

# The Impacts of COVID-19

## on Clarion Housing Residents

A longitudinal study - part 4 of 4

August 2022

Joint authors:



**CLARION**  
HOUSING GROUP



We are standing up for our  
**residents to make sure they're heard.**

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# Foreword

Listening to our residents is vital, and the ways in which we do this are evolving. This is the first time Clarion has embarked on a longitudinal study, where we follow a large number of residents over a significant period of time, tracking their experiences and feelings. And we have done this during a once-in-a-lifetime worldwide crisis to help us to understand the impacts of what they have been faced with.

Over the four surveys we conducted since summer 2020, a group of residents have told us how their lives – their work, health and finances - have been changed by the COVID-19 pandemic. And now, how they are trying to get back to normal under the shadow of the spiraling cost of living.

As we emerge from the worst of the pandemic, it might be easy to forget the pace of change back in spring 2020. At this time some were expected to shield alone at home for months and others were only allowed outside for one hour's exercise a day; the rapid building of Nightingale hospitals, and key workers working longer hours in more challenging conditions than ever before.

It quickly became clear to epidemiologists and others, that the same factors that mean people from poorer areas (including many social housing residents) have the worst health outcomes in normal times, would cause them to be hit hardest by COVID-19. Indeed, just before the pandemic, life expectancy for women in poor areas had gone backwards for the first time ever. The social determinants of health are complex but stem in part from lacking a voice or an advocate.

This study allows us to hear and amplify the voices and needs of our residents, during a time of unprecedented national stress.



Highlighted alongside resident voices here are just some of the efforts the housing association and our charitable foundation Clarion Futures made to support them – phoning vulnerable residents to check in, providing emergency food support, contacting those claiming Universal Credit for the first time, and providing grants to community schemes to provide immediate help on the ground.

We are fortunate at Clarion to have a workforce determined to make a difference to the lives of our residents - from our front line operatives, to our in-house experts and hard-working support functions - and I would like to thank each and every one of them for their efforts, particularly over the last couple of years.

Clarion is committed to supporting every one of our residents and communities as far as we can, to ease the burden at what is a very difficult time for many. Listening to them and sharing their stories, getting their voices heard. This report is part of that, and I hope you find it as interesting as I did.

**Michelle Reynolds**  
Chief Customer Officer

# Executive Summary

**This report presents the key findings of the fourth and final survey of our longitudinal study, tracking the real-life impacts of the pandemic on Clarion residents and their families. We compare results directly across all four surveys and add fresh insights where new questions were asked as the project evolved. Sections from our qualitative case studies are peppered through the report to add depth to some of the more quantitative, longitudinal findings.**

The report is structured in three sections starting with household finances before moving onto health and wellbeing, and working lives. By its nature, data analysis privileges difference as we look for statistically significant findings in the numbers, but the reality here is that the pandemic really has impacted groups of residents very differently. Throughout the report, we identify where groups have had markedly different experiences from each other as well as noting those occasions where there are whole cohort effects.

Over two thirds (69%) of those interviewed for all four stages of the project said they were coping well every time we spoke to them, right through the pandemic. And overall, even though some had moved up and down over time, coping levels in January 2022 were similar to where they were at the start of the pandemic at 85%.

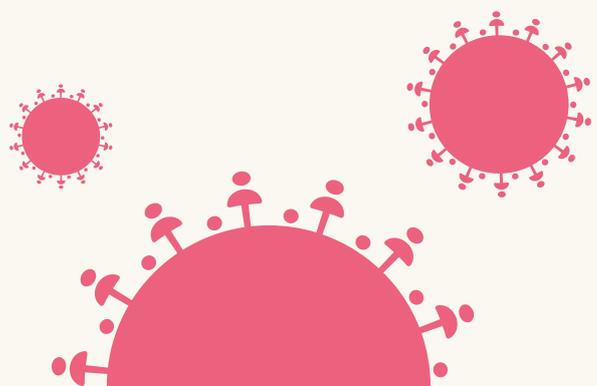
Residents' working situation, which had been dramatically affected by the pandemic initially, has over the course of this study,

returned to 'normal' for nearly two thirds of workers, with 16% continuing to work from home and 12% still working different hours to before.

While the focus of these surveys has been the impact of the pandemic, it is impossible to ignore the recent growing context of the cost-of-living crisis, as three quarters of those we spoke to in January 2022 were already worried about rising energy bills. Respondents feel far less optimistic about their finances than earlier in the pandemic, with only around half now feeling this way (54%) down from nearly three quarters in Summer 2021 (73%).

Residents' health was impacted badly with 70% of this cohort experiencing a worsening of physical health at some point during the pandemic, and just under half (49%) experiencing a deterioration in their mental health. The impact of the pandemic on mental health has been widely discussed, but here we see a greater impact on physical health. There may be several reasons for this: the impact of covid infection itself or long covid, being unable to exercise as usual, limited access to health care for example. But it is worth noting that those who formed the final group fulfilling all four interviews were a slightly older cohort than our typical resident base; whose physical health may be expected to have deteriorated a little over two years, and who may be less inclined to speak about mental health.

More frequent feelings of loneliness among respondents have persisted, despite fewer restrictions on socialising (14% always or often lonely in January 2022 compared to 8% in Summer 2020).



# Background

This longitudinal series looking at how Clarion Housing residents have been affected by the COVID-19 pandemic originated from our annual representative sample survey, The Clarion Index, in May and June 2020. The findings from that report steered Clarion's response to the pandemic, directing the right offers of support to be targeted where they were needed most.

Our findings – that peoples' experiences of the pandemic were heavily shaped by their personal circumstances – have been reinforced widely by other research<sup>1</sup>. At the start of the crisis, there was evidence of a national sense of resilience - 'we're all in it together' - but as things progressed, it was apparent that the pandemic had exacerbated existing inequalities.

Since then, three follow up resident surveys have been conducted, concentrating on topics related to the pandemic. Some questions have stayed the same so we can track responses over time, others we added or removed depending on the circumstances at the time. These surveys have been carried out with as many of the same residents who took part in that initial summer 2020 Index survey as possible, allowing the attitudes and opinions of exactly the same set of people to be followed over a two year period.

The [first survey](#), conducted in May/June 2020, showed how young people, women (particularly those with children at home), and disabled people were being disproportionately adversely affected by the pandemic. They were more likely to

be furloughed, lose their jobs, struggle financially and feel they weren't coping. One quarter of working residents were furloughed. However, community ties appeared to be stronger than before the pandemic and residents were able to access the things they needed.

The first [follow up survey](#), conducted in November/December 2020, when the severity of restrictions across the country were determined by infection levels (so called 'Tiers'), saw how residents' health and finances continued to be affected. While more working people reported being 'back to normal', we saw over half were cutting back on household spending. Again, women and households with children were most likely to need to self-isolate due to symptoms. More people reported a disability than only six months before, and these people reported coping less well. We found loneliness was increasing.

In the [second follow up](#), conducted in May 2021, after another country-wide lockdown, we explored how residents' finances and wellbeing continued to be pressured. We found some residents getting in to debt, and household budgets being severely stretched. Differences between men and women had reduced - but still existed between younger and older residents (with the latter having been better insulated from the economic shock). Loneliness was now more frequently reported than we had seen before.

Our fourth set of interviews were conducted in January 2022 during the Omicron wave - which affected many but caused no nationwide lockdown. It was also during the early stages of the on-going cost of living crisis. We explored the same issues with as many of the same residents as we could, and also spoke in depth with a smaller number about their unique experiences over the last two years and their thoughts about the future. As you will read, several had life changing experiences – such as retiring or

1: See: <https://www.covidminds.org>, <https://www.mentalhealth.org.uk/coronavirus/resilience-across-uk-coronavirus-pandemic>  
<https://ghpu.sps.ed.ac.uk/covid-19-and-the-social-determinants-of-health-all-in-it-together>

starting a new business – while many still had concerns about the pandemic and how it was being handled. There was also concern about inflation, the cost of living and the conflict in Ukraine.

## Our approach

### Telephone survey

A questionnaire was designed by Clarion and Enventure Research, including many questions asked in previous waves of the survey, and a small number of new questions, covering the following topics:

- Impact of the pandemic on employment status
- Impact of the pandemic on personal finances
- Coping with the pandemic
- Physical and mental wellbeing
- The increasing cost of living

The telephone survey was conducted by Enventure Research between 17 January and 5 February 2022. Only residents who took part in the previous survey and had agreed to take part in further research were called. In total, 177 telephone interviews were completed.

### In depth interviews

Eight in depth interviews were conducted with residents who expressed an interest in taking part in further research during the survey. Residents were recruited based on the answers they provided across all four surveys. Interviews took place between 28 February and 15 March 2022 via telephone, each lasting 30-45 minutes. Interviews were digitally recorded for analysis with the informed consent of participants.

Feedback from these interviews is used throughout this report to illustrate each section. The full case studies, which details the attitudes and experiences of each resident in relation to the pandemic on an individual basis, alongside their responses to key survey questions where relevant are published separately.

### Who is in this cohort now?

This is a panel longitudinal study; albeit not one which was planned at the outset – an accidental one. A panel longitudinal study aims to follow the same sample of people over a long time period, collecting data from them at regular intervals. These studies focus on people's behaviours, opinions and feelings over time.

In all longitudinal studies, as each survey takes place, the number of respondents drop off. In this study, the initial summer 2020 survey included 2,000 residents (a representative sample); the next survey 716; then 373; and finally, 177.

