're waiting as long as it takes them to get to that date. . . . By that time we owed another four weeks' rent. (Female, 30-39, Wrexham, received payment)

Examples of how long it had reportedly taken to receive the payment were:

- Two days (Torfaen);
- Three to five days (Conwy);
- About a week or so (Powys);
- 10 days (RCT, Blaenau Gwent);
- 12 days (Blaenau Gwent);
- Four weeks (Wrexham, Denbighshire).

Receiving the money was straightforward as well, according to some. They had received an email receipt and the money was paid into their account without any issues.

4.9 Reasons for being unsuccessful

Some participants recalled receiving a reason for being unsuccessful in their application. These included:

- The individual or a partner earning too much money;
Bit of a struggle, because I lost more than half of my salary because I only got sick pay. I tried to apply for isolation pay, but I was denied because my husband is apparently earning too much money. (Female, 25-29, Powys, unsuccessful application)
- Having a pension;
- Having received a Self-employment Income Support Scheme payment in the past which had only covered one or two months' bills (Caerphilly);
- Not receiving any benefits (Wrexham);
- Being unemployed (Bridgend).

The reason for an unsuccessful application was not always clear enough to participants. One individual was unhappy that, despite appealing, she had still not received a satisfactory reason for not receiving a discretionary payment. It was particularly frustrating given their circumstances: a self-employed partner who was not working while she was on statutory maternity pay.

We fully expected to get this because we in January just had my maternity which was £600 for the month, so we were quite confident we would get it, and when [Caerphilly County Borough Council] came back and said no, I wrote to them twice. I've not had an explanation. I think that's the hardest part for me. (Female, 25-29, Caerphilly, unsuccessful application)

Having to chase one local authority (Denbighshire) for a response to a subsequently unsuccessful application made the process seem even less satisfactory, recalled another participant.

I sent my local council three emails until it took them to reply to me. I'm positive, it was either three or four emails until eventually, probably a good month after, they eventually replied to my email, to say basically that I wasn't entitled to it. (Male, 30-39, Denbighshire, unsuccessful application)

One participant was still waiting to receive any response to his application for the grant to Ceredigion County Council after three months. He wondered if it was to do with the council not being able to get hold of his employer to verify any details about his employment. Another had not heard after 19 days, despite chasing the local authority (Newport) after 12 days.

4.10 Reactions to being unsuccessful

Despite the doubts sometimes voiced about eligibility, those who did not qualify for a payment were **unhappy, frustrated** and on occasion upset with the outcome. It felt unfair and penalised those who work hard but still struggle. More broadly, some who did not apply felt the same about their inability to access financial support when they were struggling.

M: Pissed off. M: Let down. Let down by the authority, really. F: We were just really floored, we weren't expecting that decision at all. (Unsuccessful application)

I do think it's unfair, because I feel like I'm being penalised for trying to earn a wage, to pull my weight, and I'm being penalised for doing that. (Female, 50-59, Gwynedd, unsuccessful application)

Everyone is going to be financially impacted by this in some way, shape, or form. So, it did feel a little bit discriminating. Low income people were given, as far as I was aware, the added advantage of being able to get £500 for isolating whereas me, who I would class as middle class hard-working, wasn't entitled to anything at all. (Male, 40-49, Swansea, unsuccessful application)

The outcome was all the harder to take for one older couple who had made the application reluctantly – they did not want to rely on payments and felt awkward taking this step. A couple of participants admitted that it briefly crossed their minds that they could go back out to work, but morally they felt self-isolating was the right thing to do.

Why on earth do we bother, actually, if we didn't work we would be entitled to this grant. But because we work we are being penalised. That crossed our mind [leaving home to work], one hundred per cent. (Female, 50-59, Bridgend, unsuccessful application)

Jeff and his wife Brenda are in their 60s and live in South Wales. Jeff is on a zero-hour contract in the health sector and Brenda isn't working. He was asked to self-isolate on Christmas Eve and had the virus. It had already been a difficult year as there'd been no work for Jeff over the summer. As his self-isolation came to an end, Brenda caught the virus so Jeff had to spend more time in isolation. They continued to rely on their dwindling savings, a services pension and money set aside for Christmas. Jeff spotted reference to a grant on the gov.uk website and ultimately applied for a discretionary payment. Jeff's application was refused because of the services pension. So he then applied for Brenda but this, too, was rejected because she was not working. They felt let down, having worked hard all their lives, paying their 'full stamp' for over 40 years. They had also been embarrassed to apply because they had never needed to ask for financial help before.

