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Financial challenges linked to self-isolation and perceptions of the Self-Isolation Support Scheme in Wales: Qualitative findings

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

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

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Glossary

Acronym/Key word	Definition
ADHD	Attention Deficit Hyperactivity Disorder
CABINS	Contact Adherence to Self-isolation Behavioural Insights Survey
KAS	Knowledge and Analytical Services
PHW	Public Health Wales
R&E	Research & Evaluation
'Scheme' or 'Scheme Payment'	This refers to a payment received from the COVID-19 Self-Isolation Support Scheme.
SSP	Statutory Sick Pay
TTP	Test, Trace and Protect
UC	Universal Credit

1. Background

- 1.1 Public Health Wales' Research & Evaluation (R&E) Division commissioned Beaufort Research to carry out quantitative and qualitative research to explore self-isolation experiences among people contacted by the Test, Trace, Protect (TTP) service in Wales, as part of the Contact Adherence to Self-isolation Behavioural Insights Survey (CABINS). The quantitative component consisted of two waves of telephone interviewing: one in November 2020, and one in February and March 2021.
- 1.2 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.¹ The majority of the first wave of quantitative research was completed before the scheme was launched. Subsequent discussions between Research & Evaluation (R&E) and the Knowledge and Analytical Services (KAS) team in the Welsh Government established that the R&E's research would provide valuable insight into the Welsh Government's Self-isolation Support Scheme.
- 1.3 The Welsh Government therefore decided to strengthen the qualitative component of the study to include a greater number of participants 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 Wales' local authorities. There is one application process for self-isolation support, and local authorities decide based on information an applicant submits whether to pay from the main scheme or the discretionary element.

¹ 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.

Aims and Objectives

1.4 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.

Within this, the conversations explored:

- awareness and knowledge of financial support for those asked to self-isolate
- experiences of applying for financial support for individuals
- barriers to applying for financial support
- the extent to which financial support changed self-isolation behaviours
- reactions to other forms of practical support that could be provided for people who are asked to self-isolate

2. Methodology

2.1 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 had reported having financial concerns during self-isolation when taking part in the CABINS quantitative telephone survey carried out by Beaufort 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). For the purposes of consistency, this report uses 'scheme' or 'scheme payment' unless it was clear that the discretionary payment was being discussed. Fieldwork took place in February and March 2021.

Sampling

2.2 The research was divided into two stages, with participants recruited from the two waves of quantitative research. For Stage One, twenty participants were selected from the sample of 1,011 participants in the first wave of the CABINS telephone survey. For Stage Two, a further twenty participants were selected from the sample of 1,016 participants in the second wave of the CABINS telephone survey. Of the forty total participants, 27 were female and 13 were male. An additional two male partners of participants also contributed during the focus groups. Table 1 below sets out the number of participants in each stage of the research and the method of their participation. Participants had all agreed to be re-contacted for further research.

Table 1: Number of participants in each stage

Stage One	
Semi-structured interviews	20 participants
Stage Two	
Semi-structured interviews	7 participants
Online focus groups	13 participants
Total participants: 40	

Table 2: Sample by age, stages one and two

18-24 years	25-39 years	30-39 years	40-49 years	50-59 years	60-69 years	Total Participants
7	9	9	10	3	2	40

- 2.3 The sample also included two participants from minority ethnic backgrounds and one participant who chose to take part in Welsh. Overall, there were very low numbers of potential participants from minority ethnic backgrounds and whose language preference in the survey had been Welsh.
- 2.4 Across the sample of 40 participants, 28 had said they were employed during the self-isolation period discussed, five were unemployed, four were self-employed, two were carers and one was on maternity leave with a self-employed partner.
- 2.5 Participants from eighteen of the twenty-two local authority areas of Wales were represented in the sample: Blaenau Gwent, Bridgend, Caerphilly, Cardiff, Carmarthenshire, Ceredigion, Conwy, Denbighshire, Flintshire, Gwynedd, Neath Port Talbot, Newport, Powys, Rhondda Cynon Taf, Swansea, the Vale of Glamorgan, Torfaen, and Wrexham.

Stage One

- 2.6 The first stage consisted of 20 semi-structured telephone interviews with people who had been surveyed in the November 2020 wave of quantitative research. During the previous telephone survey in November 2020, participants were asked to report their total personal income in one of five categories: less than £10,400, £10,400 to £20,799; £20,800 to £31,099, £31,100 to £41,499 and more than £41,500 per annum. The participant sample for telephone interviews consisted of individuals with the following characteristics:
- Self-reported personal annual income from all sources of below £20,799 during self-isolation
 - Responded 'sometimes / rarely / never' to the question: 'To what extent does this income enable you to cover your basic needs such as food, clothes, heating and housing costs?'; and

- Stated that they had experienced financial concerns relating to self-isolation
- 2.7 Eligibility was set at less than £20,799 per annum to ensure that sufficient numbers of participants were available for interview after the additional eligibility criteria were taken into account (i.e., whether income met basic needs and financial challenges were experienced during self-isolation). 42 individuals were eligible; a small number declined to take part.
- 2.8 There was a mix of ages, life stage, employment status and region in Wales. Within the context of the limited contacts available, sampling was driven by an intention to include a range of these factors. Several participants had to self-isolate more than once during the pandemic.

