



Cyngor Sir
CEREDIGION
County Council

Economic Update Report

October 2020

The Economic Impact of Covid-19 in Ceredigion

What we know about the impact as at October 2020

Furloughed workers

Across Ceredigion there are 7,900 furloughed workers accounting for 31% of employees in the county. The Coronavirus Job Retention Scheme provides 80% of employees wages to those who are furloughed, although the scheme ends on 31st October 2020.

7,900

29%pts

Increase in overall business confidence in Wales since July

12.8%

Increase in homelessness presentations between June and August 2020

£28m

In Business Support Grants paid out and supporting 2,346 businesses

12%

Households across Ceredigion do not have internet access

What we need to monitor in the next three months:

1,990

Claimant count

The claimant count in Ceredigion reached a peak of 2,030 in July, and has decreased to 1,990 by September 2020, representing a 140% increase compared to March. The claimant count is a measure of unemployment using Job Seekers Allowance and Universal Credit Claims principally for the reason of being unemployed.

159%

Increase in the claimant count for 18-24 year olds since March 2020

8.8%

Increase in house prices in Ceredigion compared to previous year

47%

Of residents in Wales worry 'a little' or 'a lot' about their mental health

31%

Of adults in Wales concerned about their ability to pay their bills 1 month from now



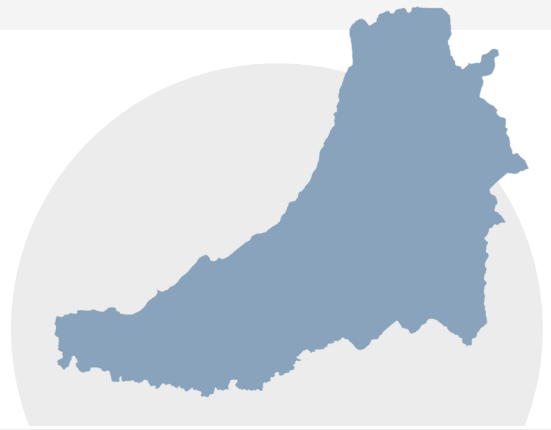
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Please note

This document should be read in conjunction with the Economic Baseline Report (February 2020) and the draft Economic Strategy (March 2020)

The Economic Impact of Covid-19 in Ceredigion



Updating the economic baseline

Introduction

In the months leading up to the Covid-19 pandemic reaching Wales and the country going into lockdown in March 2020, Ceredigion County Council had been developing its new Economic Strategy for the next fifteen years up to 2035.

The strategy identifies the opportunities to grow the economy and to tackle a number of key underlying challenges. The proposed interventions in the strategy's action plan created the framework to develop the economy over the longer term.

However, since then, the pandemic has caused significant challenge and a refocus of services during this period, ensuring the most vulnerable in our communities are supported and providing advice and guidance and businesses support to our economy.

The Council has been monitoring the impacts of the pandemic and our research shows that many of the existing challenges faced by the local economy have been exacerbated and brought to the fore, even more so

than they were before. For example, issues around rural unemployment, lower incomes, housing affordability and digital connectivity to mention just a few.

In light of the pandemic and its impact on our economy and society, the Council has reviewed the draft strategy, and concluded that many of the interventions remain directly relevant in mitigating the impacts of the pandemic and in developing and strengthening the economy in the longer term.

In order to put this into action we would like to proceed with consulting on the strategy in the autumn of 2020 to put the foundations in place for economic recovery and development going forward.

The aim of this report is to outline the impacts across a number of different facets of the local economy to provide the context in which to consider the strategy and the proposed interventions in the action plan.

This report should be read in conjunction with the original

Economic Baseline Report published in February 2027 and available on the Council's Economic Strategy Consultation webpage.

The Economic Strategy Consultation

The Economic Strategy Consultation exercise is scheduled to take place over an eight week period between October to December to seek businesses, residents and stakeholders' views of the strategy and the proposed interventions. The consultation will take place primarily as an online survey and the final feedback report is due in January 2021.

A Note About Data

We recognise that this continues to be a rapidly changing environment and further research is becoming available all the time. As a result, the data presented here represents the situation as at September 2020. A cross section of sources are used – both national and local, and in some cases UK-wide to set the scene or put the local impact into context.

The Economic Strategy - A Reminder

The draft Economic Strategy is grouped into the following four themes to help set our priorities to recover and grow the Ceredigion economy over the next fifteen years. Each section of this report includes the appropriate symbol or combination of symbols below to show which theme it relates.



Nine themes to support economic adjustment

The Impact of Covid-19

During the course of this project we have identified nine main economic themes on which to focus during the recovery period. These are largely the same as the issues identified in July 2020 when we first researched the impacts of the Covid-19 pandemic in Ceredigion, and provide a starting point with which to analyse the factors influencing the economy at present. These are →

1

LOSS OF INCOME & UNEMPLOYMENT

Significant increase in the claimant count, particularly for 18-24 year olds.