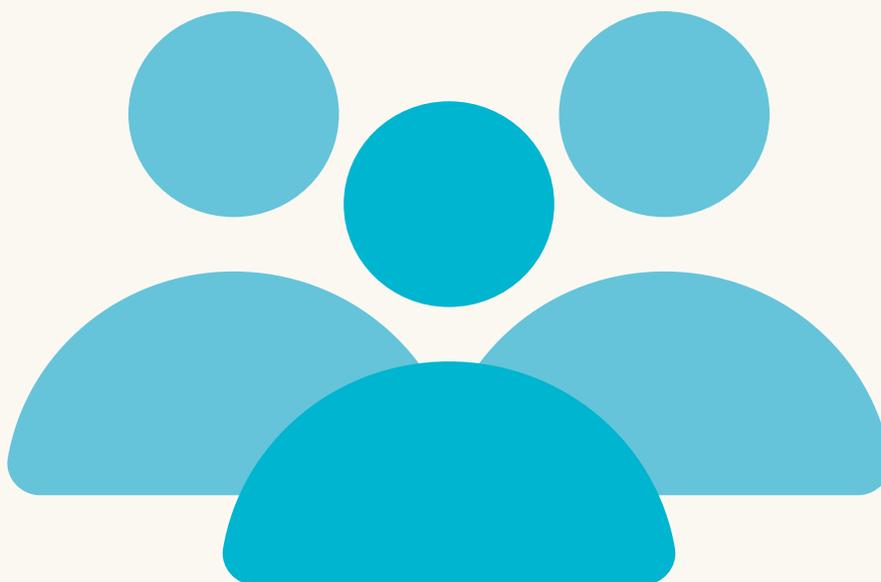
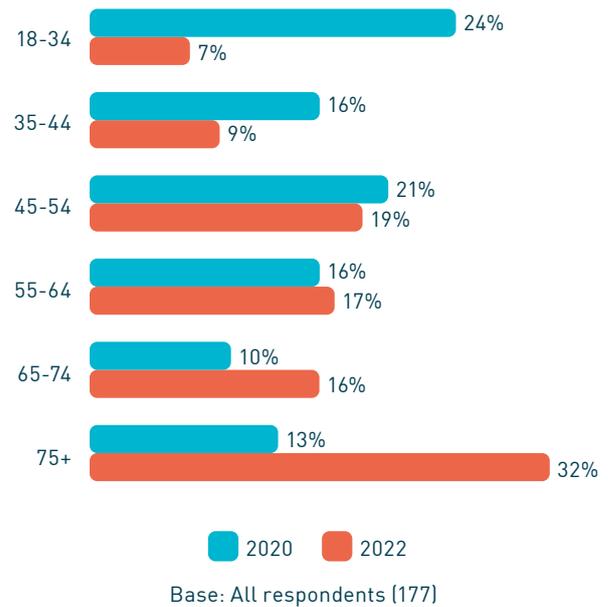
As respondents dropped out, the sample became less representative of our residents as a whole. The cohort is now considerably older on average than we started with, with fewer people of working age (Figure 1) and so slightly less likely to have dependent children at home.

As we have seen in our previous reports, people of different ages and household

types have experienced the pandemic very differently, so this decrease in representativeness may affect the overall figures. This is sometimes known as a cohort, or sampling, effect. For this reason, we do not try to extrapolate these findings to Clarion residents as a whole – we speak about respondents, or the cohort, so it is clear we are only talking about this group who we have followed for two years.

Because of the way the cohort has changed over time, we may have lost young residents' voices in this final phase. To ensure we keep hearing about their experiences beyond this study and the pandemic, Clarion has committed to find other ways to listen to younger people, carrying out further interviews and speaking to non-tenancy holding residents later in the year.

**Figure 1 – Age**



# Household Finances

## Overall impact on household finances

We saw in our last report an increase in the proportion of residents who said the pandemic was overall having a negative effect on their finances - despite more people returning to work as normal.

There has been a continued increase in the proportion of respondents who reported a negative impact: from 19% in May/June 2020 to 26% in November/December 2020 and 28% in January 2022.

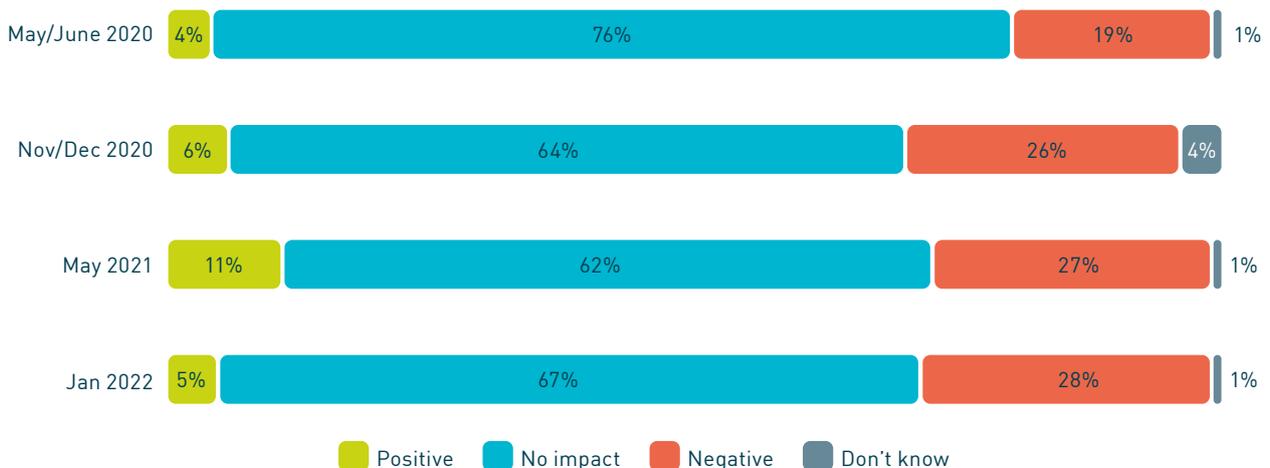
Most residents still say the pandemic has had no impact on their household finances, but this does remain lower than in May/June 2020 despite there being no restrictions in place in January 2022, reflecting perhaps the duration of the crisis.

Residents more likely to report that the pandemic has had a negative impact on their household finances (28% overall) include those:

- Of younger working age 18-44 (50%) vs those aged 65+ (18%)
- With dependent children at home (39%) vs no dependent children (26%)
- Who have a disability (32%) vs no disability (24%)
- In receipt of Universal Credit (51%) vs those who are not (22%)

Looking at individual responses across all four surveys, 38% of this cohort reported that the pandemic had had no effect on their finances at any stage. This was true for more retired residents (48% of those aged 65 and over) than working age ones (28% of those 18-64) who were more likely to have seen a consistently negative effect, perhaps reflecting changes to employment.

**Figure 2 – Overall, what kind of impact has the coronavirus pandemic had on your household finances?**



Base: All respondents – May/June 2020 (177); Nov/Dec 2020 (177); May 2021 (177); Jan 2022 (177)

## **'Ruth', female, aged 55-64, lives with adult son in a house near Manchester**

Ruth said that the pandemic had been very negative on her finances and now finds herself in more debt than before, due to falling behind on some bills. She explained that as she was shielding, she could not get to the Post Office to pay her bills as she normally would and that 'everything got on top of her'

She often found that shortages caused by the pandemic would mean that only expensive branded items were available at the supermarket.

Increasing energy bills are a serious cause of concern for Ruth because she does not know where the additional money to cover the costs will come from, as she already does not have 'little luxuries' such as Netflix or a TV package. She believes she will have to make difficult decisions such as choosing the heating and electricity over essentials such as groceries as she must prioritise warmth due to her health conditions.

**"We'll have to cut back on food and other things to pay for gas and electric, because there's no way I can do it... You just can't physically pay everything. I can't be without gas and electric because of my conditions and I have to choose one or the other, and I choose my gas and electric I'm afraid."**

## **'Heather', female, aged 35-44, lives with two young children in a house near Leeds**

Heather is very concerned about increasing energy bills and said this is currently her biggest worry. Her energy supplier changed last year due to going into administration and she said her bills increased by more than 50% when the new supplier took over.

As she already works to a strict budget and cuts costs wherever she can, she thinks she will need to find additional income to pay for the higher energy bills, and said this was a factor when considering starting her own business. However, Heather is concerned that the costs to start the business will outweigh the additional income she will generate in the early stages, which is something she is hoping to discuss with Clarion Futures.

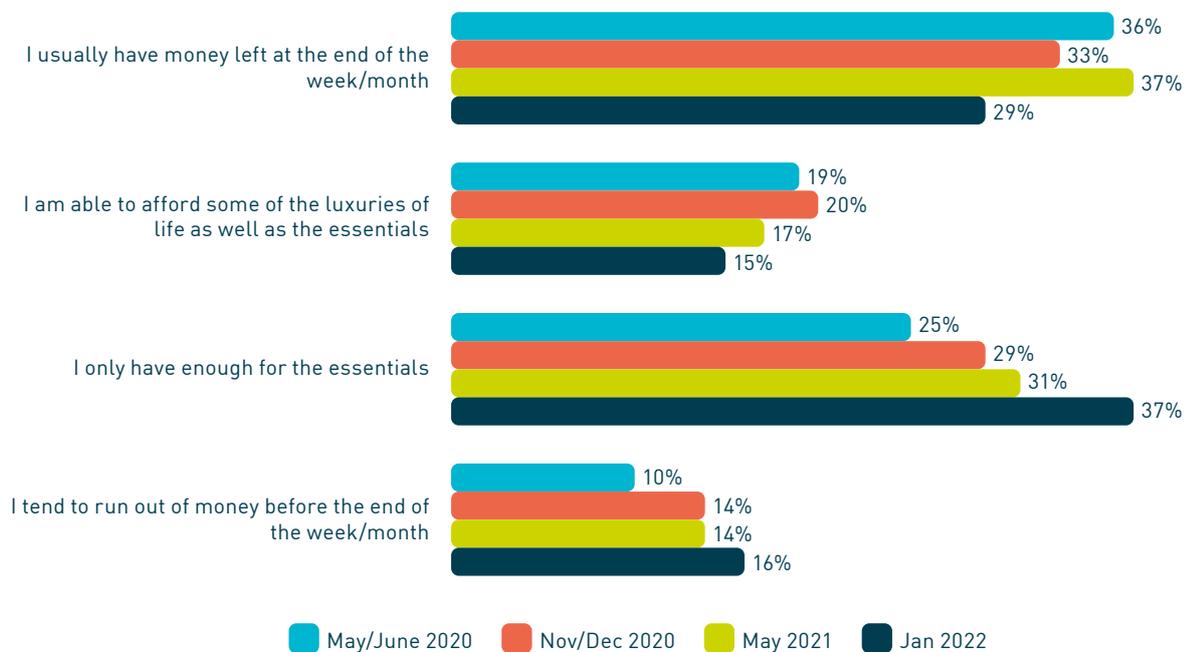


## Financial situation

In all four surveys, respondents were asked to indicate which of a series of statements was most reflective of their financial situation. Responses revealed a steady increase in the proportion of respondents who only have enough for the essentials (from 25% in May/June 2020 to 37% in January 2022) and who tend to run out of money before the end of the week/month (from 10% in May/June 2020 to 16% in January 2022).