Stage Two

- 2.9 The second stage of the qualitative research consisted of three online focus groups and seven semi-structured telephone interviews – 20 participants in total. The participant sample for this stage consisted of individuals who had reported that they had experienced financial challenges during self-isolation, specifically:
- Ten participants had received a scheme or discretionary payment
 - Five participants had applied for financial support but were unsuccessful and also stated they had experienced financial concerns relating to self-isolation
 - Five participants were aware of financial support but did not apply for it (and also responded ‘most of the time / sometimes / rarely / never’ to the question: ‘To what extent does this income enable you to cover your basic needs such as food, clothes, heating and housing costs?’)
- 2.10 A relatively large number of potential participants were available from the second wave of the CABINS quantitative telephone survey for those who had applied unsuccessfully and those who were aware of financial support but did not apply for it. Participants were selected based on the criteria outlined above and based on including a mix, as far as possible given the limited sample available, of ages, life stage, employment status and region of Wales.

- 2.11 Agreement levels to participate were quite high overall, although it became relatively more difficult to secure participation towards the end of the fieldwork period. Participants were also more likely to subsequently not attend in Stage Two of the fieldwork, which is why a mix of semi-structured interviews and focus groups was ultimately carried out. It should also be noted that, for Stage One (20 interviews), there was a much longer period between taking part in the quantitative survey and being contacted about the qualitative stage. For Stage Two, participants were being contacted within two weeks and often within a week because of the fieldwork completion deadline and ongoing quantitative stage. This may account for more participants at this stage declining to take part.
- 2.12 The interview length ranged from 25 minutes to one hour 15 minutes. The focus groups lasted between 45 minutes and one hour 10 minutes.
- 2.13 For the two stages to the qualitative research, the R&E Division, Public Health Wales drafted a topic guide to use in the conversations with participants. The Welsh Government and Beaufort then provided feedback on the documents and comments were taken into consideration. The second topic guide focused more on the scheme because all participants would have been self-isolating when the scheme was available. As a result of time pressure, the topic guides were not formally tested or piloted. The contents of the topic guides are included in Annexes A and B.
- 2.14 The interviews and focus groups were facilitated by Beaufort researchers on the Zoom platform, using the agreed topic guides.

Data analysis

- 2.15 The interviews and focus groups were audio-recorded and transcribed. The two stages were analysed separately and then the results were combined for presentation in this report. An inductive approach to the analysis was used whereby the researchers categorised the data to develop themes that emerged from the content of the interviews and focus groups. The categories and themes were broadly framed within the key research objectives and topic areas. Bold text is used in the report to identify themes and change of topic.

- 2.16 Anonymous verbatim comments made by participants are included in the report. These comments should not be interpreted as defining the views of all. Instead they give insight into individual views on the points identified. Each comment has an attribution which indicates the support participants' received and within which local authority area, where data were available. The attributions vary depending on which stage participants took part in and whether the Self-Isolation Support Scheme had been launched by the time the participant had to self-isolate. The local authority in which a participant lived is provided in attributions where local authority information could be attached to the speaker (most commonly in individual interviews). The word 'payment' in the attributions (e.g. 'received payment') refers to either the £500 scheme or the discretionary payment.
- 2.17 Case studies of individual experiences of self-isolation are included in this report to provide an insight into how the Self-Isolation Support Scheme operated and its impact on individuals. By their nature, case studies are not representative of the experiences of all individuals who received support from this scheme. The names used in case studies are pseudonyms to protect the identity of the participant.

3. Findings - Reflections on the experience of self-isolation

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

Financial factor

3.2 It is important to acknowledge that participants were sampled on the basis that they reported experiencing some degree of financial hardship during the quantitative phases of this research. Consequently, it is expected that individuals contacted to participate in the qualitative research would identify financial concerns as being among the key impacts associated with self-isolation.

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

'I had only been working there for about two months, so I wasn't qualified for furlough, so I couldn't actually get any pay, so I lost about probably £500 from that not being able to work properly. And then because we went into lockdown after Christmas, so I haven't worked properly since December, so I still haven't gone to work yet. . . . I'm trying to get my Universal Credit, so I managed to get

that.’ (*Carmarthenshire, aware of scheme but did not apply*)

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

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

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

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

- 3.5 During self-isolation, a small number of participants who self-isolated after the scheme was launched said they had come close to having no money left at all after self-isolation. For one individual, self-isolation had been followed by two weeks on paternity leave which added to the household’s financial challenges. However, he thought that family members would probably have been available to help if the financial situation had got any worse. Steps that participants across the two stages

of the study had taken to attempt to ease financial pressure during self-isolation included:

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

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

‘We’d paid for a holiday so we had to wait then to see if we could get our money back for that, which thank god we did, and we basically spent that.’ (*RCT, no payment, self-isolated month of scheme launch*)

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

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

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

- Asking a social housing provider for the chance to pay less rent to help with arrears. The landlord was understanding and allowed the participant to pay what she could afford for now:
- Deferring finance payments (e.g. mortgage, car), and cutting back on miscellaneous spending such as car maintenance;
- Relying on their own or partner's pay or benefits;
- Minimising spending wherever possible, for example keeping the heating turned down;
- Using annual leave.

3.6 A small number of self-employed participants were also anxious, for example having not qualified for the [Self-employment Income Support Scheme](#) or working on an [IR35 contract](#), and not being able to work from home. These participants in the main relied on savings, support from partners or other family members, or statutory sick pay (SSP), which reportedly took weeks to arrive for one participant. In one case, a participant who was ineligible for the Self-employment Income Support Scheme had previously secured a [Business Bounce Back Loan](#) to support the business, but had it kept aside for emergencies and it remained untouched.

3.7 Some participants' self-isolation had coincided with the Christmas period. This added to the stress of the situation; being unable to buy what they would have wanted for the family or not having enough food at home. In addition to Christmas costs, there were also two children's birthdays either side of Christmas day for one participant to deal with.