2

DIGITAL CONNECTIVITY

Access to broadband and mobile services to support online shopping, communication and access to public services remotely

3

SUPPORT FOR SMALL BUSINESSES

Small businesses are particularly vulnerable to decreases in demand, cash flow and supply chain issues

4

SUPPORT FOR KEY SECTORS / INDUSTRIES

The food services sector, tourism and agriculture have all been hit particularly hard

5

ADJUSTING TO THE 'NEW NORMAL'

Businesses require support in adjusting their operations to keep staff and consumers safe, including homework-

6

SUPPORTING THE WORKFORCE

Financial hardship and the impact on mental health, isolation, families and relationships

7

HOUSING AFFORDABILITY

Existing housing affordability issues in Ceredigion are being exacerbated

8

BUSINESS AND PUBLIC CONFIDENCE

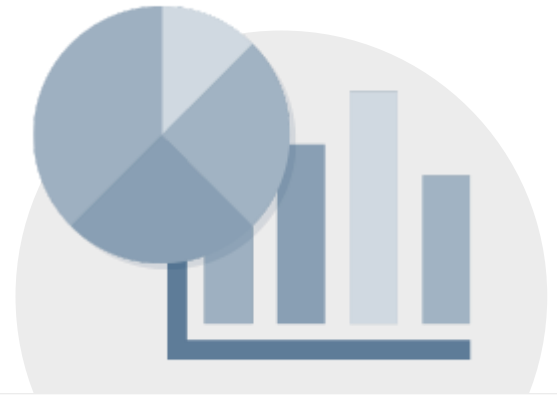
Business confidence is recovering, while public confidence is decreasing as the 'second wave'

9

RESHAPING THE LOCAL ECONOMY

Opportunities to reinvigorate and reshape the local economy through new schemes and projects

The overall economic picture and the impact on unemployment



The economy is in recession and deep concerns remain despite some tentative signs of recovery

The Overall Economic Picture



Key headlines

20.4%

reduction in UK Gross Domestic Product (GDP) in quarter 2 (Apr-Jun 2020) and by 2.2% in the first quarter

96%

of businesses in Wales are continuing to trade and have been for the last two weeks (at 6 Sep)

50.7%

of businesses in Wales report a decrease in turnover

27.5%

of businesses in Wales state that footfall has decreased

Key themes

→ UK economy in recession

The COVID-19 pandemic has had profound impacts on our economy, our health and on the functioning of our society. Businesses across Wales have been hit hard by the pandemic and during the spring we saw dramatic falls in output, significantly reduced demand and disrupted supply chains. In July the economy entered recession following two quarters of negative growth, including an unprecedented decrease of 20.4% in quarter 2, making it the largest fall on record.¹

Research has shown that rural Wales is being hit harder than other parts of the UK due to the make-up of its economy. In Ceredigion 28.5% of businesses are estimated to have closed during the lockdown, higher than across Wales.² The local economy is also reliant on sectors that were hit hardest, such as tourism and hospitality that saw virtually all tourism businesses close. 7,900 workers in Ceredigion or 31% of employees are furloughed³ and the county's claimant count has more than doubled since March. For businesses, £28m in Business Support Grant were paid out supporting 2,346 businesses.⁴

But there are some tentative signs of recovery - GDP grew by 2.1% in August 2020, the fourth consecutive monthly increase, although it remains 9.2% below the February 2020 level.⁵ There was strong growth in restaurants and accommodation due to the easing of lockdown rules, the 'eat out to help out scheme', and people choosing summer 'staycations'. Anecdotal evidence suggests many tourism businesses enjoyed a

short but very busy summer season when restrictions were lifted, and the suggestion that Ceredigion had become the top destination for potential homebuyers in Wales was confirmed when the county saw the highest increase in house prices across Wales in June compared to the previous twelve months (+11.8%).⁶ Business confidence in Wales has also continued to improve consistently since April, and there are indications that the numbers of job advertised are increasing.

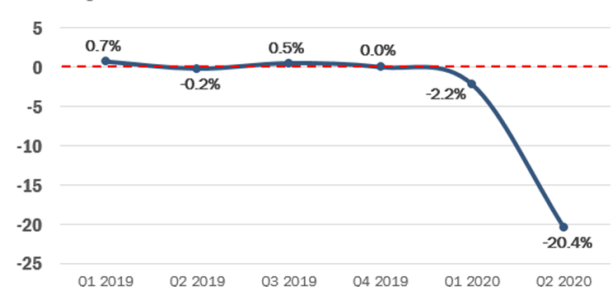
However, as we enter the autumn, the number of Covid-19 cases in the county have been increasing and have now surpassed 100. The threat of local lockdowns and the further disruption to businesses and households alike could reverse those trends.

For example, public confidence had been improving during the summer as the lockdown was lifted, but the latest results are showing an increase in concerns - 59% of adults in Wales worry about the financial impact on themselves of their family, the highest since July⁷, and 31% are concerned about their ability to pay their bills one month from now⁸, the highest level since the pandemic began. It is clear that deep concerns remain for the economy and for individual households as enter the final few months of the year.

UK Gross Domestic Product

Quarter on quarter growth of Gross Domestic Product (GDP)

▼ Percentage



The claimant count in Ceredigion has increased by 146% since March

Unemployment



Key headlines

145%

increase in the claimant count in Ceredigion, rising from 830 in March to a peak of 2,030 in July

159%

increase in the claimant count for 18-24 year olds, rising from 185 in March to a peak of 505 in July

116%

increase in people receiving Universal Credit across Ceredigion, rising from 2,110 in March to 4,416 by September

59%

of adults in Wales 'strongly' or 'very strongly' agree that Covid-19 will have a financial impact on them and their family

Key themes

- Significant increase in claimant count since March
- 18-24 year olds disproportionately affected
- Mid and West Wales has seen the largest increases in claimant count
- Public confidence about their finances and jobs remains

Unemployment and loss of income remains one of the most visible impacts of the pandemic. The impact on the claimant count in Ceredigion and across the country at large, was almost immediate, more than doubling between March and April alone, rising from 830 to 1,730.⁹

During the summer, the figure continued to rise reaching a peak 2,030 by July, and representing a 145% increase. Since then, the number has been decreasing, reaching 1,990 by September but still representing a 140% increase compared to March. This is the second largest increase nationally behind Powys (153%). The largest increases have been experienced in the mainly rural parts of mid and west Wales (Powys, Ceredigion and Gwynedd) along with Monmouthshire to the south.¹⁰

This is largely a result of the structure of rural economies in Wales, which relies heavily on tourism, hospitality and the accommodation and food service industries which have all been hit the hardest by the pandemic through temporary closure, loss of demand and furloughing staff. Furthermore, these economies tend to be based around a majority of enterprises that are micro-small sized (99% in Ceredigion) and which have less financial resilience to crises, both in terms of cash flow and supply chain issues.¹¹

Younger people are one of the most disproportionately affected groups in

Ceredigion. The claimant count for 18-24 year olds increased by 173% between March and July, rising from 185 to 505.¹² Since then the number has decreased to 480 by September but still representing a 159% increase compared to March.