There has been a corresponding decrease in the proportion who are able to afford luxuries - from 20% in November/December 2020 to 15% in January 2022. The proportion of respondents at the most positive end of the scale - who usually have money left at the end of the week/month - fell significantly from 37% in May 2021 to 29% in January 2022.

Figure 3 – Which of the following is true for you?



Base: All respondents – May/June 2020 (177); Nov/Dec 2020 (177); May 2021 (177); Jan 2022 (177)

By grouping the positive and negative financial situations together, we can see that over the four surveys, there has been a shift from the majority of respondents having positive financial situations (having enough money left at the end of the week/month, being able to afford luxuries) at 62% in May/June 2020, to a majority having negative ones (only having enough for essentials, running out of money before the end of the week/month) at 54% in January 2022.

[Recent research by the RSA](#) in collaboration with Clarion found that social renters are more likely to face financial insecurity as a result of pandemic than other tenures, with 4 in 10 “just about managing to get by”.

The January 2022 survey results highlight that the groups more likely to report negative financial situations (54% overall) remain the ones who have struggled before:

- Not working (62%) vs working (33%)
- Have a disability (62%) vs do not have a disability (47%)
- In receipt of Universal credit (66%) vs those who are not (51%)

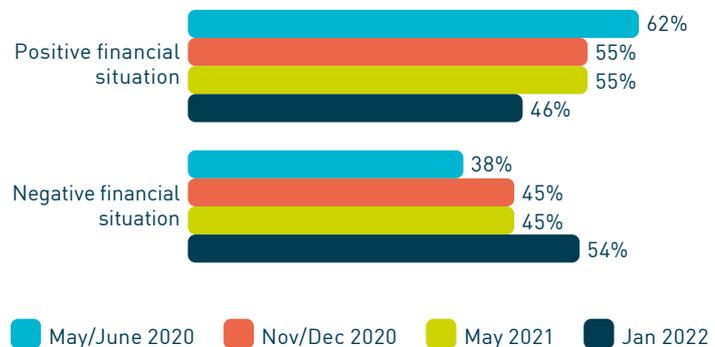
## Struggling with household finances

As well as seeking a broad picture of residents’ financial health, we ask some specific questions intended to identify where residents could have been in acute financial crisis – such as going without heating, food, or having to use a food bank.

### Going without heating

Since the November/December 2020 survey, respondents have been asked whether they had gone without heating to save money or because they couldn’t afford it. The

**Figure 4 – Financial situation – grouped**



Base: All respondents excluding none/don't know/prefer not to say – May/June 2020 (159); Nov/Dec 2020 (169); May 2021 (173); Jan 2022 (171)

proportion of respondents who said yes has increased slightly from 13% in winter 2020 to 16% in January 2022.

The following groups were more likely to report having gone without heating because they couldn’t afford it in January 2022 (16% overall):

- Those of older working age 45-64 (27%)
- Have a disability (24%) vs do not have a disability (9%)
- In receipt of Universal Credit (34%) vs those who are not (11%)

Given recent and anticipated energy price rises, these figures are likely to be much higher this winter. Indeed, residents seemed well aware of the impending price rises and the impact they will have: 76% said they felt worried about increasing energy prices, including 34% who were very worried.

Those of older working age (aged 45 to 64) were more likely than those older or younger than them to be worried about rising energy bills (84% vs 71% for both older and younger).

We last asked this of a representative sample in 2018, when 53% of residents said they

were worried or very worried about rising energy bills.

Support from our Guidance team is vital for residents struggling with energy bills, ensuring they have the benefits they are entitled to and accessing help such as energy vouchers. The team has helped hundreds of residents who were experiencing difficulties and on pre-payment meters access energy vouchers worth up to £100.

### Going without food

After remaining consistent across the first three surveys at 7%, the proportion of respondents who said they had gone without food because they couldn't afford it has increased very slightly to 9% in the latest January 2022 results.

The final survey results show the following groups were more likely to report having gone without food because they couldn't afford it (9% overall):

- Those aged 35-64 (18%)
- In receipt of Universal Credit (20%) vs those who are not (6%)

There were few young people in the January 2022 survey but results from previous representative sample surveys usually show that our youngest residents are more likely to be in financial crisis than older working age people. but that is not the case here. [Recent research by the Trussell Trust](#) showed that 6% of households reported food insecurity and this was greater in social renters, single parents and young people.

**Figure 5 – Have you used a food bank or something similar? (% yes)**



### Using food banks

We saw a spike in November 2020 when 12% of the respondents reported having used a foodbank; the rest of the time, in this cohort, this has been steady at 7% despite residents reporting worsening financial situations.

Analysis of the January 2022 survey results highlights that the following subgroups were more likely to report having used a food bank or something similar (7% overall):

- Aged 18-44 (14%) and 45-64 (11%)
- Gone without food (50%) vs those who have not (3%)
- In receipt of Universal Credit (20%) vs those who are not (6%)

For the year ending March 2022 the [Trussell Trust reported](#) a 14% increase in food bank use (a total of 2.1 million food parcels distributed) again suggesting that our positive seeming findings may be a cohort effect, rather than a true reflection of resident experience as a whole.

To support households experiencing severe hardship the Money Guidance team has issued 1,375 vouchers to households in the year 2021/22 to assist with the cost of food and energy in the short term, while residents access support to feel more in control of their money.

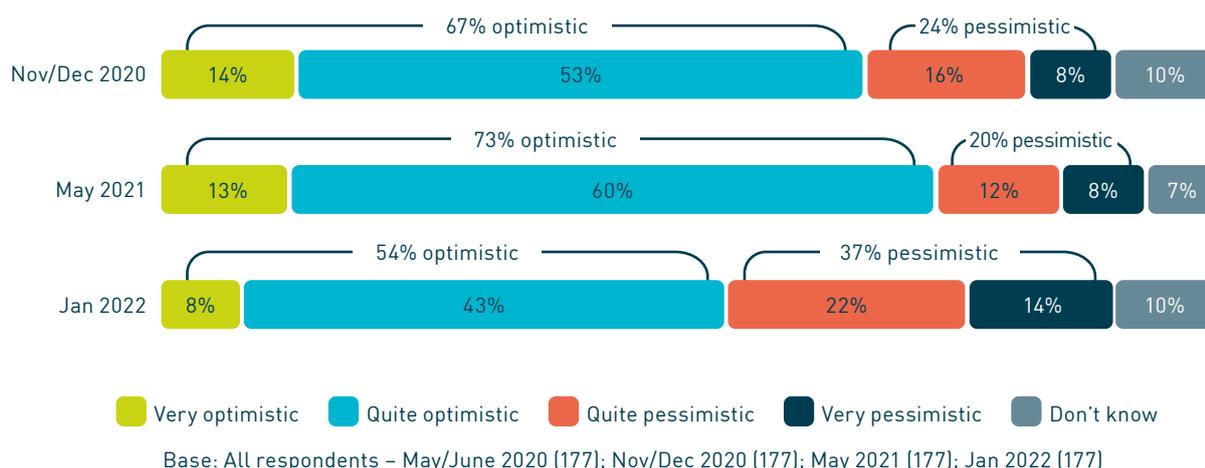
## Optimism about the future

After an increase in the proportion of respondents who felt optimistic about their household finances over the next six months from 67% in winter 2020 to 73% in May 2021, there has been a significant decrease in the latest results to 54% in January 2022 alongside an increase in the proportion who felt pessimistic (37%). This may be due to finances being more stretched anyway in January after Christmas, but is a significant change.

The groups more likely to answer that they felt pessimistic about their household finances over the next six months (37% overall) in January 2022, were those who:

- Were of working age (46%)
- Have dependent children at home (57%) vs no dependent children at home (33%)
- Only have enough for the essentials (43%) or tend to run out of money by the end of the week/month (79%)
- Have gone without food (81%) vs those who have not (32%)

Figure 6 – How do you feel about your household finances over the next six months?



## Settling an unexpected bill

The January 2022 survey also asked residents how they would settle an unexpected £300 bill. The most common response was to pay the bill by dipping into savings (23%), followed by 15% who said they would pay it with their own money without the need to dip into savings or cut back on the essentials, and 15% who said they would get the money from friends or family as a gift or loan.

However, 11% said they would not be able to pay the bill, and a further 12% said they did not know how they would pay the bill.

Those who answered 'other' (8%) suggested that they would need to pay the bill in instalments, via a payment plan, or through finance.

We last asked this in 2016, to 1,000 Affinity Sutton residents, and the most frequently given answers then were to pay it with your own money but having to cut back on essentials (19%), dip into your savings (16%), or borrow the money from friends or family (16%). In 2016, only 9% said they couldn't pay such a bill, and 5% said they didn't know.

**Figure 7 – How would you settle an unexpected £300 bill?**



Base: All respondents – Jan 2022 (177)

### **‘Alfie’, male, 55-64, lives alone in a flat in London**

Alfie has found the pandemic has cost him more money by doing a lot of his shopping online instead of in person, as he tends to spend more and finds there is a more limited choice for certain products.