Case Study 1 - Financial difficulties helped by community generosity but still in arrears on bills (applied, successful)

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

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

*Not her real name

- 3.8 The financial impact of self-isolation, therefore, as well as other influences from the pandemic, sometimes continued to be felt several weeks after the period had finished for a few who had received the scheme payment as well as others who did not receive it, or who self-isolated before it was launched. Examples included being chased by the council for rent payments, being in arrears on bills or a credit card, and having outstanding loans from friends and family. Having to pay back short term loans or increased (deferred) credit payments (e.g. car loans, mortgage) out of benefits or a reduced income also contributed to the challenges for some.

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

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

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

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

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

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

Case Study 2 - Financial challenges for self-employed who have to rely on savings (applied, unsuccessful)

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

*Not her real name

Health factor

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

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

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

Wellbeing factor

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

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

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

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

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

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

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

Household essentials factor

- 3.14 Participants across the study overall had not prepared in any way before they knew they would have to self-isolate. A very small number said that they did normally try to have some provisions in, like 'basic' foodstuff and toiletry products to last a few

weeks. A couple of participants were fortunate in that they had completed a 'big shop' the day before they were told to self-isolate.

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

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

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

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

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

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

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

Views on self-isolation measures

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

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

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

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

Case Study 3 - Family relies on furlough payments and credit card during self-isolation (scheme not launched)

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

*Not her real name

Experience with employers

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

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

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

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

- 3.20 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. One employer suggested a participant's husband returned to work rather than self-isolating, as his job was outdoors (gardener). Another participant recalled how his care home employer did not appear to believe him when he said he had been asked to self-isolate. In a further example, a participant said that their employer had been slow to organise SSP and that it had still not been paid around three months on from the self-isolation period, citing HR issues.

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

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

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

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

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

Case Study 4 - Self-isolation adds to bill worries along with delays on scheme application decision (applied, awaiting decision)

Bev*, in her 30s, is a school cook on furlough and lives in South East Wales. Her partner has an outdoor job. Both were asked to self-isolate as they had been caring for a relative who it turned out had COVID-19. They have a teenage son and four-week old baby so she was on maternity leave at the time of self-isolation. With a low household income, their pay would normally just cover their regular costs. They had seen their energy bills increase with everyone at home – a recent quarterly bill was £800. Her partner's employer had been a little 'awkward' and suggested that he could still work despite having to self-isolate because it was outside; but he decided not to. Shopping during self-isolation was slightly difficult as there was no family locally. Bev asked another mum to help out on a couple of occasions. Her son's school told her about the £500 scheme payment so she applied. She wondered how she would have found out otherwise. The local authority had still to make a decision on her application after 17 days, despite her chasing.

*Not her real name

4. Findings - The Self-Isolation Support Scheme

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

Sources of information on the coronavirus

- 4.2 Participants generally identified **online** news and NHS sites, **TV** news and **social media** (mainly Facebook and to a lesser degree Twitter) as the routes for finding out information about the coronavirus. Specific sources mentioned included BBC / BBC Wales, ITV, Sky, Wales Online, the Welsh Government website and gov.uk. Several stated they no longer watched the news or followed government press briefings so closely as the news was continuously depressing.
- 4.3 If seeking **reliable information** about financial support options available during self-isolation, participants tended to report that they would begin with a Google search using terms such as 'help or support for self-isolating'. The kinds of sources they would trust were 'gov.uk', the NHS, and local authority web sites. Few mentioned 'gov.wales'.

Awareness and knowledge of the Self-Isolation Support Scheme

- 4.4 Among participants interviewed in February 2021, there was **some awareness** at the point of interview of the Self Isolation Support Scheme although it was not known by this title. Participants tended to refer to it as the "£500 available". Also, some had only become aware more recently, while a few thought it had been available in England before Wales. Examples of how they had found out about it included via a friend, through a daughter's school sending them an email, work, Citizens Advice and seeing something on the internet. The scheme had not been available for many at the time of their self-isolation about which they were interviewed in the quantitative research.
- 4.5 Among those interviewed in mid to late March 2021 who were self-isolating when the scheme was available, participants tended to only have become aware of the scheme **once they had been asked to self-isolate** or even after this period. Similarly, most were unaware of the [discretionary payment](#) option prior to applying

for the scheme. They also tended not to have heard of it when prompted in the research. A couple of participants did become aware once they began to explore scheme eligibility online.

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

'I contacted the person who originally had the COVID [at work] then and asked them what they were doing. And they informed me of a grant. There was no advertisement or publicity in my eyes, or even in my area, that there was this sort of grant going on.' (*Blaenau Gwent, received payment*)

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

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

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

thought they had received the payment through their employer but was uncertain if it was the same support.

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

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

Perceptions of the scheme's amount

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

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

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

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

Case Study 5 - Successful scheme application helps to cover cost of new cooker

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

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

*Not her real name

- 4.9 Occasionally, participants felt that the amount could have been **slightly higher** to better meet their needs during self-isolation if they had no employer income. Seven hundred pounds would have been more helpful for one participant as it would have covered his wage for the family for ten days.
- 4.10 In one case, a family had struggled because they had experienced more than one period of self-isolation and then the income earner had lost his job because of longer term COVID symptoms. While the £500 payment had helped to an extent, there were several other outstanding costs to manage. Immediate help with the rent would have been more beneficial.