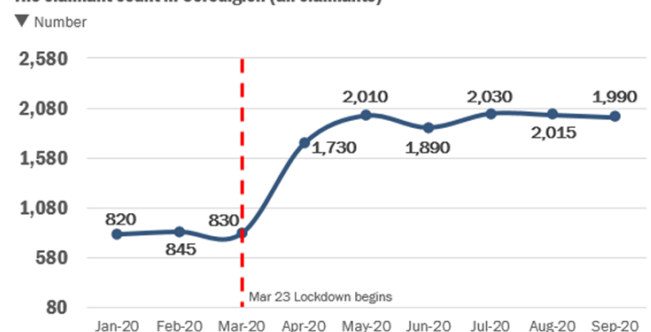
Details of unemployment rates tend to be a few months behind, and the latest figures show Ceredigion's rate as 2.7% at June 2020, lower than the national result of 3.6%.¹³

The county is entering a critical period of the pandemic as the end of the furlough scheme approaches. The concern is that this could lead to redundancies and a further increase in the claimant count as businesses consider their longer term viability. Business closure results in not only removing the jobs from the economy but the also the business itself from the economic infrastructure of the county.

Despite some signs of recovery in recruitment and vacancies in Wales, public confidence around employment remains a concern - 59% believe that Covid-19 will have a financial impact on them and their family,¹⁴ and 40% worry a little or a lot about losing their job.¹⁵

Claimant count in Ceredigion

The claimant count in Ceredigion (all claimants)



The impact on key sectors and support for small businesses



Key sectors such as accommodation and food service, agriculture and tourism have been severely impacted

Key Sectors



Key headlines

97%

Of tourism related businesses in Wales closed during the lockdown, and only 51% operated at full capacity when it was lifted

78%

Of tourism related businesses in Wales are estimated to have opened during the summer

£403m

Is the estimated total economic value of the tourism industry to the Ceredigion economy

Key themes

→ Significant growth in the tourism industry in Ceredigion in 2019

→ Cancellations and lower bookings anticipated this autumn

It is widely recognised that certain industries, such as tourism, accommodation and food service, and agriculture have all been hit particularly hard during the pandemic, all of which are staples of the Ceredigion economy. For example, virtually all tourism related businesses (97%) closed during the lockdown, not just in Ceredigion but nationwide, and contributed to the 7,900 furloughed worker across the county.¹⁶

However, once the lockdown and restrictions on travel were lifted, it is estimated that just over three quarters (78%) of tourism related businesses opened during the summer, and about half (51%) of those were operating at full capacity.¹⁷

In Ceredigion, whilst there is anecdotal evidence to suggest that *some* businesses particularly self-catering and food retail enjoyed a shortened but very busy summer season in August, the overall impact as we enter the autumn and the prospect of localised lockdowns is likely to be a continuation of a very difficult year of trading. Visitors numbers are predicted to be down during the autumn months, with cancellations commonplace and much lower than normal bookings.

This comes against a backdrop of increasing visitor numbers and strength of the tourism sector in the county in 2019. The total number of visitors increased by 3.9% to 2.94 million, the total visitor days increased by 2.9% to 8.77 million and the total economic impact of tourism is estimated to have increased by 6.2% to £403 million. Up to this point, there had also been a 4.5% increase in jobs in the sector, employing some 5,800 people across the county.¹⁸

European citizens play a key role in the Welsh tourism and hospitality workforce, and therefore all tourism businesses are being encouraged to support their EU employees in making an application to the EU Settlement Scheme (EUSS).

Another staple of the Ceredigion economy are the 1,400 jobs in the Agriculture (including farming), Forestry & Fishing sector, representing about 4.5% of the jobs in the county, in particular the impact on the milk and dairy industry in the south of the county.¹⁹

The National Farmers Union Cymru report that demand for milk saw a 70% drop in demand because cafes, coffee shops and other processors of milk were closed. Sales by milk processors servicing foodservice or wholesale markets are reported to have dropped by 50-60%.²⁰

Outside of the obvious commercial impacts, there are concerns surrounding loneliness and social isolation for farmers. Social distancing guidelines mean that agricultural shows have been cancelled this year, leaving few opportunities to meet up with peers.

The accommodation and food service sector is the fourth largest sector in Ceredigion and employs 3,500 people. It is also one of the sectors hit the hardest as a result of the lockdown - 81% of businesses temporarily closed or paused trading during the summer, and unsurprisingly also had the largest proportion of its workforce furloughed at 73%.²¹

Smaller businesses are facing cash flow, demand and supply chain issues

Small Business Support

Key headlines

99%

of businesses in the Ceredigion are either micro (1-9 employees) or small sized (10-49) employees

£28m

in businesses support grants administered by Ceredigion County Council distributed by September 2020

2,346

businesses supported through business support grants across the county

2,800

Self-Employment Income Support Scheme claims made across Ceredigion during August, equating to 50% of those eligible

Key themes

- Smaller businesses impacted by demand, cash flow and supply chain issues
- Many smaller businesses reliant on grants or other initiatives
- Many of the self-employed in Ceredigion accessing the Self-Employment Income Support

Small businesses are particularly vulnerable in times of uncertainty like the Coronavirus pandemic from a demand, cash flow and supply chain perspective.