The pandemic has also made him spend more money on his electricity bill as he has spent more time at home due to the restrictions and lockdowns. Alfie has not made any adjustments to his household spending yet, but feels that he needs to be more mindful of the rising cost of living and energy bills.

Alfie was not sure why he said he was feeling optimistic about his household finances as he understands that ‘things are only going to get worse’ due to the

increasing energy bills, effects of Covid and the rising cost of living. Alfie does not use gas as his flat and appliances only run on electricity. He recently received a renewal quote for his electricity bill which he described as ‘staggering’. If any adjustments need to be made as a result of this increase, Alfie believes he will either reduce his food budget or switch energy supplier.

#### **Feeling about finances**



MK2:  
Pessimistic



MK3:  
Pessimistic



MK4:  
Optimistic

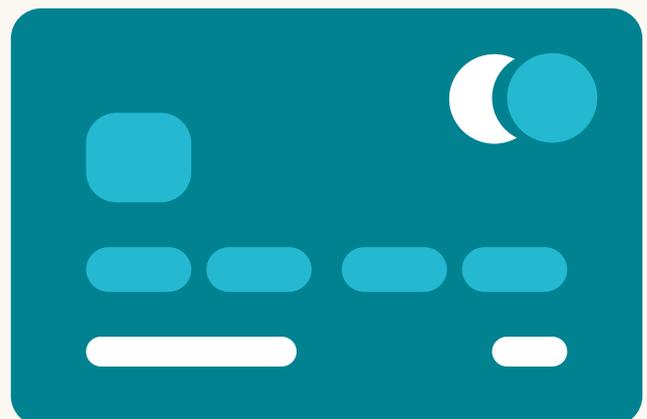
## Universal Credit

The proportion of respondents in receipt of Universal Credit has increased from 12% in November/December 2020 to 20% in January 2022. It is a working age benefit so those aged 18-44 (46%) and those with dependent children at home (39%) are more likely to claim it than those older, or without children. This increase will in part be due to new claimants whose circumstances have changed, and in part due to managed migration from legacy benefits.

In our first follow up report, we called for the temporary uplift of £20 a week to Universal Credit to be made permanent to keep families out of poverty. As we have seen throughout this research, Universal Credit (UC) recipients tend to be doing less well financially. They are more likely to:

- Run out of money by the end of the week/month (34% of those in receipt of UC vs 11% of those who were not in receipt of it)
- Go without food (20% vs 6%)
- Go without heating (34% vs 11%)
- Have used a food bank (23% vs 4%)
- Report a negative impact of the pandemic on household finances (51% vs 22%)

Many residents have claimed Universal Credit for the first time since the start of the pandemic; the 2021 Index found nearly three quarters of young residents are now in receipt of it (73% of 18-24 year olds). Moving on to Universal Credit can be a worrying time for residents with a lot to think about. The Clarion Futures Money Guidance team calls residents soon after making their claim to let them know about help available and other entitlements that they may be due, e.g. help with council tax. Many are really glad and reassured to know about the extra support their landlord can provide. In the last two years, the Clarion Futures Money Guidance team has proactively called over 1,700 residents who have moved onto Universal Credit.



# Effects on health and wellbeing

## Self-isolating

The emergence of the highly-contagious, if less virulent, Omicron variant of Covid in late 2021 meant a large increase in January 2022 in the proportion of respondents who had to self-isolate because they or someone in their household has had coronavirus symptoms (see figure 8).

Residents in the following groups were more likely to have had to self-isolate (22% overall):

- Those aged 18-44 (50%)
- Those in work (40%) vs not working (16%)
- Those with dependent children at home (50%) vs no dependent children at home (17%)

These are the same groups we identified at the start of the pandemic back in summer 2020: those most likely to come in to contact with others, either at work, or at home with children, therefore increasing their risk of infection.

Having to self-isolate, perhaps repeatedly, appears to have a negative effect on wellbeing. Those who had isolated were less likely to feel in control of what happens

**Figure 8 – Have you had to self-isolate because you or someone in your household has had coronavirus symptoms?**

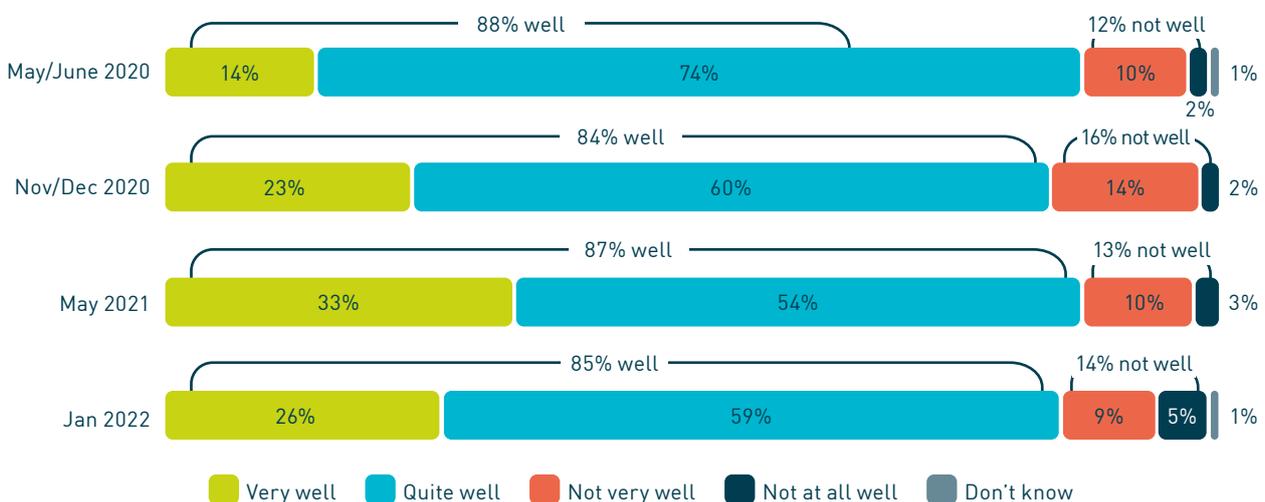


in their life (64%) than those who had not (80%).

## Coping with the pandemic

In each of the four waves of the survey, around 85% of respondents reported coping well or very well with the pandemic. However, the proportion of respondents who said they were coping very well has fallen from 33% in May 2021 to 26% in January 2022.

**Figure 9 – How well do you feel you are coping during the pandemic?**



Base: All respondents – May/June 2020 (177); Nov/Dec 2020 (177); May 2021 (177); Jan 2022 (177)

As seen throughout our research, residents of younger working age 18-44 were most likely to say they're not coping well (25%).

It is perhaps unsurprising that respondents who were not coping well also experienced financial difficulties and poorer wellbeing. In the January 2022 survey they were more likely to have:

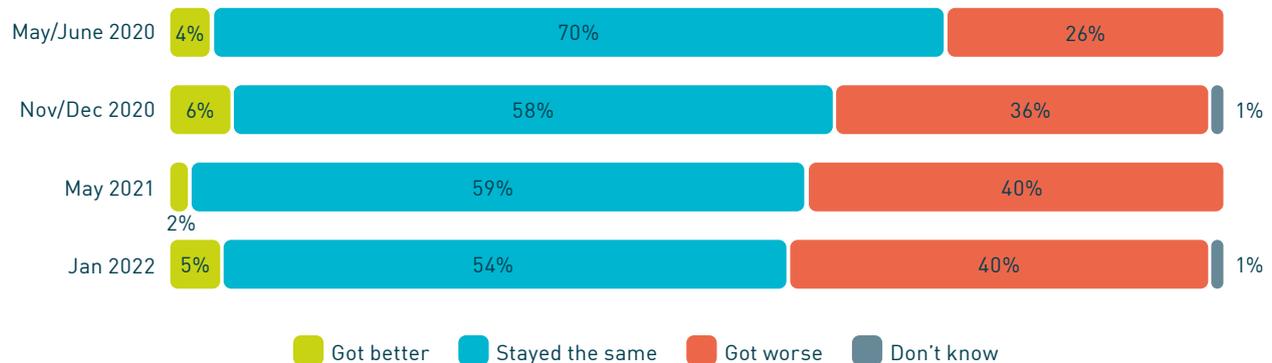
- Gone without food (25% of those who were not coping well vs 6% of those who were coping well)
- Experienced negative impact of pandemic on household finances (71%) vs no impact (25%)
- Felt pessimistic about household finances over the next six months (54%) vs optimistic (21%)

- Experienced worsened physical health during the pandemic (83%)
- Experienced worsened mental health during the pandemic (71%)

## Impact on physical and mental health

Following an increase in the proportion of respondents who reported that their physical health had worsened during the pandemic from 26% in May/June 2020 to 40% in May 2021, this result has remained the same in the latest wave of the survey in January 2022 at 40%.

**Figure 10 – Do you feel your physical health has got better, worse or stayed the same since the pandemic began / since we last spoke?**



Base: All respondents – May/June 2020 (177); Nov/Dec 2020 (177); May 2021 (177); Jan 2022 (177)

Interestingly, respondents in paid work were more likely than those out of work (often retired) to say their physical health had worsened during the pandemic in January 2022 (45% vs 26%).

There is a clear link between worsening physical health and mental health, as two thirds of those with worsening mental health also experienced worse physical health, compared to only 29% where it had stayed the same.

## 'Heather', female, aged 35-44, lives with two young children in a house near Leeds

Heather explained that the main reason for her physical health worsening throughout the pandemic was due to weight gain, caused mostly by comfort and boredom eating which she used as a crutch during the lockdowns. Heather said she normally cooks meals in bulk and takes pride in producing fresh meals, but had to mostly eat 'convenience foods' due to food shortages caused by the pandemic, which she also says was a contributing factor to her weight gain.