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

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

'The furlough system or the Universal Credit system, they're all in place to cover people's incomes so why should we be given more? . . . I think there should be more support in place for doing shopping and those sorts of things, but I don't think that people should be given a £500 grant'. (*Powys, no payment, self-isolated before scheme launched*)

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

Impact of the scheme payment

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

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

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

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

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

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

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

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

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

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

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

Case Study 6 - Friend signposts to scheme while employer is unaware (applied, successful)

Owen* is in his 20s and lives with his mum and sister in the South Wales Valleys. He works variable shifts in a food factory. On finding out he had to self-isolate, he contacted his employer who organised SSP from the first day of the isolation period. He asked if there was anything else he could do for financial support but the employer didn't know. So he contacted the colleague at work who had tested positive for COVID-19 and this person told him about the £500 payment. He was annoyed that he had not been automatically told about the scheme in some way. He looked into it online and eventually applied for a discretionary payment. Owen didn't expect to be successful because he didn't receive any benefits and had no idea what criteria would be used to make a decision. He received the payment about 10 days later and was relieved as it covered the money he had lost. (Self-isolation in December 2020)

*Not his real name

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

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

'I wouldn't have had to go and get a loan that has knock-on effects for probably over the next 18 months on your benefits. It's a massive difference to everything. That would stop your gas and electric bills being sky high now because you

haven't paid them.' (*Denbighshire, no payment, self-isolated before scheme launched*)

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

'We were out of pocket for quite a few hundred pounds. . . . My husband is a truck driver. His loss of earnings in a week is hundreds of pounds. We have my children, we need to look after other families, too [living in the house]. . . . Our food bill is how much, it's just that we need the extra money to help feed all those people.' (*Gwynedd, unsuccessful application*)

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

Impact on motivations to self-isolate

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

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

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

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

'Lockdown should be lifted. . . . I did see out the two weeks because if my employer had found out that I had gone out I would have got disciplinary action for it.' (*Flintshire, no payment, self-isolated before scheme launched*)

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

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

- 4.23 In one case, a participant who self-isolated before the scheme launched anticipated that receiving the scheme payment at the start of his self-isolation would have

meant they would not have left home to shop as they did. They would have been able to do a large shop with the payment and remain at home. However they did not have the budget to do so.

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

Reasons for not applying to the scheme

- 4.24 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 look into it. A couple of participants reached this conclusion because they had had no luck applying for any financial support like benefits when first facing furlough. Some thought their income would be too high and had therefore not explored the options any further. There was also a belief that the payment was intended for people in receipt of benefits.

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

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

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

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

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

- Being able to get by during self-isolation without it;
- Feeling they did not really require additional support and that it would be better used to support those more in need.

Case Study 7 - Assumes ineligible based on previous experiences with benefits applications (aware, did not apply)

Stuart* lives in South West Wales on his own, is in his mid-40s and works in sales. He had to self-isolate over Christmas which affected his mental wellbeing as he was unable to spend time with his children which he so looked forward to. In the past (pre-pandemic) he has tried to apply for benefits but has been unsuccessful because he earns too much. He's concluded that he's unlikely ever to be entitled to financial support. This perception meant that it did not cross his mind to apply for the scheme payment. Even so, he was struggling to pay bills during lockdown as his pay is largely commission-based. Stuart was having to rely on several credit cards to help make ends meet so the £500 would have gone towards paying off this debt.

'I'd been told in the past that I'm not entitled to claim for anything [benefits], so it didn't even enter my head whether I was able to claim anything. . . . They say my salary is too high to claim, but I'm still struggling to pay my bills, which doesn't make sense.'

*Not his real name

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

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

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

- Assuming that there would not be anything available because the individual already received Universal Credit.

Case Study 8 - Reluctance to share sensitive information online a barrier to applying for scheme (started to apply, did not complete)

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

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

*Not her real name

Applying for the scheme or discretionary payment

- 4.27 Overall, participants who received a payment were more positive about the experience than those who were unsuccessful. The latter's negativity tended to focus more on the perceived unfairness of the system rather than the user experience.
- 4.28 Participants in general did not experience difficulties finding the right part of the website to apply for financial support. The exception was for an individual who recalled having to phone the local authority to tell him where to look on the site because he could not find it (Blaenau Gwent). The link was in a carousel banner.

Prior to applying

- 4.29 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 often doubted their chances of receiving a scheme or discretionary payment but chose to press on, just to see. As an example, one participant found the process a little daunting because he was

uncertain whether he was eligible to apply and was worried that perhaps he should not be applying. The lack of clarity over eligibility was highlighted by his assumption that the payment must be for people who were not working, or in receipt of benefits and really struggling. There were also occasions where other participants were slightly daunted by the amount of information they would need to provide.

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

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

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

- 4.30 In contrast to some experiences, a participant thought that the eligibility criteria were very clear. She and her partner had a joint Universal Credit claim which she believed meant they qualified for the scheme. Similarly, another participant who applied for but did not receive a payment recalled that they were relying on receiving the scheme payment given the debt they were in and lack of work available for her self-employed partner. They were hopeful that they would receive a

discretionary payment, having read about it on the Caerphilly County Borough Council website when looking to apply for the scheme.

Providing supporting documents

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

‘We had PDF copies of it anyways. It was fairly straightforward. I get emailed through my payslips.’ (*Denbighshire, unsuccessful application*)

- 4.32 Some had found it slightly **more onerous** with collecting documents and uploading them. Examples included trying to include a bank statement and learning how to do a screenshot on a mobile phone. Some participants who banked via mobile apps had been unable to screenshot the statement. Instead, they had taken a photo of the screen using another mobile phone. Not all participants, however, recalled being asked to provide a bank statement.

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

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

- 4.33 Participants who were unsuccessful with their applications sometimes wondered why the local authority needed so much information, including bank statements as well as payslips – surely payslips would suffice?

