

Table 1: Summary of key features of self-isolation payment schemes

Scheme	Key Features
<p>England: Test and Trace Support Payment</p>	<ul style="list-style-type: none"> • Local authorities administered payments. • The main scheme issued payments of £500 to applicants in receipt of a means tested benefit. A separate discretionary element was also available to applicants who could demonstrate financial hardship as a result of self-isolation. • There were significant regional variations in how self-isolation payments were issued. Some local authorities exhausted funding for the discretionary element and, overall, there was a high rate of refusal for payments.
<p>Scotland: Self-isolation Support Grant</p>	<ul style="list-style-type: none"> • Self-isolation payments were issued through the existing Scottish Welfare Fund. • A main scheme was available to applicants in receipt of means-tested benefits. A discretionary element was available to offer support to people without recourse to public funds. • Applicants could apply in a variety of ways (including online or phone). • Payment was initially set at £500 but was changed several times to reflect changes in self-isolation guidance (£225 from 1 May 2002 and £250 from October 2022). • An independent review recommended that future schemes should operate on an entitlement, rather than discretionary basis and be delivered centrally (Scottish Government, 2022a).
<p>Wales: Self-isolation Support Scheme</p>	<ul style="list-style-type: none"> • Local authorities delivered a main scheme for applicants in receipt of a means-tested benefit or a discretionary element where there was evidence of financial hardship. • The initial payment of £500 was increased to £750 (August 2021) after a stakeholder engagement exercise and reduced to £500 in January 2022 for the remainder of the scheme until June 2022. • An official review found that public awareness of the scheme was low, there was confusion about differences between the main and discretionary scheme and the scheme website was hard to navigate.

<p>Northern Ireland : Discretionary Support self-isolation grant</p>	<ul style="list-style-type: none">• Self-isolation support payments were based on the extent of financial hardship and household composition, making this scheme significantly different, and broader in scope, than those delivered elsewhere in the UK.• The scheme was delivered through the existing Discretionary Support Scheme. A more person-centred approach was adopted with telephone triage and application support.• Some concerns were raised that public awareness of the scheme was low because it was part of an existing welfare scheme and that the Department for the Economy would have been better placed to deliver self-isolation payments than the Department for Communities.
--	---

Key Findings

4. This report finds that there is clear evidence that the ability and willingness to self-isolate is linked to financial status. The UK Government acknowledged the risk that people would not self-isolate because of their financial circumstances. This expert report recommends that self-isolation payments should sit alongside other forms of non-financial and practical support (such as food parcels, delivery of medication, referrals to voluntary sector organisations for wellbeing/practical support).
5. The self-isolation payment schemes were developed and implemented at speed and evolved over time to reflect the changing dynamics of the pandemic. While changes were implemented to enhance the schemes, these changes also caused administrative complications and contributed to a low public understanding of the payments.
6. There is an important relationship between self-isolation payments and the broader social security system. Self-isolation payments were introduced alongside a significant range of temporary COVID-19 amendments to the social security system. For some people, the temporarily enhanced levels of social security payments provided protection from the need to claim self-isolation support payments. For others, a newly established entitlement to social security benefits acted as a passport to eligibility for self-isolation support.
7. There are important links between financial security and mental health. This means that in a future pandemic self-isolation support payments should be seen as a policy priority in terms of overall wellbeing, as well as to promote self-isolation adherence. The Money and Mental Health Policy Institute (2025) highlights that financial difficulties are commonly associated with stress and anxiety, can have a negative impact on personal relationships, and can result in people cutting back on essentials such as food and utilities.
8. Similarly, academic research has found a reciprocal relationship between financial difficulties and psychological distress. For example, Jiménez-Solomon et al (2024) identified the negative mental health impacts of a reduction in income; a study by Kiely et al (2015) found that people with 'cash-flow problems had greater risk of mental health problems'. Swedish research provided people in contact with psychiatric and social services a monthly allowance of 500 SEK per month (approximately £35). People in receipt of the allowance reported improvements in mental health and enhanced social networks (Ljungqvist et al 2016). While this study does not provide a direct comparison with the purpose or duration of self-isolation support, it does underscore the links between mental well-being and income. These links were acknowledged in a review of the Self-Isolation Support Grant in Scotland (Scottish Government, 2023b) which found that an award of the payment had a positive impact on wellbeing and relationships.

Key Recommendations:

9. Future self-isolation payments should be delivered via an employer-delivered earnings replacement model. This model was used to deliver the Coronavirus Job Retention Scheme (CJRS) and Self-Employed Income Support Scheme (SEISS) and could be adapted to deliver self-isolation payments. The adoption of this model would create parity between those compelled to be at home for self-isolation purposes and those required to be at home