This is significant as Ceredigion's economy consists of 92% 'micro' businesses employing up to 9 staff and this rises to 99% when 'small' businesses employing 10-49 staff are included.²²

Across Wales a higher proportion of businesses have applied for business grants (25.5%) than any other part of the UK (16.5%),²³ to support them through the pandemic. In Ceredigion, just over £28 million had been paid out in business support grants by the end of September, supporting some 2,346 businesses across the county and conveying the scale of support required by the local economy.²⁴

Smaller businesses with less than 250 employees are much more likely to apply for business support grants or government-backed accredited loans or finance agreements than larger businesses, and reflects the financial resilience of smaller businesses.²⁵

In addition to financial resilience, we also know that smaller businesses have been particularly affected. For example, during the lockdown period, a larger proportion of small businesses (24.7%) across the UK temporarily closed than larger businesses (19.7%).²⁶

Furthermore, as at September 2020, a larger proportion of small businesses (7.1%) state that their operating costs exceed turnover by up to 20%, higher than larger businesses (5.9%). Similarly, a larger proportion of smaller businesses (13.3%) continue to have more staff furloughed than

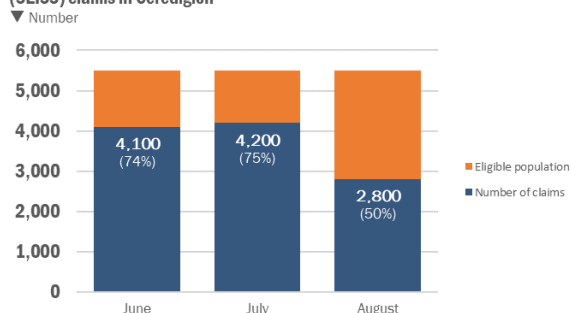
larger businesses (10.2%).²⁷

In Ceredigion there are 8,800 self-employed people, the largest proportion of which work in the agriculture, forestry and fishing sector. The potential loss of income or jobs in these businesses could have major consequences for the local economy. The Self-Employment Income Support Scheme was introduced to support those who had been adversely affected. The first grants show that in Ceredigion there were 4,200 applications in July with an average grant value of £2,500 and a total of £10.6m being distributed. The take-up rate was 76% of those eligible, slightly lower than across Wales as a whole (78%).²⁸ Following the lifting of lockdown, the number decreased significantly in August as many of the self-employed resumed work. Despite this, the second round of claims shows that 2,800 claimed in August, and still equated to 50% of those eligible, although still below the take-up rate for Wales as a whole (59%).²⁹

Confidence amongst small businesses remains low - research by Sage show that 79%³⁰ of businesses surveyed do not expect to be making the same profit they did pre-pandemic by the end of 2020 and 86% say a second wave of the virus would have a negative impact.³¹

Self-employment support

The number of Self-Employment Income Support Scheme (SEISS) claims in Ceredigion



Financial support for businesses and the housing market



Many businesses in Ceredigion reliant on business grants and other financial initiatives during the pandemic

In response to the pandemic a variety of schemes have been on offer to local businesses to support them through the initial lockdown phase and into the recovery period. The take-up of these schemes varies by type business, although across Wales many businesses have relied on this financial support to maintain their viability during the pandemic.

For example, by the end of September, the Welsh Government had paid out almost £300 million of support to over 13,000 companies in Wales as part of the Economic Resilience Fund. Phase 2 of the fund targeted micro and SMEs, such as those that dominate the Ceredigion economy.³²

Local authorities themselves have processed 64,300 awards totalling £765m for the Covid-19 Business Rates Grant.³³ A higher than average proportion of Welsh businesses have accessed this grant (34.6%) than across the UK (28.6%).³⁴

The Development Bank of Wales has allocated almost £100 million to over 1,200 businesses. The Mid and West Wales region has seen £25m awarded to firms, with £1.876 million invested in Ceredigion, about 10% of the total amount invested, and which it is estimated will safeguard 241 jobs in

the county. Just over £1m has been invested specifically in firms in the accommodation and food service activities sector, securing 151 jobs. A further £280,000 has been invested in companies in agricultural industries, £204,000 in professional scientific and technical activities, and £90,000 in human health and social work activities.³⁵

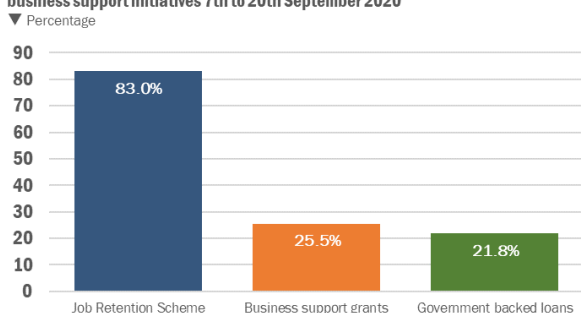
In Ceredigion, by September, 2,346 applications for Business Support Grants had been approved and just over £28 million paid out to local businesses helping to safeguard jobs and conveying the scale of support required by the local economy. This, combined with the large take-up of schemes by Welsh businesses demonstrates how the Welsh economy, and in particular rural areas, are being hit harder than the rest of the UK due to the structure and composition of their economies.³⁶

Less is known about the impact of these support schemes at present, as some businesses assess their financial position and longer term viability in light of the second wave of the virus the 'firebreak lockdown'.