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

Case Study 9 - Surprisingly large amount of financial information needed (applied, unsuccessful)

Adrian* lives in Denbighshire with his fiancé and two young children. He works in distribution and was asked to self-isolate because a work colleague tested positive. The self-isolation period began on Christmas Eve which fortunately overlapped with annual leave. He only lost a couple of days’ wages but still decided to apply for the grant after a work colleague alerted him to the scheme. Adrian felt that the application process was far too onerous and asked for too much information. During the research discussion, he was able to read out part of an email from his local authority which listed a wide range of requirements. Reflecting on his unsuccessful scheme application, he felt that hard-working people were unfairly penalised.

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

*Not his real name

- 4.34 Having to supply an up-to-date payslip caused difficulties on occasion if the application was being made near the start of the self-isolation period. As a result, one participant had to delay submitting the form while she waited to receive her

latest payslip from her employer. In another instance, the local authority (Blaenau Gwent) had asked for the payslip for the first week that the participant was self-isolating. This was a minor hassle as it involved the participant asking a manager to send him a photo of the payslip. The manager could not find it, so the participant went into work and found it himself.

The questions and the language used

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

4.36 Examples of less positive user experiences included:

- Thinking that the questions were ‘badly worded’, and ‘over-complicated’ and that the webpage layout was not very easy to use (Caerphilly County Borough Council);
- A functionality issue with the Powys County Council website that made it very difficult to add attachments. This participant submitted the application without them and sent the attachments separately.

Length of wait to receive the payment

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

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

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

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

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

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

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

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

Reasons for being unsuccessful

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

- The individual or a partner earning too much money;

‘Bit of a struggle, because I lost more than half of my salary because I only got sick pay. I tried to apply for isolation pay, but I was denied because my husband is apparently earning too much money.’ (*Powys, unsuccessful application*)

- Having a pension;
- Having received a Self-employment Income Support Scheme payment in the past which had only covered one or two months’ bills (Caerphilly);
- Not receiving any benefits (Wrexham);
- Being unemployed (Bridgend).

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

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

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

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

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

Reactions to being unsuccessful

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

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

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

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

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

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

Case Study 10 - Feeling let down after application rejection having never asked for help from the social support system over many years

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

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

*Not their real names

Suggested improvements to the application experience

- 4.47 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.

'I should have known about it beforehand. I don't think it was stressed enough that this is an entitlement that you're able to apply for. And I think the discretionary payment should have had a criteria. . . . I don't personally believe it should be up to someone in the office to say yes or no.' (*Blaenau Gwent, received payment*)

'Maybe like on the Welsh Government page on Facebook . . . just step by step finding where to find a grant, how to apply, what makes you eligible, stuff like that.' (*Unsuccessful application*)

'It would give me more confidence to apply if we were aware of it. If we knew we were entitled to it that would give us confidence. Sometimes you just think I wouldn't apply because you one hundred per cent think you're not eligible for it anyway.' (*Blaenau Gwent, self-isolated before scheme launched*)

- 4.48 If there had been a **helpline** available, one participant would have preferred to speak to someone by phone about his application partly because he was dyslexic and partly to reassure him that he was entitled to apply.
- 4.49 Some who were unsuccessful with their application or did not apply thought that the **eligibility criteria should be broadened**. It did not feel right that they had to use up hard-earned savings. A couple felt the scheme should be made available to anyone who has to self-isolate.
- 4.50 Further, less prominent suggestions included:
- Making it clear if it is possible to apply for the payment more than once;
 - Minimising the amount of support documents and information required for an application;
 - More certainty about how long it would take to receive the payment, and not overpromising. Ideally, payments should be made within the first few days of isolation - when they are most needed;

- Not asking for a bank statement screenshot because it could not be done via a mobile phone app.

5. Findings - Further support for people during self-isolation

- 5.1 Participants were asked for any suggestions for additional support that would have helped them and people on low incomes to self-isolate. They regularly commented that financial support was key and sometimes found it hard to think what else might be of use.
- 5.2 In addition to financial support, **spontaneous** suggestions made by participants are listed below and discussed further in section 5.1, below:
- priority online grocery delivery slots
 - support with 'essentials' like prescriptions and items for babies
 - easier access to foodbanks
 - more proactive support from TTP advisors
 - offers of support with mental health and wellbeing
 - support with energy bills and rent payments
 - more support for those with longer term coronavirus symptoms
 - more financial support for people who had experienced several weeks of self-isolated in close succession.

Spontaneous suggestions for further support

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

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

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

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

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

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

Case Study 11 - Online grocery shopping sees food bill rise – plus support for families with babies would help

Andy* lives in North Wales with his partner and three children ranging from new-born to early primary school age. He works in the care sector as his partner did before the most recent addition to the family arrived. They receive Universal Credit. Colleagues he worked with tested positive so he had to self-isolate in the New Year 2021. Andy's immediate concerns were whether he had the virus or not and whether he had passed it on to other family members. He was also very anxious about income and having to rely on SSP - he thought his employer should have known and told him about the scheme. Andy was successful with his application, once he found out about the scheme via the Department for Work and Pensions.

Because of the family circumstances they had to switch to online shopping when self-isolating. The shopping bill increased with delivery charges and the inability to shop for deals. They would have welcomed support with online shopping including getting food and milk quickly for the children.

'People with new babies, if they couldn't get out and get necessities for the babies, there's a chance they're going to break that isolation because that's more important to them, is getting that baby food. . . . If you've got a new-born, and you've got to isolate, why not ask what size nappies are they, and what stage milk are they on? Just bring it as a pack, really. I think that would help people.'