We was worried that we had to do it, we kept saying to each other, have a look, do we need it? Yeah we need it. Then we had to do it. But it was embarrassing. We felt embarrassed at our age asking for something. It was just, he's worked all his life.

4.11 Suggested improvements to the application experience

Some participants believed that the financial support should be **better promoted**, for example with all TTP advisors being required to signpost it to those asked to self-isolate. This should include information on where and how to apply for the grant, and **clear eligibility** requirements.

I should have known about it beforehand. I don't think it was stressed enough that this is an entitlement that you're able to apply for. And I think the discretionary

payment should have had a criteria. . . . I don't personally believe it should be up to someone in the office to say yes or no. (Male, 25-29, Blaenau Gwent, received payment)

Maybe like on the Welsh Government page on Facebook, . . . just step by step finding where to find a grant, how to apply, what makes you eligible, stuff like that. (Female, 18-24, unsuccessful application)

It would give me more confidence to apply if we were aware of it. If we knew we were entitled to it that would give us confidence. Sometimes you just think I wouldn't apply because you one hundred per cent think you're not eligible for it anyway. (Female, 40-49, Blaenau Gwent, no payment)

If there had been a **helpline** available, one participant would have preferred to speak to someone by phone about his application partly because he was dyslexic and partly to reassure him that he was entitled to apply.

Some who were unsuccessful with their application or did not apply thought that the **eligibility criteria should be broadened**. It did not feel right that they had to use up hard-earned savings. A couple felt the grant should be made available to anyone who has to self-isolate.

Further, less prominent suggestions included:

- Making it clear if it is possible to apply for the payment more than once;
- Minimising the amount of support documents and information required for an application;
- More certainty about how long it would take to receive the payment, and not overpromising. Ideally, payments should be made within the first few days of isolation - when they are most needed;
- Not asking for a bank statement screenshot because it could not be done via a mobile phone app.

5. Further support for people during self-isolation

Participants were asked for any suggestions for additional support that would have helped them and people on low incomes to self-isolate. They regularly commented that **financial support** was key and sometimes found it hard to think what else might be of use.

5.1 Spontaneous suggestions for further support

Some participants spontaneously suggested help that related to shopping, in particular priority **online delivery slots** or someone to do the shopping for them. It would also remove the awkwardness some recalled of having to ask family and friends to help. Support with grocery shopping at retailers they normally used would help to keep bills down. Also suggested was a delivery service that covered 'essentials' including prescriptions, or money towards the shopping and delivery charges. As part of this idea, a father with a seven-week old baby suggested essentials like milk for **those with babies** would have been helpful. Others responded positively to this idea as well, when prompted.

M: Something we struggled a bit with was trying to get a slot, a Tesco shopping slot. So maybe if the council were to provide a service where they would come and do your shopping for you. . . . F: Trying to find somebody to do the food shopping was a bit of a nightmare. . . . M: It is a bit cheeky. I was asking my mates to do the shopping and that. (Received payment)

We're lucky [my parents] didn't catch anything [shopping for us], but they could have easily got COVID there. Because cases were quite bad around here at that time. They had to do it because we literally had no food here. (Female, unsuccessful application)

If it covered a delivery cost, I think it would help people, or at least have a service where they could contact, 'I need milk. I've got a family; I can't go out and get milk'. It's quite an essential thing really. (Male, 25-29, Conwy, received payment)

Additionally, a participant had attempted to contact Interlink RCT⁸ to get help with shopping deliveries but her initial contact was reportedly never followed up by the charity. Easier access to food banks while self-isolating was added to the suggestions as well.

I did get in touch with an organisation, I think it was called Interlink. Somebody did get back to me and, 'Yes, we'll arrange something', but that's all I ever had was a phone call and spoke to somebody. It was never followed through. (Female, 50-59, RCT, received payment)

Some also suggested that **TTP advisors** could ask all those contacted to self-isolate if they expected to need help with anything, including finances, during the ten-day period – perhaps a 'welfare call' with advice on the types of help available including for general wellbeing.

⁸ See <http://www.interlinkrct.org.uk/>

It would be nice, obviously when you've got the track and trace and first of all you have an email and they tell you exactly what to do and this, that, and the other. if that was on there as well, saying, 'click on here, see if you're eligible for a grant', I think you would do it then. (Female, 40-49, RCT, no payment)

Building on this point, some thought **mental health and wellbeing** support should be offered. However, mental health was associated by one participant with a lack of investment. It was not clear what difference this service could make because services were perceived to be struggling before the pandemic.