Nationwide, almost three quarters (73.6%) of businesses state that the support they received from these schemes has helped them to continue trading, higher than every other region of the UK. However, a further 9.6% were unsure, and crucially 16.9% stated that it did not impact on their ability to continue trading.³⁷

Business support schemes

The proportion of Welsh businesses applied for the following business support initiatives 7th to 20th September 2020



Financial Support for Businesses



Key headlines

£300m

paid out to Welsh businesses through the Economic Resilience Fund

£765m

in awards to Welsh businesses through the Covid-19 Business Rates Grant

£28m

in businesses support grants administered by Ceredigion County Council distributed by September 2020

25.5%

of businesses in Wales applied for business grants funded by the Welsh and UK Governments, much higher than the rest of the UK (16.4%)

Key themes

- **Businesses in Wales much more likely to apply for business support grants**
- **Development Bank of Wales investment in Ceredigion in accommodation and food service, and agricultural sectors**
- **The second wave putting businesses under further pressure**

During 2020 growth in house prices higher in Ceredigion than rest of Wales

The Housing Market and Housing Affordability



Key headlines

8.8%

increase in house prices at August 2020 compared to previous year, the highest across Wales

£199,225

average house price in Ceredigion compared to £185,554 in April at the start of the pandemic.

Key themes

→ Demand for properties in Ceredigion increasing

→ Increase in house prices in Ceredigion - the highest across Wales

→ Affordability ratio in Ceredigion increasing, i.e. less affordable

Ceredigion has traditionally retained relatively high average house prices, approximately 20-40% above the national average. The pandemic has led to a higher demand for properties in rural areas, sharply increasing house prices in Ceredigion.

However, the rising house prices contrast with a reduction in household earnings which is likely to further exacerbate the housing affordability issue in the county.

As lockdown came into force at the end of March, the entire UK property market was put on hold. Consequently, growth stuttered and average house prices in Ceredigion fell by 1.3% in March to £185,554.³⁹ Although, average prices in the county in March 2020 still remained above March 2019 figures.

The housing market in Wales partially re-opened on the 22nd of June, which has led to a mini-property boom in Ceredigion. The latest HPI figures shows substantial growth in Ceredigion's house prices in August 2020 compared to the previous year, rising 8.8% to £199,225.⁴⁰ This growth was by far the highest out of the 22 local authorities in Wales. In addition to a sharp increase in house prices, further evidence suggests that house sales in Ceredigion are also experiencing a peak.

According to Savills UK, as of September 2020 Ceredigion was the highest-performing Welsh location, with agreed sales up to 181% on last year.⁴¹

The increase in prices during June and July may reflect some degree of pent-up demand

following the easing of lockdown restrictions. In addition, it is likely that the pandemic has made a lot of people re-assess their lifestyles, living and working arrangements. Anecdotal evidence from local estate agents suggests there has been a significant increase in enquiries from prospective home buyers looking to move to rural Ceredigion, away from the more populated cities and towns. The concern is twofold:

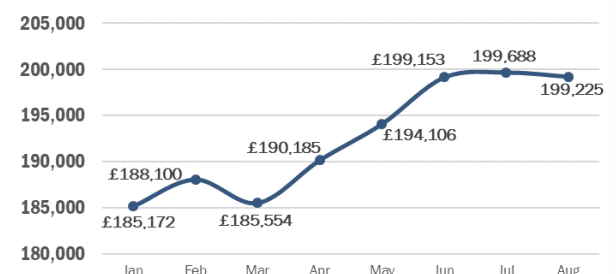
- Driving house prices and rents higher and making them less affordable to local people.
- Exacerbating an existing concern that high prices are making it difficult for workers to relocate to the area.

The issue of affordability remains one of the key challenges both locally and nationally. Affordability is often measured by using the ratio of house price to earnings; a higher ratio indicates lower affordability and vice versa. Between 2018 and 2019 Ceredigion's affordability ratio increased from 7.1 to 7.3 meaning it has become less affordable.⁴² It is very likely that the affordability ratio for Ceredigion in 2020 will increase as the pandemic has adversely impacted household earnings (e.g. through job losses and furlough), whilst simultaneously causing a sharp rise in house prices.

Average House Prices in Ceredigion

Increase in average house prices across the county during 2020

▼ Pounds (£)



The impact on vacancies, recruitment and workforce exposure to Covid-19



Signs of recovery in Wales but vacancies remain below pre-pandemic levels

Job vacancies are often used as an early indicator of economic activity. Since the beginning of 2019, online job adverts have been relatively stable, but the impact of the lockdown was almost immediate. Many organisations put their recruitment on hold either temporarily, or until lockdown ended.

According to HM Revenue and Customs, lockdown measures sent home 9.6 million workers on furlough, including 7,900 in Ceredigion.⁴³ Unsurprisingly, the number of job adverts in the UK declined more than 50% between March and May.⁴⁴ The only area largely unaffected was health and social care due to the urgent need for staff to meet the demand of the crisis. The areas with the largest reductions were in catering and hospitality and wholesale and retail, with a smaller reduction in education. By June, the volume of job adverts in catering and hospitality, key to the Ceredigion economy, had continued to decline and reached a record low of 18.1% of its 2019 level.⁴⁵

Since then, job posting volumes remain below pre-pandemic numbers, however, there are signs of significant recovery. According to an online job site, Adzuna, the number of online job advertisements across all industries in

Wales from June to October increased from 43.1% to 73.0% of its 2019 average. Although this may offer some evidence of recovery in demand for labour overall, it has tended to be unequally distributed across the categories. For example, vacancies in transport/warehouse and facilities/maintenance saw the largest increases, reaching over 140% of their 2019 averages by October. Additionally, Estate Agents advertisements have increased as the housing market enters a mini boom, an event which is most prominent in Ceredigion.⁴⁶ Whilst hospitality and catering and wholesale and retail experienced smaller increases and vacancies still remain below 50% of their 2019 averages.⁴⁷

The pandemic has altered the type of vacancies posted online in turn impacting the total average salary of vacancies in Ceredigion. According to Adzuna, the average annual salary of job postings has declined from £30,840 in February to £27,300 in September, a reduction of £3,810 (12.4%) since the crisis.⁴⁸ This is likely due to the increased need for carers, customer service staff, delivery drivers and part-time work, which all tend to be on lower pay.