**"I've gained weight. I think initially it was because certain things were harder to get hold of. I cook a lot from fresh... I couldn't get flour, and eggs were tricky**

**to come by. I was relying a lot more on convenience foods and I don't think they're as healthy for you...There's also been a lot of tricky times where I've probably comfort and boredom eaten more than I would have done in the past because you're cut off from family, you're not able to see people and you're stuck at home with two young children."**

### Physical health



MK1:  
Stayed the same



MK2:  
Got worse



MK3:  
Got worse



MK4:  
Got worse

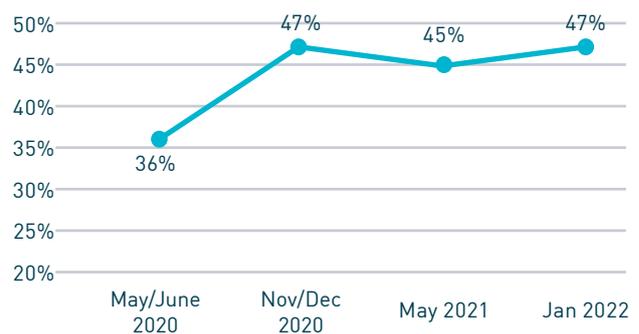
## Disability

Between the first and second waves of the survey we saw a significant increase in the proportion of the cohort who reported having a disability from 36% to 47%. At the time, we thought this may be because of illnesses worsening in the winter (for instance arthritis or depression) but it has remained at this higher level ever since.

This is important because people with a disability were more likely to be struggling with their finances and wellbeing. They:

- Only have enough for the essentials or tend to run out of money by the end of the week/month (60% of respondents with a disability)
- Aren't coping well with the pandemic (19%) vs those without a disability (9%)

**Figure 11 – Do you consider yourself to have a disability?**



Base: All respondents – May/June 2020 (177); Nov/Dec 2020 (177); May 2021 (177); Jan 2022 (177)

## **‘Christine’, female, aged 65-74, lives alone in a flat near Bromley**

When discussing behaviour changes related to the pandemic, Christine said her life had changed dramatically since before the pandemic as she used to be more active and sociable, but now felt frightened and anxious a lot of the time. She highlighted that having diabetes made her very cautious when leaving her flat, particularly during the first lockdown, as she was so worried about catching Covid. Christine also labelled herself ‘obsessive’ in relation to the pandemic and often found herself watching and reading the news about Covid and seeking out statistics such as local death rates regularly throughout the day.

**“I would say my life has changed dramatically. Before the pandemic, I was quite active...I’m not doing things that I would do because of the pandemic and lockdowns...I feel that I’m not motivated now. First of all because of being worried about catching the virus and mixing with other people, but it’s also made me a little bit nervous about going out. I’ve become more reclusive and I was never like that.”**

## **‘David’, male, aged 45-54, lives alone in a flat near Brighton**

Just before the pandemic and lockdown, a very close member of David’s family sadly passed away. Losing his family member severely affected his mental health, which was then made worse by the lockdown enforced just eight days after their funeral. David has always been able to speak to or visit family and friends when he feels particularly low, but the restrictions did not allow for him to leave his flat and be with anybody. Although he says he has got through worse, he still has a feeling of despair and has experienced suicidal thoughts. He has the telephone number of a psychiatrist that he says he will contact when he feels ready to do so.

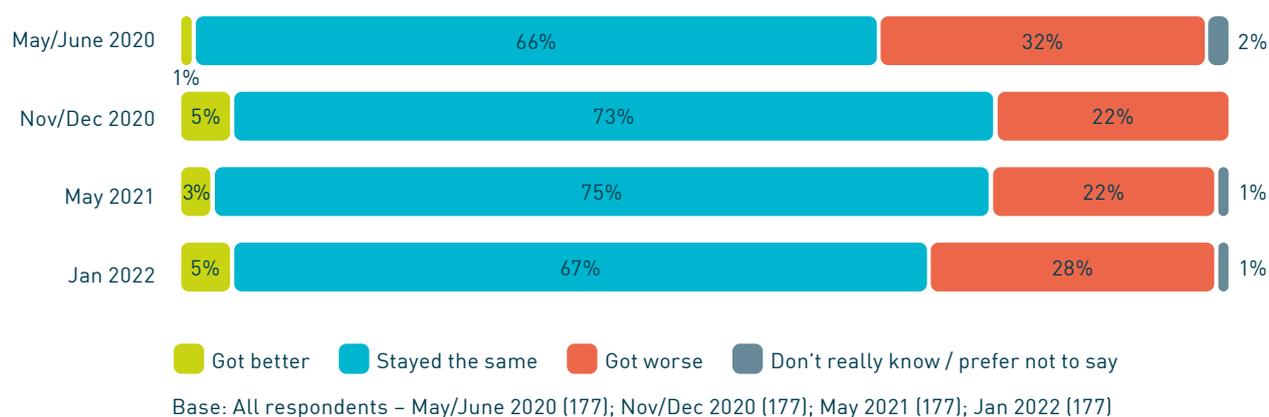
**“I lost [my family member] in February 2020 so that kicked off a lot of mental health problems which then wasn’t helped by the pandemic...My attitude was just that I didn’t care...My head went pickled and I’m on so many tablets...They help me shut things off... It’s been so hard...and I’ve got through a lot worse in my past and it’s done a lot of damage to my brain cells...Each day I’m faced with another brick wall and I’m left thinking ‘how long is this going to go on for?’”**

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Between May/June 2020 and May 2021, the results showed that the proportion of respondents who said their mental health had worsened during the pandemic decreased from 32% to 22%. In the most recent results from January 2022, despite the majority of respondents saying that their mental health had stayed the same (67%), there has been a small increase in the proportion of respondents who said it had worsened (28%).

Worsening mental health could be related to social isolation as we see that those out of work and more frequently lonely tend to be more likely to report this (32% and 36% respectively).

**Figure 12 – Do you feel your mental health has got better, worse or stayed the same since the pandemic began / since we last spoke?**



### **‘Karina’, female, aged 35-44, lives with husband and three children in a house near Epsom**

Karina’s mental health was negatively impacted by the pandemic, mostly due to the worry and uncertainty of living through unprecedented times. She would watch the news constantly and would often search for the number of Covid cases, which led her to become obsessive and panicked over the thought of dying and questioning what would happen to her children.

Karina says that she started to feel better once she realised that not everyone who contracted Covid would die, as this was her biggest worry.

Karina’s mental health was also affected due to feeling lonely despite living in a full house, as she felt alone due to being unable to go outside and visit friends and family in the first lockdown. She did contact those closest to her during the first

lockdown via video and phone call but found this was not the same as being face-to-face, and it would make her miss them more, so stopped contacting them which worsened her feeling of isolation.

**“At the time I thought I was doing okay but looking back, I don’t think so. I think I was a bit erratic. We made a lot of purchases that we shouldn’t have done and got into quite a lot of debt just with things to keep the kids occupied. We purchased a hot tub, we got another pet. We did things we couldn’t afford and we got into a lot of debt over it.”**

### Mental health



MK1: Got worse



MK2: Stayed the same



MK3: Got worse



MK4: Got worse

In January 2020, we launched our #meinmind programme, aimed at providing our customers with easy access support for their mental wellbeing. We are using Togetherall, a digital service platform to support residents who are struggling with common challenges such as stress and low mood.

## Support during the pandemic

In the latest survey, residents were asked whether they had received any support during the pandemic, either from Clarion or from other local organisations. Only 3% recalled receiving any help from Clarion, despite the thousands of welfare calls that went out at the start of the pandemic, but nearly a quarter recalled receiving some support from local organisations (22%). The most common types of support reported were help with delivery of medication, access to food banks, or delivery of food parcels (see figure 13).

### Support from Clarion

Those who said they had received support from Clarion were asked to elaborate. Most explained that they had been contacted by Clarion during the pandemic to check that they were coping well and to offer advice and support.

**“The Clarion manager has been about to talk to and give advice, which has proved beneficial to me. She has been a big help.”**

**“Clarion did contact me a few times to check if I was ok which was nice.”**

**“Clarion hold functions where tenants can get together, like on a Tuesday we all go for a cup of tea together, it is really nice.”**

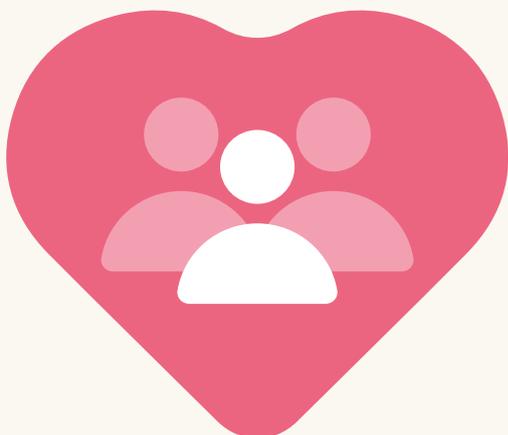


Figure 13 – Support received from local organisations

Support received	Number of respondents
Medicines delivered	18
Food banks/food parcels delivered	15
General advice/support	4
Isolation grant	2
Mental health support	2
Priority shopping (supermarkets)	1
Shopping (when isolating)	1
Attendance Allowance	1

Base: Those who had received support from a local organisation – Jan 2022 (39)