There was no follow-up with me to say, 'Neil, how are you feeling? There was no backup. They were sort of like, 'You've got to isolate for 10 days. Thank you very much. Good luck!' (Male, 40-49, Swansea, aware of grant but did not apply)

Both myself and my partner do have mental health issues. I have anxiety and my partner's had depression in the past. I think we coped okay because we were together. Certainly if I was on my own then I would have massively struggled. (Female, 25-29, Denbighshire, received payment)

It was little things like that that I didn't think of and I realised I can't actually go and pick my prescription up, so maybe little things like prescription, mental health, food, supplies, just a general chit-chat during the self-isolation would be quite nice. (Female, aware of grant but did not apply)

Further ideas were:

- Support with **energy bills** and **rent payments**. This could involve local authorities giving tenants a payment break on rent. Participants regularly worried about paying their rent when talking about the impact of self-isolation on their financial circumstances;

I think if the council could say, 'Right, because you're not working those two weeks', maybe they could leave the rent for those two weeks. And then, because that's a big bulk of your money is the rent - and your council tax. (Female, 50-59, Flintshire, no payment)

- More support for those with **longer term coronavirus symptoms**;
- More financial support for people who had experienced **several weeks of self-isolation** in close succession.

5.2 Reactions to prompted self-isolation support ideas

The prompted ideas of guaranteed online shopping delivery times, help with rent, mental health and wellbeing support and help for young families all arose spontaneously, were positively received and are covered above.

Responding to the remaining ideas, most were considered worthwhile, in particular **food and fuel vouchers**. Vouchers could also be provided in lieu of **free school meals** in cases where children were at home. Support with **caring responsibilities** and providing **dog walking** services also sounded helpful. Some participants stated that they would have taken

advantage of the care support and dog walking services while self-isolating had they been available.

I'm on a low income, I get universal credit. So technically I should have something along those lines to help feed my child at home but I don't get it, and that's what annoys me. Because the people that do get it are the ones that are sat there getting their rent paid for free, their council tax paid for free. I'm paying all my bills still, working, obviously I'm furloughed at the moment. But technically, I work for a living and I still don't get the help others get. That annoys me. (Female, 30-39, Newport, applied, waiting for decision)

One participant mentioned the effectiveness of a service called Cofis Curo Corona⁹ (Cofis - a term for people from Caernarfon - Beating Corona) which provided shopping and prescription fetching support for the vulnerable in Caernarfon.

Participants often could not see why **free public transport** travel access would be helpful, given social distancing and other containment measures. Some said that if it were support for travel post-isolation, they would be reluctant to use it because of virus concerns.

⁹ See

https://m.facebook.com/groups/2255532691420584?bac=MTU5MTIxMDM3MzoyMzEwNjAzNTY5MjQ2ODI5OjIzMTA2MDM1NjkyNDY4MjksMCwyOjIwOkt3PT0%3D&multi_permlinks

6. Conclusions

Self-isolation was affecting the finances of many participants in this research and it should be noted that individuals were selected on this basis. It was often the case that the pandemic as a whole and sometimes previous periods of self-isolation were contributing to the financial challenges participants were facing. With finances finely balanced, a period of self-isolation could mean (further) arrears, for example, for those unable to source support. Emotional wellbeing could be impacted as well, adding to the overall anxiety felt during self-isolation.

The research indicates that awareness of the grant and discretionary payment was quite low and there was confusion about eligibility, even having received a payment. Additionally, participants were rarely seeing it officially promoted. This apparent lack of salience, combined with a lack of clarity about eligibility and doubts over application success, was affecting take-up among those who might need it.

The online experience for the most part was not deterring applications although the volume of information required and supporting document provision were an issue on occasion. However, the way in which decisions are made would benefit from as much clarity as possible for the unsuccessful applicant, especially given that the eligibility criteria could be unclear.

The grant and discretionary payment were clearly making a difference to recipients' financial circumstances resulting from the self-isolation period and the money was appreciated. With one or two exceptions, however, participants did not give the impression that the grant was changing their self-isolation behaviours, especially as they were uncertain that they would receive it and given that some applications were made after the self-isolation period. Value based factors were their main motivations for remaining at home.