



UK Covid-19 Inquiry



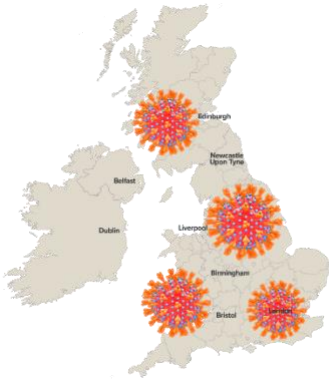
Every Story Matters Record

Money and work

About the Inquiry



The **UK Covid-19 Inquiry** is finding out about what happened during the Covid-19 **pandemic**.



A **pandemic** is when an illness spreads quickly over a big area, and affects lots of people.



The Inquiry is divided into topics called **modules**. Each module has hearings, where people talk to us about their experiences. This is called **evidence**.



At the end of each module there is a report. The report says what we found out, and what should be different in the future.

Every Story Matters



We spoke to people at events all over the UK. People also contacted us through our website. We heard stories from people who:



- own businesses
- work for themselves
- run charities
- lost their jobs
- carried on working
- got help from the government
- did not get help



Records are about people's experiences of the pandemic. Records are used as evidence in the Inquiry.



This is an Easy Read version of the Every Story Matters record for Module 9. Module 9 is about money and work.

Getting support



Some of the things in this document are sad. It might remind you of difficult things that happened to you.



If you are upset, ask for help from friends, family, support groups or health professionals.



Use the link below to see a list of organisations who can help you:



<https://covid19.public-inquiry.uk/support-whilst-engaging-with-the-inquiry/>

Money and work

People told us:



- things changed very quickly at the start of the pandemic.



- they felt stressed and anxious.

- some people kept working but had to work in different ways.



- some people lost their jobs.



- some people and businesses got help from the government, but others didn't.

Changes to businesses



Examples of **businesses** are cafes, hotels, shops and pharmacies.



People told us:

- some businesses moved online.

- many businesses closed.



- many businesses had to get used to new rules and safety equipment.



- many people lost their jobs.

Jobs



People were very worried about not being able to earn enough money.



Some people lost their jobs very quickly at the start of the pandemic.



Some people were more badly affected than others. For example:

- people on benefits
- single parents with disabled children
- disabled people



Long-term effects



Long-term effects are things that happened later in the pandemic, and after the pandemic ended.

Effects on businesses



It was hard for businesses to plan and guess how much money they would be able to make.



People started working from home. Some business owners changed from selling things in shops to online.



Some businesses had to save money. For example, by moving to smaller offices or having fewer staff.



Effects on people

Many people lost their jobs or were told to work fewer hours.



It was hard for people to find new jobs.



Young people and people who did not earn much money before the pandemic found it very difficult.



There was less support for people to find work, and the support from Jobcentres was mostly online.



Some people could not afford food.
They had to use food banks.

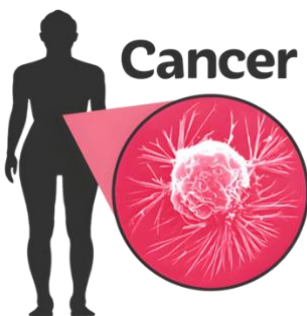


Some people had to borrow money
from family and friends.

People who were most affected were,
for example:



- disabled people
- single parents with disabled children
- people with **health conditions**



A **health condition** is an illness that
affects you for a long time.

For example: diabetes, cancer,
epilepsy and arthritis.

Government support



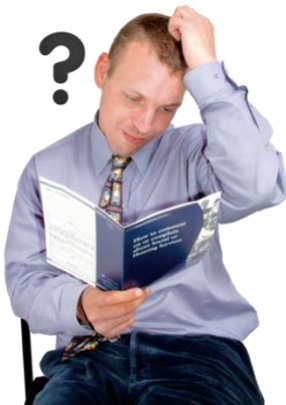
The government supported people in a few different ways. For example:



Furlough: money from the government for some people who could not go to work. Furlough helped some people pay their bills and buy food and other things.



Eat out to help out: money from the government to encourage people to use cafes and restaurants.



Things people said about government support:

People felt confused about who could get help, and who couldn't.



Some businesses that needed help could not get it.



Some people got support quickly, for others it took much longer.



The support helped some businesses to do new things and to grow.



Eat Out to Help Out was a scheme that helped some restaurants and cafes, but for others it made things more uncertain.



When it was time for government support to end:



- some businesses were told when the support would end, so they could plan for it



- other people were not told, and it was a shock when the support stopped



- some businesses had to close when the government support stopped. People who worked for these businesses lost their jobs

The future

People gave us ideas about being ready for more pandemics. For example:

Make plans about how any government support will work.

Make sure that people who are self-employed do not miss out on the support they need.

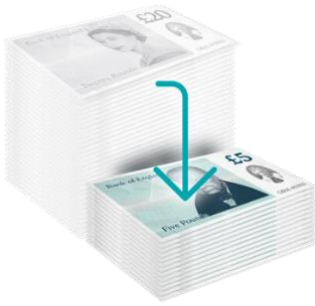
Communicate clearly with people and businesses. Tell them how to get support.

Make a website so that information is all in one place.





Support should be quicker to get, and last longer.



At the end of a pandemic, reduce the amount of government support slowly. Don't stop it suddenly.



Make it easier for businesses to find out who can get help, and how to ask for it.



Make it easier to pay back **loans** that are given out as part of government support.

A **loan** is money that is given to you, that you must pay back.

More information



Get a full version of this record, or other accessible formats here:



<https://covid19.public-inquiry.uk/every-story-matters/records/>