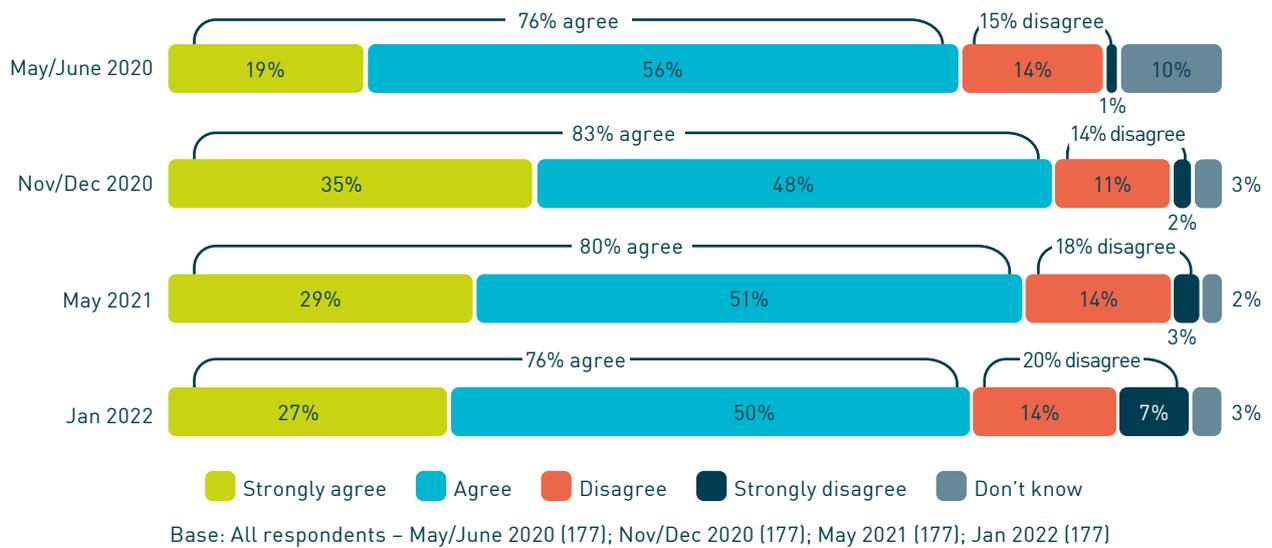
## Feeling in control

Every year in the Index we ask residents whether they feel in control of their lives – a key wellbeing indicator which is known to have a significant effect on health and even longevity.

Each year this is reassuringly high at around 80%; but unsurprisingly it dropped to 76% in May/June 2020 at the start of the pandemic. While recovering in subsequent surveys, the level of agreement fell back to similar levels at 76% in January 2022.

The proportion of those who disagreed that they felt in control (20%) was also the highest it has been since the first wave of the survey, as more of those who previously answered don't know, now have provided an answer. This is a concern and may reflect uncertainty at the time (when Omicron was spreading rapidly and renewed restrictions were being discussed) - as well as the looming cost of living crisis and conflict in Ukraine – and perhaps even simply January gloom.

**Figure 14 – To what extent do you agree or disagree with the statement ‘I feel in control of what happens in my life’?**



## Loneliness

Reports of feeling lonely increased after our first survey and remained fairly stable in following surveys. In January 2022, a total of 14% said they feel lonely always (5%) or often (9%) - in line with the previous wave in May 2021 (15%).

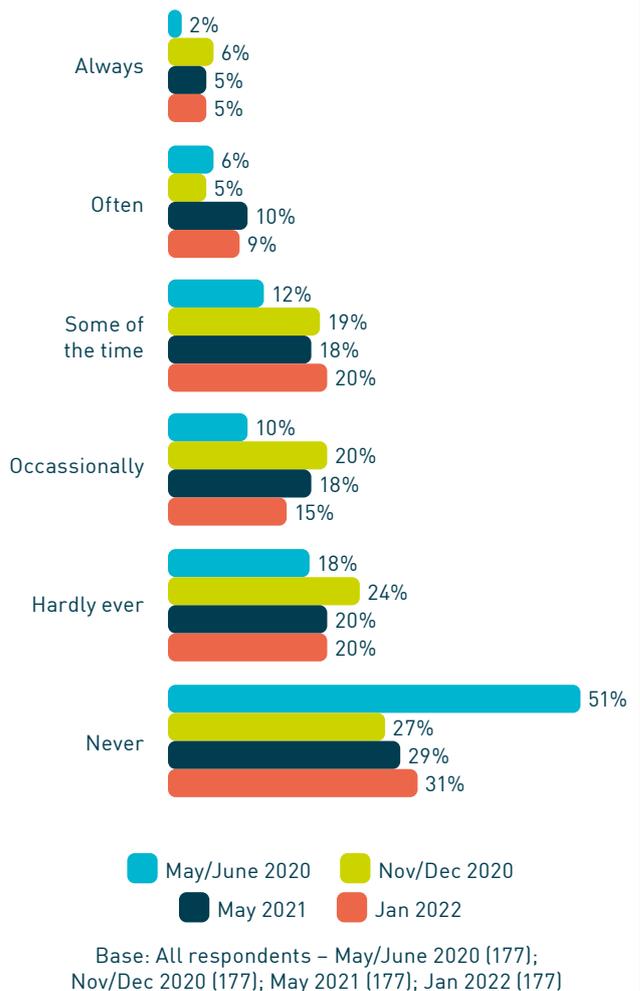
Unsurprisingly, those living alone were more likely to answer that they felt lonely always or often (20%) compared to those living with other adults (7%).

The UCL Covid Social Study reported recently that loneliness had been relatively stable for the past year, and lower than in the first year of the pandemic. This pattern is seen across age groups, although levels remain higher amongst younger adults than older adults.

In November/December 2020 we saw a striking drop in the number who said they never felt lonely, from around half to about a quarter. This has only slowly improved, with 31% saying they never feel lonely in January 2022's survey.

Loneliness is linked with other signs of distress such as increased anxiety, poor personal wellbeing and finding it hard to cope. In this cohort, people who frequently felt lonely were far more likely to report worsened mental health during the pandemic (36%) than those who did not (20%).

**Figure 15 – How often do you feel lonely?**



## 'Alfie', male, 55-64, lives alone in a flat in London

Alfie finds that his mental health is linked with his physical health, as he often feels down when he is not physically well. Alfie felt that he had struggled because of the pandemic. Despite not being very sociable, he usually saw his family frequently, and found it difficult not being able to do this during the pandemic, which affected his mental health. As a result of being unable to visit family, Alfie experienced loneliness on a regular basis, but did say this was normal for him before the pandemic due to living alone.

**"I'm not very sociable...I only really see my dad, my sister and my carer. But when that was taken away from me and I couldn't get out, it was really hard and took its toll."**

### Coping with the pandemic



MK1:  
Not coping well



MK2:  
Not coping well



MK3:  
Coping well



MK4:  
Coping well

## 'Margaret', female, aged 65-74, lives alone in a flat near Bishop's Stortford

Margaret often felt lonely throughout the pandemic due to living alone but found comfort in regular phone calls she received from Clarion checking in on her, which has continued throughout the pandemic and happened without her asking for it. She also mentioned a weekly meeting that she has attended where residents can gather, have a cup of tea and a chat. However, this is something that was already happening before the pandemic.

**"Every day they phoned me, finding out if I'm okay and if I need anything... They still do that now and it's every other day or sometimes twice a week... or sometimes I'll go downstairs and have a chat with someone in the office."**

### Coping with the pandemic



MK1:  
Not coping well



MK2:  
Not coping well



MK3:  
Not coping well



MK4:  
Not coping well

Early in the pandemic, our Age-friendly Communities team contacted our Community Ambassadors to encourage them to lead on different intergenerational initiatives/activities. Some young people prepared 'happy packs' for our older residents, filling them with non-perishable items such as soup and noodles, along with a puzzle book, sweets and a handwritten note.

## Digital access

Getting online became more essential than ever during the pandemic as a way of accessing services, shopping and staying in touch with family and friends. Although still lower than Clarion's residents overall and the [GB population as a whole](#), it's reassuring to see that internet access has steadily increased amongst this cohort of residents from 62% in May/June 2020 to 72% in January 2022.

**Figure 16 – Access to the internet<sup>2</sup>**



Base – All respondents: May/June 2020 (177); Nov/Dec 2020 (177); May 2021 (177); Jan 2022 (177)

As seen in previous waves of the survey, internet access is significantly lower amongst older respondents aged 65+ (51%) when compared with younger respondents aged 18-44 (96%) and 45-64 (89%).

**Figure 17 – Internet access by age group**

Age group	Percentage
18-44	96%
45-64	89%
65+	51%
<b>Overall</b>	<b>72%</b>

Base: All respondents Jan 2022 (177)

Clarion Futures is working with Microsoft to deliver free online digital training for housing association residents. Courses cover Office products, including Microsoft Word and Excel as well as job searching skills and interview preparation. The training is provided by the Microsoft digital team.

Clarion Futures Emergency Support Fund granted the Queen's Theatre in Hornchurch, £990 to continue their free digital singing and dancing classes. The classes received 12,000 views in the first three weeks alone.

In 2021/22 the Clarion Futures Central Grants team awarded grants totalling £611,031 to organisations running 112 projects in Clarion Communities, projects which are estimated to reach, engage and support just under 17,000 Clarion residents.

A total of 34 partners received non-financial, business development support as part of our Recovery and Resilience Programme. Partners were able to access a range of training and tailored consultancy support to help embed sustainable business models to stabilise their organisation and ensure their viability for or the longer term.

Clarion Futures originally funded Dad La Soul - a non-profit organisation that is building a support network for dads, stepdads, male carers, granddads and their children. Due to the Coronavirus pandemic, Dad La Soul quickly adapted their service to deliver their support online via Zoom.

<sup>2</sup>: May/June 2020 question – 'How often would you say that you use the internet?' Internet users were counted as those that said they used the internet more often than 'Never'

Nov/Dec 2020 question – 'How do you usually access the internet?' Internet users were counted as those that said they accessed the internet on any device and did not say 'I don't use the internet'

May 2021 & Jan 2022 question – 'Do you have access to the internet?'