*Not his real name

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

'It would be nice, obviously when you've got the track and trace and first of all you have an email and they tell you exactly what to do and this, that, and the

other. If that was on there as well, saying, 'click on here, see if you're eligible for a grant', I think you would do it then.' (*RCT, no payment, self-isolated month of scheme launch*)

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

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

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

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

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

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

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

Reactions to prompted self-isolation support ideas

5.8 Participants were prompted with ideas for support which varied slightly between the research stages. Some arose spontaneously and are covered above in section 5.1.

Prompted ideas were:

- Free public transport travel access
- Free school meals for children (if they normally have to pay)
- Help looking after animals (e.g. walking the dog)
- Help to buy food / food vouchers, fuel vouchers, help to buy essential items (including tailored support for families (e.g. nappies and milk for families with young children), discount vouchers
- Help to pay rent
- Mental wellbeing support
- Practical help with delivering food (e.g. guaranteed grocery delivery slots)
- Support for those with caring responsibilities outside the home

5.9 The prompted ideas of guaranteed online shopping delivery times, help with rent, mental health and wellbeing support and help for young families were positively received.

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

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

(Newport, applied, waiting for decision)

Case Study 12 - Entire household isolation means family members and pet unable to leave home

Alan* works in logistics and works long shifts. He lives in North Wales with his partner and his daughter who is at college and a primary school aged son. They all had to self-isolate in October 2020 after his daughter contracted the virus - she was quite ill during this period. His work had been very busy because of the pandemic and they had begun to pay off large amounts of debt accrued over the years. Even so, they lived 'week to week'. The sudden drop in income as they moved to SSP was 'tough' and they had to use credit cards to get by.

Although self-isolation initially felt like a bit of a break from work, the family began to suffer with being housebound – 'it started to take its toll' as Alan recalled. His son couldn't go out on his bike and none of them could walk the dog. The family pet seemed to become stressed by the lack of exercise as they kept to the requirements of staying indoors. Alan didn't think that they were allowed to take the dog out for a walk. He therefore would have welcomed support with walking the dog during self-isolation.

'I know our doggy, he suffered for the whole time he did. He was desperate to get out.'

*Not his real name

- 5.11 One participant mentioned the effectiveness of a service called Cofis Curo Corona (Cofis - a term for people from Caernarfon - Beating Corona) which provided shopping and prescription fetching support for the vulnerable in Caernarfon.
- 5.12 Participants often could not see why **free public transport** travel access would be helpful, given social distancing and other containment measures. Some said that if it were support for travel post-isolation, they would be reluctant to use it because of virus concerns.

6. Conclusions

- 6.1 Self-isolation was affecting the finances of many participants in this research and it should be noted that individuals were selected on this basis. It was often the case that the pandemic as a whole and sometimes previous periods of self-isolation were contributing to the financial challenges participants were facing. With finances finely balanced, a period of self-isolation could mean (further) arrears, for example, for those unable to source support. Emotional wellbeing could be impacted as well, adding to the overall anxiety experienced during self-isolation.
- 6.2 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.
- 6.3 The online experience for the most part was not deterring applications although the volume of information required and supporting document provision were an issue on occasion. However, the way in which decisions are made would benefit from as much clarity as possible for the unsuccessful applicant, especially given that the eligibility criteria could be unclear.
- 6.4 The scheme and discretionary payment were clearly 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 were their main motivations for remaining at home.

7. Annex – Topic Guides

Stage One

Thank you for agreeing to chat to me today. Public Health Wales would like to understand people's experiences of self-isolation and its impacts, in particular how self-isolation affects people's finances. *Reassure: We won't be asking for any specific income figures.*

Reassure about following MRS and code of conduct, confidentiality. Obtain permission to record, explain that recording will be stored securely. As I think my colleague covered with you, we'd like to pass a fully anonymised version of the transcript to our client for their analysis purposes as well. All personal data will be removed as well as anything that could lead to anyone being identified.

The Welsh Government has recently offered some financial support to those required to self-isolate, and you may or may not have been eligible to apply for this. So we have some questions on this topic too.

This research will help influence the support available for others in the future, and provide important feedback to Welsh Government and those designing ways to support self-isolation.

Intro questions

1. Can you tell me a little bit about yourself, what you do, who you live with
 - *Prompt for living circumstance ie alone / with spouse or partner / house multiple occupancy*
 - Do you work?
 - *Prompt for employed / self-employed / disabled / unable to work / unemployed / carer*
2. What were the circumstances that led to you having to self-isolate?

Background – Ask all Q4&5 then follow either 6 or 8 dependent on answer to Q1

We would like to explore the impact of self-isolation, in particular how your finances might have been impacted during this time.

3. Thinking back to a time when you were asked to self-isolate, in general what was it like for you?
4. In your view, what part do these self-isolation measures play in helping to manage the coronavirus pandemic?
5. Earlier you said that you are currently employed? *If no route to Q8*
 - What type of work do you do?

- At any time have you been furloughed by your employer?
 - *Explore if this impacted finances*
- 6. Generally speaking, how has your ability to work been affected by coronavirus?
 - *Explore ability to work from home?*
 - *Partially work from home or fully?*
- 7. You said earlier that you do not currently work; can you tell me what the main source of income is to support you (and your family)?
 - *Prompt for: relies on partners/spouse wage; receive benefits, lives at home with parents, ad hoc work, zero hours contract*

Ask all

8. We know that for many people household finances have been affected by self-isolation, how were yours affected?

Explore possible impacts such as:

- *Struggle to buy food or pay rent*
 - *Pay for items for children or dependents*
 - *Use of food banks*
 - *Relying on family or friends for financial support*
 - *Taking out additional borrowing*
9. Did you face any other specific challenges during self-isolation such as budgeting or having enough money to pay for what you needed?

