



Llywodraeth Cymru
Welsh Government

RESEARCH

Financial challenges linked to self-isolation and perceptions of the Self-Isolation Support Scheme in Wales: qualitative findings (summary)

This paper presents findings from a qualitative study of individuals who received financial support during self-isolation.

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Background

The Welsh Government Self-Isolation Support Scheme launched on 16 November 2020, with payments backdated to 23 October. This scheme supports people on low incomes who cannot work because of self-isolation. Through this scheme, individuals could apply for a payment of £500 to support them during their period of self-isolation. The rate of the Self-Isolation Payment increased to £750 with effect from 9 August 2021. None of the participants in this research received the increased payment of £750.

The Welsh Government's Knowledge and Analytical Services and Public Health Wales' Research and Evaluation Division commissioned Beaufort Research to carry out a qualitative study of individuals who received financial support during self-isolation. This included those who had received the £500 payment from the Self-Isolation Support Scheme or a discretionary payment, both of which are administered via 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.

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Research aims and methodology

The overall aim of the research was to understand people's experiences of self-isolation and its impacts, and in particular how self-isolation affected their finances. The specific objectives were to explore:

- 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 support changed self-isolation behaviours
- suggestions and recommendations of other forms of practical support that could be provided for people who are asked to self-isolate

A qualitative approach was suitable for the depth of feedback required to meet the research objectives, with a mix of semi-structured telephone interviews and online focus groups used. Forty people took part; all participants were sampled on the basis that they had reported having financial concerns during self-isolation when taking part in the Public Health Wales Contact Adherence to Self-Isolation Behavioural Insights Survey (CABINS) carried out in November 2020. Ten participants had received a scheme or discretionary payment but they did not necessarily know which type of financial support they had received (Self-isolation Support Scheme or a discretionary payment).

The research was divided into two stages. For stage one, 20 participants were selected for semi-structured telephone interviews from the sample of 1,011 participants in the first wave of CABINS. For stage two, which consisted of three online focus groups and seven semi-structured telephone interviews, a further 20 participants were selected from the sample of 1,016 participants in the second wave of CABINS. Interviews and focus groups took place between February and March 2021.

The interviews and focus groups were facilitated by Beaufort Research on the Zoom platform or by telephone, using topic guides developed by Public Health Wales, Welsh Government and Beaufort Research.

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Main findings

Findings are drawn from case studies of individual experiences, and the sample of individuals involved had previously reported facing financial difficulties. For these reasons, the findings are not intended to be representative of all individuals who received support from the Self-Isolation Support Scheme, or the general population. However, the findings offer some in-depth qualitative insight into the accessibility and effectiveness of the scheme for a sample of a population who disclosed experiencing some financial difficulty attributed to the pandemic.

The case study findings are divided into three main topics: participants' reflections on the experience of self-isolation, participants' reflections on the Self-Isolation Support Scheme, and their suggestions of further support for people during self-isolation.

Experiences of self-isolation

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: finances, health, wellbeing, household essentials, variable experiences with employers and views on self-isolation measures.

As participants were sampled on the basis that they had reported experiencing some degree of financial hardship, it was expected that participants would identify financial concerns as being among the key impacts associated with self-isolation. Financial challenges were regularly highlighted, with participants reporting receiving a decreased income but bills remaining the same or even increasing. Some recalled how their food shopping costs had increased because they had to shop online. Self-isolation added to the cumulative adverse effects of the pandemic on some people's finances. Participants reported 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

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spending. A small number of self-employed participants also described feeling anxious, having not qualified for the Self-employment Income Support Scheme despite facing financial challenges or working on an IR35 contract, and not being able to work from home. Some participants' self-isolation coincided with Christmas or birthdays, which brought additional costs.

Health concerns and participants' emotional wellbeing also contributed to the self-isolation experience; participants expressed concerns about having coronavirus, suddenly becoming very ill and the potential impact on existing health conditions for themselves and their families. Participants' expressed feelings of anxiety caused by finance and health worries, missing family, and feeling isolated or confined at home with children.

The practical issue of accessing household essentials added to the difficulties. Delivery slots for online shopping were hard to come by and changes to shopping habits 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 reported to feel awkward. Participants on the whole had not prepared in any way before they knew they would have to self-isolate.

Experiences with employers were mixed. Some employers had offered additional support with shopping, completing SSP forms and staying in contact during self-isolation to check on their wellbeing. 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 before and after the scheme had been launched. Some in precarious jobs in the care sector 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.

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.

Experiences of the Self-Isolation Support Scheme

Participants reflected on their awareness and understanding of the scheme, their experience of applying and the level of payment and their reasons for isolating.

Awareness and understanding of the scheme

Awareness of the scheme 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.

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 option prior to applying for the scheme and were often still unaware during the research discussions.

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 scheme or discretionary payment.

Among those aware of the scheme who had not applied for it, some had completed their only period of self-isolation before the scheme 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 (for example, you need to be in receipt of benefits or have children), as well as having never been able to claim anything before and assuming their income was too high. Some imagined how the payment would have made a significant difference to their income and also helped to allay anxiety about their financial circumstances.

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Experience of applying

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 scheme and the discretionary payment when they encountered both. They regularly doubted their chances of receiving a scheme or discretionary payment but chose to continue with an application.

Some 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 applied for the scheme but were unsuccessful sometimes wondered why the local authority needed so much information. In general, participants who made an application found the questions and language straightforward enough and did not report any significant issues.

The outcome of applications to the scheme often felt unfair to unsuccessful applicants. They felt penalised for working hard and still struggling financially. The outcome was felt to be even more disappointing after having gone to the effort of finding documentation, or where the application was made reluctantly, having never relied on grants or benefits before.

Level of payment and reasons for isolating

In general, and regardless of whether they received it, participants in this qualitative study 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.

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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 payment. 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 scheme.

Participants across the study 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 scheme might encourage others to remain indoors or perhaps not continue to work during that period if they were on a low income.

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

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.

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 scheme, and clear eligibility requirements. Some who were unsuccessful with their application or did not apply thought that the eligibility criteria should be widened.

Reflecting on 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

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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 previous periods of self-isolation in some cases) 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 experienced during self-isolation.

The research indicates that awareness of the scheme and discretionary payment was quite low among the participants and there was confusion about eligibility, even after having received a payment. Additionally, participants had rarely seen 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 and supporting documentation required were an issue on occasion. However, the way in which decisions are made would benefit from as much clarity as possible for unsuccessful applicants, especially given that the eligibility criteria could be unclear.

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The scheme and discretionary payment were found to be making a difference to recipients' financial circumstances resulting from the self-isolation period and the financial support was welcomed. With one or two exceptions, however, participants did not give the impression that the scheme 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 (such as wanting to do the right thing) were their main motivations for remaining at home.

Further information

Report Authors: Fiona McAllister, Adam Blunt, Catrin Davies

Views expressed in this report are those of the researchers and not necessarily those of the Welsh Government

For further information please contact:

Ian Jones

Email: research.publicservices@gov.wales

Media: 0300 025 8099

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