# Working lives

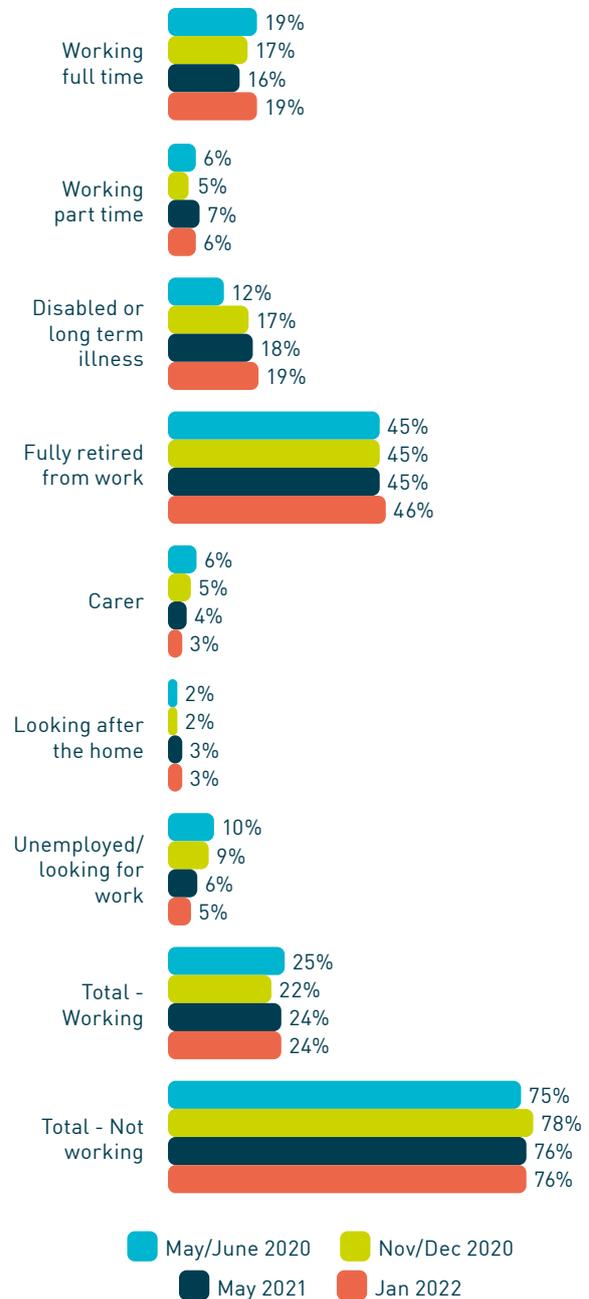
## Working status

Over the four waves of the survey, the working status of respondents has remained generally static, with only small movement of respondents in and out of employment. One quarter of this cohort of residents were currently working in the latest wave of the survey (25%).

The proportion of respondents who said they were disabled or had a long-term illness has increased over time, from 12% in May/June 2020 to 19% in January 2022, and this is considerably higher in people of older working age (45-64, 39%).

The proportion of respondents who were unemployed/looking for work has decreased from 10% in May/June 2020 to 5% in January 2022. However, almost all (n11 out of 13) of those no longer job seeking now class themselves as not working due to a disability, rather than moving in to work.

Figure 18 – Working status

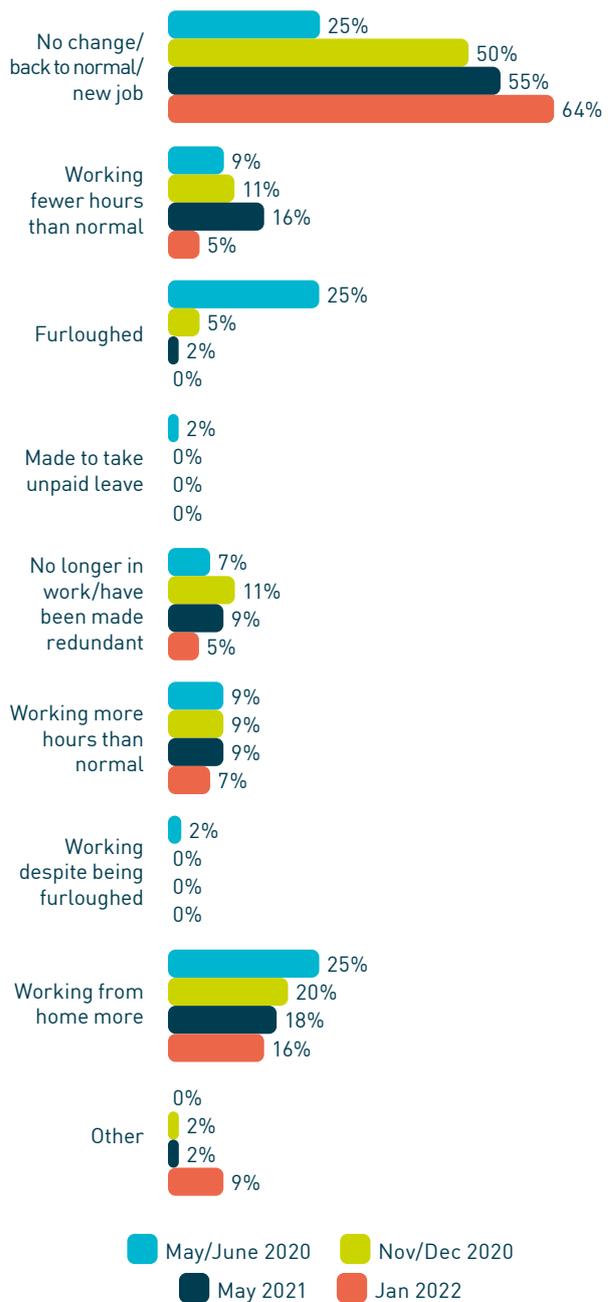


Base: All respondents – May/June 2020 (177); Nov/Dec 2020 (177); May 2021 (177); Jan 2022 (177)



Over each survey, there has been an increase in the proportion of respondents stating that the pandemic has had no impact on their employment, that they are back to work as normal, or they are back to work in a new job, from 25% in May/June 2020 to 64% in January 2022. This is mirrored by a significant decrease in the proportion of working respondents who said they had been furloughed, who were working fewer hours than normal, or who were working from home more than usual (see figure 19).

**Figure 19 – Impact of the pandemic on employment**



Base: Those in employment – May/June 2020 (44); Nov/Dec 2020 (44); May 2021 (44); Jan 2022 (44)

### **'Graham', male, aged 45-54, lives with his wife in a house near Guildford**

During the pandemic, Graham experienced chest pains so went to hospital for some exploratory tests as a precaution. However, the doctors could not find anything medically wrong with him and suggested he was experiencing a physical manifestation of anxiety

**"I had some pains in my chest so went to hospital but they couldn't find anything wrong with me, so the doctors put it down to anxiety which I think was to do with the pandemic...I've never been a worrier, but I must admit since it kicked off I have been more worried about things than what I would do normally...There's nothing else going on in my life that would've caused it."**

Due to being unable to work because of this, Graham's employer furloughed him for four months as an alternative to providing sick pay. Graham said this was beneficial to him and his employer, as he received more money than Statutory Sick Pay, and his employer did not have to pay him any wages because of the furlough scheme. Graham's wife was also furloughed for the same time period as him and they enjoyed the opportunity to spend more time together. Graham received 80% of his salary when furloughed and his wife's employer topped up her salary so she received 100% which he also feels helped their finances.

**"The furlough actually worked out well for us. It was, really, money for nothing...I only got the 80% which I was more than happy with and I think my wife's got topped up. So as far as the money was concerned, to be honest, we ended up being better off than when we were working. Because obviously we weren't doing anything."**

### **'Christine', female, aged 65-74, lives alone in a flat near Bromley**

Due to health issues, Christine worked from home from the start of the pandemic, which was an easy transition as she already worked from home one day a week. However, she was soon furloughed and said the communication from her employer declined over time. In November 2020, Christine was offered redundancy, which she felt forced to accept as her two colleagues who had also been offered this had young families. This decision led to Christine taking early retirement, a decision she now regrets.

### **'Heather', female, aged 35-44, lives with two young children in a house near Leeds**

Heather started baking to keep busy during the first lockdown, which she says has now evolved into a potential new business venture. She explained how she began to bake for friends and family who encouraged her to sell them. Since then, she has had several meetings with a local coffee shop owner who has offered her a job making cakes.

Heather was in touch with Clarion Futures, but she said it was only by chance that she became aware of this support as it was offered to her when she got into conversation with her Housing Officer to talk about an unrelated issue.

**"I was having a chat with the Housing Officer...and we started talking about my cakes and they said they have a system in place to help people into work and that can include advice about starting up a business and grants. So I've got somebody calling me on Friday to discuss how to move forward with that, so that's a positive thing to come out of the pandemic..."**

Clarion Futures' virtual training offer attracts high numbers interested in Construction and Security courses. We provide a suite of e-learning course modules and again we are seeing an increase in registration. While staff were remote working, our advice and guidance support was delivered via Zoom, Teams or phone.

Working in partnership with external stakeholders, Clarion Futures delivered virtual job clubs and collaborative advice sessions. Residents on our Vange Estate in Basildon one of the most deprived areas in Essex in terms of unemployment levels and educational attainment are able to access 100% online support service through the Basildon Advice Store. Clarion Futures jointly manage this provision with Basildon Council, with 30 employment and training providers offering a range of support to local people. At the start of the pandemic, the Store offered a COVID secure environment for face-to-face employment support and training. However, since November last year the service became 100% on-line using Zoom Breakout Rooms, through a single access point managed by Clarion.

## Kickstart

Young people were particularly hard hit at the start of the pandemic and so we were proud to lead the Kickstart Housing Partnership: a consortium of 84 members that has provided more than 500 new six-month job placements for unemployed 16–24-year-olds across England and Wales. At Clarion, we directly employed 130 young people in a wide range of roles, with Clarion Futures providing in-work support and training throughout the process, helping them to develop basic work skills and access additional opportunities. All Kickstart placements received online and virtual employability support during their placements and support to progress to further training, apprenticeships or a job.