Adherence & finance

10. Did you have any preparations in place to self-isolate before you knew you were going to have to? *If yes, what sort of preparations did you put in place i.e. access to savings, stocking up on food?*

Thinking about what happened next . . .

Possible prompts for the different types of employment:

- *If employed: How was your employer when you told them you needed to self-isolate?*
 - i. *What did your employer do to help financially?*
 - ii. *Did they signpost you to any grants you could apply for?*
- *How concerned are/were you about your finances now or at the time because of self-isolation?*
- *How did your employer react when you told them you needed to self-isolate?*
- *How do you think this affected your self-isolation period?*
- *What would you have needed to help you to self-isolate ie all your salary covered, additional food shopping support?*
- *If self-employed: How concerned are/were you about your finances or business now or at the time because of self-isolation?*

- *What if any impact has the period of self-isolation had on your finances / the business since?*
- *How do you think this affected your self-isolation period?*
- *What would you have needed to enable you to self-isolate ie all your salary covered, additional food shopping support?*

- *If not employed*
 - *Were any of those plans affected by the finances you had available?*
 - *Were there things that you needed or wanted to do but couldn't, because of your financial situation during self-isolation?*

Access to financial support

Next I have a few questions about where you might find out information for support

11. Can you tell me where you feel you get most of your knowledge about the coronavirus?
Prompts: explore public health websites or adverts, BBC or other news outlets, social media (which ones?)

Note to interviewer: we are interested in what makes a difference to someone accessing financial support (possible barriers) and what ways we can effectively engage people on the topic

12. Where do you go to get reliable information about financial support options that are available for self-isolation? *Listen out for differences by UK / Wales sources of information as this can result in mixed messages*
13. Before this conversation, were you aware of [financial grants](#) that might be available to support you if you had to self-isolate? *Explore*
- *As far as you're aware, what's out there to support people financially during self-isolation? Check if knew this at the time of self-isolation*
 - *Has anyone told you about the grants, such as the Test, Trace, Protect (TTP) service that contacted you to ask you to self-isolate?*
 - *If aware of a grant ask: can you remember what the grant type or name was?*
 - *If aware or have looked into it: how easy has it been to find information on grants?*
 - *How easy has it been to understand the information on grants and whether you qualify for them?*
14. The Welsh Government is now offering [financial support](#) to low-income families during self-isolation (*check awareness, available since 23 October 2020*). Was that something you personally accessed or tried to²?
- *If Yes, what was the application process like? How would you describe the process*

² Also, if you meet most of the criteria but do not get benefits, you could apply for a discretionary payment from your local authority. Discretionary payments are only made in exceptional circumstances.

- *Did you visit your local authority website? How easy was it to read or understand? What would make it easier to understand?*
- *If no but was aware, probe why not*
 - *would you apply for it now? If not, why not? Were there any other barriers we've not discussed?*

Possible prompts:

- *Are you aware of anyone among family or friends who has applied or received it?*
 - *Did it make you think about applying?*

15. What are your thoughts about how useful a £500 payment can be for families when they have to self-isolate?

- *Does it supplement what income you might have had, if you didn't have to self-isolate?*
- *Does it act as an incentive to you to self-isolate? Particularly for the whole 10 days*

Note to interviewer: we are trying to understand financial literacy

16. How confident would you feel about applying for grants or benefits, if you had to? Prompt for:

- *Would you feel able to easily apply? Such as having all the information you need to provide you qualify?*
- *How do you find application forms / processes generally?*
- *What would give you more confidence to apply if you needed to?*
- *Is there anything specific that would help you to apply for a grant when you have to self-isolate?*

Note to interviewer: we would like to understand the role personal values play in financial behaviours and what role emotions might play in managing the financial impact of self-isolation

17. What do you think puts people off applying for a grant?

18. What has (or might) put you off applying for a grant whilst you needed (or might need) to self-isolate?

Follow up prompts – have any of these put you off?

- *concerned about stigma of applying*
- *concerned about qualifying*
- *might have trouble reading or completing forms, this could be because of the language (ie not English or Welsh) or types of words used (complex terms)*

19. Do you think a grant is more likely to help people follow the self-isolation guidance? *Explore in depth ie is it practically enough, would they go to work anyway*

20. What can policy makers do that would be likely to encourage people to self-isolate in the future if they have to? Spontaneous ideas first...

- *Prompt and then explore for ideas such as food vouchers, fuel vouchers, free public transport travel access, free school meals for children (if normally have to pay), discount vouchers, practical help with delivering food or looking after animals*
- *If has caring responsibilities outside the family home, support for caring*

Thank and close

Stage Two

Thank you for agreeing to chat to me today. My name is _____ and I'll be asking you to share your experiences about self-isolation. My role is to guide you through the questions and facilitate our discussion for the next hour or so. Public Health Wales would like to understand people's experiences of self-isolation and its impacts, in particular how self-isolation affects people's finances. *Reassure: We won't be asking for any specific income figures.*

The Welsh Government has recently offered some financial support to those required to self-isolate, and you may or may not have been eligible to apply for this. So we have some questions on this topic too. This research will help influence the support available for others in the future and provide important feedback to Welsh Government and those designing ways to support self-isolation.