Although job postings remain below pre-pandemic numbers, the continuing upward trend is positive. It is difficult to predict what the long-term vacancy trends will be, particularly as we enter the second wave of the pandemic.

Vacancies and Recruitment



Key headlines

30%pts

increase in online job adverts across all industries in Wales between June and October.

12.4%

reduction in the average annual salary of vacancies due to the pandemic altering the type of vacancies advertised

Key themes

- Vacancies show signs of recovery in Wales but still below pre-pandemic levels
- Recovery unevenly distributed across sectors
- Vehicles and transport vacancies increased significantly
- Hospitality and catering vacancies remain low
- Decrease in the salary of vacancies in Ceredigion

Vacancies in Wales

Total weekly online job adverts for all industries in Wales (2019-20)

▼ Percentage (Index 2019 average = 100 percentage points)



Key workers remain concerned for their safety whilst at work

Workforce Exposure to Covid-19



Key headlines

22%

of residents in Wales worry 'a lot' about becoming seriously ill with the virus.

9%

of households in Wales have at least one health and social care worker from Group 1, higher than the UK as a whole (7%)

39.6%

of workers in social care say they are concerned about their health and safety

75%

of healthcare workers and other roles with increased exposure to the disease are women

Key themes

- Key workers remain concerned for their safety whilst at work
- Workers in social care have significantly higher rates of deaths involving Covid-19
- Deprived areas in Wales have a much higher Covid-19 related death rate

In addition to the financial implications for employees who have been furloughed or experienced a loss of income, there has been and remains the immediate concern of protecting their physical health from contracting Covid-19.

Some occupations are more exposed than others, and the public remain concerned about the possibility of catching the virus - 22% of residents in Wales worry 'a lot' about becoming seriously ill with the virus themselves, and almost half (47%) continue to worry about losing someone they love to coronavirus.⁴⁹

Some groups of occupations continue to have higher rates of death involving COVID-19, when compared with rates among those of the same age and sex in the population.

We know that Wales has a higher proportion of households with at least one Health & Social Care key worker from Group 1 than across the UK (Wales 9%, UK 7%). Group 1 includes Medical practitioners, Nurses, Midwives, Paramedics, Nursing auxiliaries and assistants, Care workers and home carers and Senior care workers.⁵⁰ 41.5% of Ceredigion's workforce are considered to be critical workers.⁵¹

This is significant because workers in social care, including care workers and home carers have significantly higher rates of deaths involving Covid-19 compared with those of the same age and sex across the population at

large. They are also more likely to report that coronavirus is having an impact on their lives, for example, the majority of key workers (59.7%) say their work was being impacted by the pandemic, and of those, 39.6% say they are concerned about their health and safety.⁵²

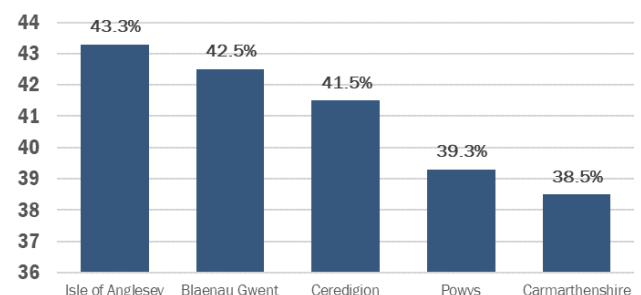
The workers most likely to be exposed to coronavirus are those in a healthcare setting where contact with patients is frequent, and three quarters (75%) of healthcare workers and other roles with increased exposure to disease, are women.⁵³

Outside of a work context, there is also a correlation between deprivation and coronavirus deaths – in Wales, the most deprived fifth of areas had a rate of 109.5 COVID-19 related deaths per 100,000 population. This was almost twice as high as the least deprived areas (57.5 deaths per 100,000 population), and raises the issue of economic and health inequality.⁵⁴

In accounting for the differences between occupations, factors like the level of exposure to others before and during lockdown, the ability to work from home, whether an occupation was furloughed, and where someone lives could all be playing a role.

Critical workers

Percentage of workforce who are 'critical workers'
▼ Percentage



The impact on migrant workers and on pay



Migrant Workers disproportionately affected by

Migrant Workers



Key headlines

7.5%

of full-time workers in Wales are migrants

6.6%

of Ceredigion's population is estimated to have been born overseas

3.9%

of the population of Lampeter was born in Poland, the most popular country of birth in behind Wales and England.

15%

of those that need to register for European Union Settled Status Scheme have applied

Key themes

- Migrant workers disproportionately affected
- Tend to work in industries affected by Covid-19
- Few migrant workers in Ceredigion have applied for

Overall, migrants make up about 7.5% of full-time workers in Wales.⁵⁵ The accommodation and food services industry account for about 4.13% of workers, manufacturing 4.22% and health and social work 2.07%.⁵⁶ The Welsh economy is reliant on a range of international workers from across the skills spectrum, with agriculture, food services and manufacturing being key in the Ceredigion economy.