To date, more than 60% of those taking part in the scheme across the Partnership have progressed into permanent roles, apprenticeships or further education following their placements, ensuring that Kickstart will have a positive and long-lasting legacy.



# Conclusion

## The dark clouds of the pandemic may be lifting.

The success of the vaccination and booster programme means that, at least in the UK and Europe, society has moved on from the widespread disruption of the pandemic, to an ongoing process of living with Covid-19. While there is a sense that normality is returning, much has changed in our lives, not least how important our homes are to us. We waited until this summer to consider the long-term impact the experience of the pandemic has had on Clarion Housing residents.

We've seen great resilience, with more than two thirds of respondents who took part in the whole study saying they coped well throughout the pandemic.

Community cohesion increased in the first summer of our survey and we were reassured people were still easily able to access food and essential medicine during the first national lockdown.

There were initial fears that Covid could cause mass unemployment, particularly in young people, which could scar their incomes for years. These fears have for the most part not transpired: the impact on jobs we saw in that first summer, when furlough became common, has all but disappeared, with just one in six still working from home. In our sample of working age residents, most of those who were in work at the start of the pandemic continue to be so.

However, the diversity of experience that our research uncovers is stark, with some households managing to ride out the repeated lockdowns, shifting to working at home, maintaining social connections, control over their finances and remaining optimistic, while others were experiencing a perfect storm of work, money and health worries.

The length of the pandemic and the associated restrictions and uncertainty has clearly hit household finances, with fewer residents now having money for anything but essentials than in 2020. And as we have moved directly into a cost-of-living crisis the outlook seems bleak for social housing residents, who are often at the lower end of the income scale. For many, it may feel like we have moved from one crisis to another – from Covid to rapidly increasing energy bills and rising inflation. [The Office for National Statistics](#) found that while the number of adults reporting being worried about the effect that the coronavirus pandemic was having on their life right now had dropped to a third, around three in four adults (77%) now reported feeling worried about the rising costs of living, including housing costs.

The longer form interviews explore this in greater detail and we can see that even where people have experienced difficult life circumstances, such as not seeing family for long periods or being forced to retire from a much-loved job, they still say they have coped well and perhaps this can be attributed in part to the social housing they live in.

Insecurity of tenure is a key driver of poor mental health and wellbeing, with increased impact on older people or those with young families. These are the same people most likely to be affected by the rising costs of living ([older adults, parents of dependent children, and disabled adults](#)) and who this report has given a platform to be heard. In this context it is positive that those residents (particularly those with disabilities or young children) we spoke to didn't mention fears about not being able to pay rent or losing their home as a priority concern.

Knowing that that your home is secure and being part of a supportive community is vital. Our recent research with the RSA said that social renters felt that their home had given them the security and stability they needed, often in times of critical personal

need. This isn't as true for tenants in the private rented sector and it may be some time before the promised legislation changes improves their situation.

The long-lasting security a Clarion home and the support provided by our frontline staff and Clarion Futures offers residents will be essential in helping residents weather the coming storm.

**'Margaret', female, aged 65-74, lives alone in a flat near Bishop's Stortford**

"I have a roof over my head which is the most important thing to me because I was so worried I wouldn't be able to have somewhere to live when I stopped working...I was a little worried [about the increasing energy bills] but I received a letter that told me the amount it's going up by and I think I can cope. I don't spend a lot."

# Appendix

## Timeline of survey fieldwork and COVID-19 related announcements

Month	Announcement	Date
January	First two cases of Covid-19 confirmed in England	30/01/2020
March	The UK Chief Medical Officers raise the risk to the UK from moderate to high	12/03/2020
	Government announces temporary protection from eviction for renters	18/03/2020
	Schools closed	20/03/2020
	Government announces Job Retention Scheme (furlough)	20/03/2020
	Universal Credit standard allowance increases by £1,000 and LHA returns to 30th percentile	20/03/2020
	UK lockdown begins	23/03/2020
	Government calls for 250,000 NHS volunteers	24/03/2020
	Boris Johnson tests positive for COVID-19	27/03/2020
	Local authorities instructed to house all homeless people	27/03/2020
April	Nearly one million new Universal Credit claims since the start of lockdown	1/04/2020
	Nightingale Hospital opens in London	3/04/2020
	Government to target 100,000 coronavirus tests a day	3/04/2020
	Construction of nearly three quarters of UK housing schemes on hold	16/04/2020
	Major house builders start to return to construction sites	24/04/2020
	Government announces that UK had passed the peak of COVID-19	30/04/2020
May	Survey interviews for our initial survey started	16/05/2020
June	Phased re-opening of schools starts	6/1/2020
	All non-essential shops re-open	6/15/2020
	Face coverings become mandatory on public transport in England	6/15/2020

	Survey interviews complete	6/24/2020
	First 'local lockdown' announced in Leicester	6/30/2020
July	2m social distancing rule changed to 1m plus and pubs reopen	7/4/2020
	Government announced Kickstart job scheme for 16 to 24 year olds	8/07/2020
	Shoppers in England told to wear a face mask	7/24/2020
August	Eat out to help out scheme launched	8/2/2020
September	All schools and colleges open full time	9/7/2020
	10pm curfew on pubs, bars and restaurants in England	9/24/2020
October	Tier system of local alert levels for England introduced, with the Liverpool City Region the only area to be placed in Tier 3 – very high – category	10/12/2020
	Four week national lockdown begins in England	10/31/2020
November	Furlough scheme extended to March 2021	11/5/2020
	Survey interviews for mark two of our study started	11/17/2020
December	England's national lockdown ends and tier scheme returns	12/2/2020
	Survey interviews complete	12/12/2020
	Tier 4 (highest restrictions) introduced in London and the South East for two weeks, restrictions relaxed for three days over Christmas for other areas	12/19/2020
January	National lockdown in England announced	1/4/2021
February	Prime Minister announces 'road map' out of lockdown	2/22/2021
March	Renter eviction ban ends	3/31/2021
April	Furlough scheme extended to end of September 2021	4/30/2021
May	Survey interviews for mark three of our study started	5/4/2021
	Step 3 of road map taken, some restrictions lifted outdoors but rule of 6 remains indoors	5/17/2021
	Survey interviews complete	5/25/2021
June	Step 4 of road map pushed back four weeks to allow a further 7 million vaccinations to be delivered	6/15/2021

July	600,000 people advised to isolate by NHS Covid-19 app in England and Wales in one week	7/15/2021
	Step 4 of road map taken, removal of all social restrictions leading to 'Freedom Day'	7/19/2021
September	PM unveils England's winter plan for Covid plan B to be used if NHS comes under pressure	09/09/2021
	Coronavirus job retention scheme (aka furlough) ends	30/09/2021
October	Traffic light system for foreign travel is scrapped and replaced with a single red list of countries	04/10/2022
	UK lifts its guidance to avoid non-essential travel to 32 countries	06/10/2022
	Statistics show 1 in 14 school age children in the UK had Covid-19 last week	08/10/2022
	England hits 2 million Covid-19 booster vaccines administered.	09/10/2022
	UK Health Security Agency announced that an offshoot of the Delta variant has been designated as a new variant as it becomes increasingly common in the UK.	22/10/2022
	Universal Credit temporary £20 a week uplift removed	19/10/2021
November	UK records 293 Covid-19 related deaths in 24 hours, the highest number since late February.	02/11/2021
	UK hits 10 million Covid-19 booster vaccines delivery target.	07/11/2021
	UK's vaccine mandate for care home workers comes into effect, with 50,000 workers no longer eligible to work	11/11/2021
	PM announces that all adults in the UK should be offered the Covid-19 vaccine by the end of January.	30/11/2021
December	PM announces move to Plan B measures due to Omicron variant, meaning face masks compulsory in public indoor venues and NHS Covid pass mandatory in specific settings such as nightclubs	08/12/2021
	PM advises people to work from home from the 13th December.	08/12/2021
	UK hits landmark with 50% of UK having now received their Covid-19 booster vaccine.	17/12/2021

	PM confirms that no new restrictions will be put in place in England before Christmas, citing a lack of evidence to justify such a decision.	21/12/2021
	" The UK hits over 100,000 Covid-19 cases in 24 hours for the first time since the pandemic began. "	22/12/2021
	Wales, Scotland and Northern Ireland all reintroduce new Covid-19 restrictions, but England does not.	26/12/2021
	Data released by the UK Health Security Agency indicates that over 90% of community Covid-19 cases in England are the Omicron variant.	29/12/2021
	Estimates from the UK's Office for National Statistics (ONS) state that 1 in 25 people in England were infected with Covid-19 before Christmas.	31/12/2021
January	Health Secretary Sajid Javid warns that the UK will have to live alongside Covid-19 in 2022, with further restrictions being an absolute last resort.	01/01/2022
	UK's Department for Education advises schools to combine classes into larger groups to mitigate the impact of staff shortages.	02/02/2022
	Survey interviews for mark four of our study started	17/01/2022
	PM announces that all restrictions introduced to limit the spread of the Omicron variant of Covid-19 are to end on 26 January 2022.	19/12/2022
	All regulations on face coverings and Covid-19 vaccination passes are lifted, as the country returns to Plan A restrictions.	27/12/2022
	UK scraps plans to mandate that all NHS workers are vaccinated against Covid-19.	31/12/2022
February	Survey interviews complete	05/02/2022
	PM announces that children between the ages of 5 and 11 will be offered a Covid-19 vaccine.	16/02/2022
	Covid rules scrapped in England	24/02/2022
	The legal and mandatory self-isolation period for those with Covid-19 ends in England	24/02/2022
	The legal requirement for close contacts who are not vaccinated to self-isolate ends	24/02/2022
March	COVID provisions attached to statutory sick pay removed	24/03/2022

April	Free universal testing scrapped and is instead be targeted at the most vulnerable	01/04/2022
	People with Covid symptoms will be asked to exercise personal responsibility when deciding whether to stay at home	01/04/2022

## Clarion Housing Group

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