You cannot be identified as having taken part in this study; in this sense all your responses are confidential within this group, and we would ask everyone here today to respect that confidentiality once this focus group is over. (*Reassure about following MRS and code of conduct, confidentiality. Obtain permission to record, explain that recording will be stored securely.*) Our aim is try to understand the challenges you faced, to help us to improve in the future, so please be as honest as possible, and we hope you will feel comfortable to do that. As I think my colleague covered with you, we'd like to pass a fully anonymised version of the transcript to our client for their analysis purposes as well. All personal data will be removed as well as anything that could lead to anyone being identified.

Please ask me questions if anything we are talking about is unclear and I will try to answer as we go along.

Are there any questions before we start?

Intro questions

1. Can anyone share a little bit about themselves? What you do? Who you live with?
 - *Prompt for living circumstance i.e. alone / with spouse or partner / house multiple occupancy*
 - Do you work?
 - *Prompt for employed / self-employed / disabled / unable to work / unemployed / carer*
2. Can anyone share some of the circumstances that led to you having to self-isolate?

Background

3. We would like to explore the impact of self-isolation. Thinking back to a time when you were asked to self-isolate, in general what was it like for you?
 - *How did you feel?*
 - *What concerned you the most?*
 - *What was the easiest part of self-isolation for you?*
 - *What do you think made it difficult?*

4. In your view, what part do these self-isolation measures play in helping to manage the coronavirus pandemic?

Possible prompts:

- *How important is self-isolation? Ask them to think about this at an individual and societal level – from the personal level to the country-wide level*
- *Do you think the measures work? How do you think they work?*
- *Do the self-isolation measures create a sense of safety for you or your family?*

5. Does anyone mind sharing how their finances were affected as a consequence of self-isolation? I don't need specific detail, but a general understanding would be good.

6. What local or financial support were you made aware of?

- *Was that by the contact tracer or somebody else (e.g. local authority, family/ friends, employer)?*

7. How did your employer support you? (E.g. SSP, annual leave, WFH, full pay etc.)

Welsh Gov financial support

Everyone here has either applied for, received or heard about the £500 self-isolation support grant that the Welsh Government are offering to low-income families who are asked

to self-isolate. The next few questions will focus specifically on this grant and any other discretionary payments you may have received from your local authority.

8. How did you hear about the self-isolation support grant? *Possible routes: TTP, WG website, other internet sources, the NHS COVID-19 app, friends/ family, work*

9. Was anyone aware that local authorities can also provide what's called a [discretionary payment](#)? *If so, probe how they heard about it?*

Ask for groups 1, 2 and 3 – applied for a financial payment. Group 4 go to Q16.

10. Can you remember what kind of grant you applied for? *Distinguish between £500 payment and discretionary payment*

11. What was your key motivation for applying?

- What difference did you expect it to make your circumstances?

12. Once you'd found out about this financial help, what did you do next?

13. For those of you who applied for the self-isolation £500 grant, how did you find the application process? *Ask participants to talk through steps, ensure as far as possible they're talking about the £500 grant, and check which local authority was supplying the support.*

- How clear were the details on who qualified for the grant? *Probe any suggested changes*
- How easy was it to complete? *Probe for examples and suggested improvements*
- What did you find difficult? *Probe for how any issues were solved*
- What would you change about the process for future applicants?
- **(Groups 1 and 2 only)** How long did you have to wait to receive the payment? *Probe reactions*
- **(Group 3 only)** How did you feel when you realised you didn't qualify for the payment? *Probe*
- How different would your self-isolation period have been if you had received it?
- What would you have done differently? *E.g. not borrowed etc.*
- Would the payment have made it any easier for you to stay at home for the whole 10 days?

14. And what was the process like for those of you who applied for the discretionary payment from the local authority? *Probe as above, including which local authority they were dealing with*

Ask groups 1 and 2 only. Group 3 go to Q18

15. Looking back, how if at all did the payment affect your self-isolation period? *Ensure which payment participants are discussing. Probe including:*

- How, if at all, did it make things easier?
- Did it sufficiently supplement what income you might have had, if you didn't have to self-isolate?
- Did it help to motivate you in any way to self-isolate for the entire 10 days?
- Imagine you hadn't received the payment – what would have been different?
- Without it, would it have been harder for you to stay at home during self-isolation?
- Was there anything about the grant that made self-isolation more difficult?
- Did you recommend or tell anyone about the scheme if they were told to self-isolate? If yes/ no, why/ why not?

Groups 1 and 2 now go to Q18

Ask group 4 only – aware but did not apply

16. We talked earlier about the financial challenges of self-isolation. What do you think stopped you from applying for financial support? *Probe as appropriate, e.g.:*

- How did you know that you wouldn't be eligible?
- What prevented you from finding out more about it, if you were aware?
- What made you think it might be difficult to complete?

17. What would you have done differently if you had applied for and received the payment?

- How different would your self-isolation period have been if you had received a payment?
- What would you have done differently? E.g. not borrowed etc.
- How would the payment have made it easier for you to stay at home for the whole 10 days?

Ask all

18. What do you think puts people off applying?

19. How do you think a grant is likely to help people to follow the self-isolation guidance?

- Is the amount enough?
- *If not already clear:* did it /would it affect your ability to follow self-isolation guidance?
- Do you think this grant is providing the financial support you needed? If not, what other financial support do you think you needed?

20. Are there any other kinds of practical support you think you needed through your self-isolation, apart from a grant? *Probe; then prompt possible support such as:*

- *Help to buy food/ essential items or pay rent*
- *Tailored support for families (e.g. nappies and milk for families with young children)*
- *Food parcels/ vouchers/ guaranteed delivery slots.*
- *Third sector organisations to help exercise pets*
- *Mental wellbeing support.*

21. Lastly, does anyone have any suggestions about how self-isolation can be made easier for people on lower incomes?

Thank and close