According to the Office of National Statistics, as of 2019 approximately 6.6% of Ceredigion's population is estimated to be born overseas, the majority of which are EU migrants.⁵⁷ The Polish community make up the largest migrant group in the county and have mainly settled in the Lampeter ward. The majority are employed in the meat processing plant in Llanybydder, whilst a smaller number work in the health and social care sector as care assistants and home carers.⁵⁸

Financially migrant workers are particularly vulnerable. Whilst many work in key roles such as in the care sector, the Bevan Foundation highlight that many are employed by agencies, in casual positions and on zero-hour contracts. Migrants are often susceptible to job losses and pay cuts, are far away from family support networks, and often face language and cultural barriers.

At a time when wages have been reduced, workers furloughed or laid off completely, the concern is that this

puts migrants at a greater risk of financial hardship and reliance on financial support.

There is also growing concern that the pandemic is jeopardising the European Union Settled Status Scheme. The deadline of the scheme is looming and is still unknown to many migrants.

The pandemic has halted face-to-face support, and on which, many migrants will rely for support to complete their application. Ceredigion County Council reported that at the end of August 2019, only 15% of those that need to register had applied.⁵⁹

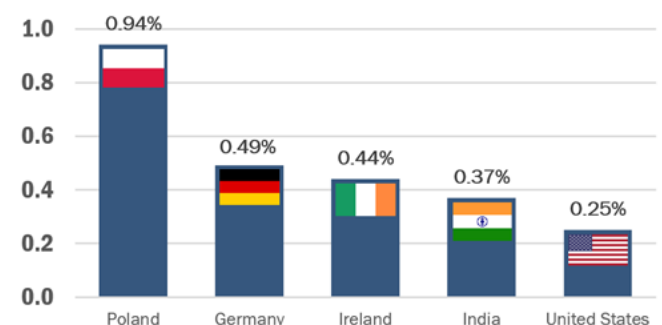
The concern is that many migrant workers in Ceredigion will not meet the deadline, placing them in a very precarious position as they would lose their rights to several services, including health and state benefits. In addition, their ability to work would be compromised.

Migrant workers face significant challenges during this time. Not only are they more likely to be affected by the crisis, but the potential unawareness of the European Union Settled Status Scheme places them in a very vulnerable position.

Country of birth

Ceredigion residents' country of birth (other than Wales and England)

▼ Percentage



Pay decreased in April but recovering at a faster rate than the UK

Impact on Pay



Key headlines

2.4%

decrease in median monthly pay for Welsh workers in April 2020, compared to March 2020

5.6%

increase in median monthly pay since April 2020, compared to a 4.3% increase across the UK

£1,800

median monthly pay in Wales at September 2020, lower than the UK as a whole (£1,905)

Key themes

- Pay decreased significantly in April 2020 at the height of the pandemic
- Pay has been recovering since May
- Pay in Wales remains below that of the UK

When the pandemic first reached Wales in March 2020, the impact on Welsh workers' pay was immediately visible.

The impact of businesses closing and workers being furloughed was seen on individual household incomes where median monthly pay fell by 2.4% in Wales between March and April, and by 2.9% across the UK as a whole. This decreased meant that median pay was at its lowest level in Wales since March 2019.⁶⁰

Despite this, and early predictions that pay growth would stall across Wales, the recovery in pay was also immediate with six consecutive months of pay growth since then. By June, it had recovered to pre-pandemic levels, and by September 2020 it had increased by 6.6% since April, higher than the second highest growth rate across the UK. When compared to the previous twelve months, the growth rate in Wales is the highest across the UK at 5.6%, compared to 4.3% for the UK.⁶¹

Prior to the pandemic, growth in pay in Wales had been very much in line with trends in pay growth over the previous two years, which varied between 2.4% and 4.3%. Growth in February 2020 alone was strong at 3.6%, the highest increase since October 2019.⁶²

Despite these positive signs, this of course excludes those in the workforce who have been made redundant

and are no longer in receipt of pay. Furthermore, the impacts on pay are more pronounced in Wales than across the UK, for example, at September 2020, the median monthly pay had reached £1,800, but this remained below the £1,905 for the UK.⁶³ Prior to the pandemic, the growth rate in Wales (3.40%) was slightly lower than the UK (3.47%) in the twelve months up to March 2020.⁶⁴

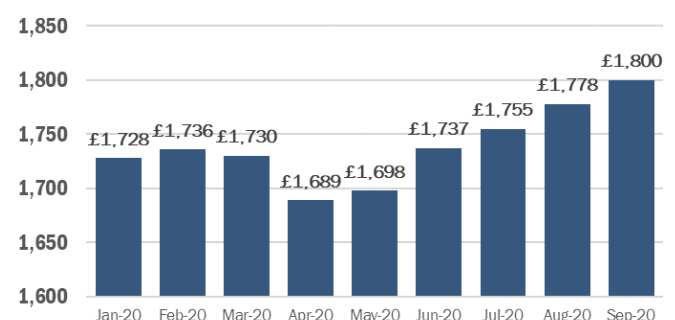
For many households though, these figures will not reflect reality. According to Public Health Wales, at the end of September, there were still 28% furloughed meaning they were in receipt of 80% of their normal pay through the Job Retention Scheme, 14% still had their income considerably reduced through getting less work or reduced hours, and 5% had lost their job permanently. It is not currently known how many job losses have been experienced just within Ceredigion.⁶⁵

Whilst there have been some positive signs of recovery in the jobs market through an increase in the number of vacancies advertised, it is estimated that the average annual salary of job postings has declined by 12.4%, see *vacancies and recruitment section*.⁶⁶

Median monthly pay

The median monthly pay across Wales (all industries, seasonally adjusted)

▼ Pounds per month (£)



The impact on incomes and the financial support available for households



Household Incomes are already lower in Ceredigion than across Wales

Many households are being affected by reduced or loss of income due to unemployment, loss of working hours or being furloughed.

In Ceredigion, there have been 7,900 furloughed workers to date,⁶⁷ along with 2,800 self-employment claims (Self-Employed Income Support Scheme)⁶⁸. The relatively high proportion furloughed in the county (31%) highlights the way in which rural areas are disproportionately affected due to the importance of industries such as tourism, hospitality, food services and accommodation, all of which have been particularly affected by the pandemic.

For example, we know that 97% of tourism related businesses nationally closed during the lockdown.⁶⁹ Over 400,000 workers in Wales have been placed on furlough since the start of the coronavirus pandemic, and have been receiving 80% of their salaries under the Coronavirus Job Retention Scheme.⁷⁰

At September 2020, Public Health Wales reported that 28% of workers in Wales have been furloughed, 14% have had their income considerably reduced through less hours and 5% have lost their job permanently.⁷¹

Average annual earnings are already lower in Ceredigion than across Wales, and with the exception of Powys, also lower than the rest of the Mid and South West Wales region. The average annual earnings for those who live in Ceredigion are £24,126, over £2,000 less than the £26,267 across Wales.⁷²

Overall household income in Ceredigion (£27,754) is slightly below the national average (£27,962) but noticeably below that of the UK as a whole (£31,979). ('Income' includes pensions and other investments and not just salaries).⁷³

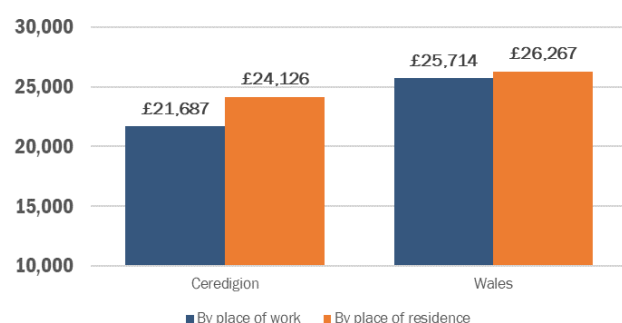
Deep concerns remain about the financial impact on household incomes across Wales, particularly in the longer term when the furlough scheme ends at the end of October and the current prospect of localised lockdowns.

For example, 45% still worry about 'a little' or 'a lot' about their job even if it is secure, the same level as at the height of the pandemic in May. 40% still worry 'a little' or 'a lot' about losing their job or not being able to find one, higher than the 33% report in May. A further 40% worry 'a little' or 'a lot' about their finances, again higher than the 36% reported at 31st May.⁷⁴

The same trends are visible across other surveys, and suggest that the impact on household incomes is heightened as we enter the autumn, and that concerns are growing in the lead up to the end of furlough and the second wave of Covid-19 across the county.

Average annual earnings in Ceredigion

Average annual earnings by place of work and by residence
▼ Pounds (£)



Household Income

Key headlines

7,900

furloughed workers in Ceredigion accounting for 31% of employees in the county

2,800

self-employment scheme claims, a reduction of 1,400 since the lockdown was lifted and trading could resume

£24,126

average annual earnings for Ceredigion's residents, over £2,000 less than across Wales as a whole

£27,754

average annual household income for Ceredigion's residents, over £4,000 less than across the UK as a whole

Key themes

→ Household incomes lower in Ceredigion than across Wales

→ Household incomes and employment issues remain a concern for Wales' residents

Overall retail sales have been recovering since May 2020

Sales Volumes



Key headlines

18.1%

fall in total volume of retail sales in April at the peak of the pandemic

4

consecutive months of growth in total retail sales since May to pre-lockdown levels

+4%

increase in total retail sales in August compared with February 2020

46.8%

total retail sales higher than February's pre-pandemic figures

Key themes

- Record growth in online sales
- High streets under pressure
- Total retail sales recovered to pre-pandemic levels
- Recovery may slow if unemployment increases

The coronavirus pandemic is impacting every part of our lives, from how we work to who we see, to the way we spend our time and our money. Not only have consumers spending habits changed, but also the way in which consumers purchase these goods - as the lockdown period resulted in a shift to online purchasing.

As the country went into lockdown on the in March and non-essential businesses temporarily closed, the drop in demand for non-essential goods and services was almost immediate, however online sales soared.

Following the strong monthly fall of 5.2% in March 2020, the total volume of retail sales in April 2020 fell by a record 18.1%.⁷⁵ All sectors saw a monthly decline in volume sales, except for a record increase for non-store retailing and a continued increase in essential food and alcohol stores. The volume of clothing sales in April 2020 plummeted by 50.2% when compared with March 2020, which had already fallen by 34.9% on the previous month.⁷⁶

Since then, we have seen total retail sales recover from the sharp falls experienced during lockdown. From May onwards total retail sales have experienced four consecutive months of growth to above pre-pandemic levels, in August they were up +4.0% when compared with February 2020.⁷⁷

Despite this increase in the total level of retail sales, there is a mixed picture within each sector as not all stores

experienced this bounce back. The sectors with sales above February's pre-pandemic level were food stores, other non-food retailing, household goods and non-store retailing. All other sectors have shown signs of recovery since lockdown but at a slower growth rate. Unsurprisingly, clothing stores and fuel sales have been the most adversely affected due to lockdown. Whilst many fuel stations remained open during lockdown, movement restrictions and homeworking reduced travel and volume sales have fallen by 24.3% in 2020.⁷⁸

Within the total retail sales in August, the proportion of online spending was at 28.1%, this is a slight fall from the 28.9% reported in July. Despite a slight decline, online retail sales levels have remained strong and were still 46.8% higher than February's pre-pandemic levels.⁷⁹

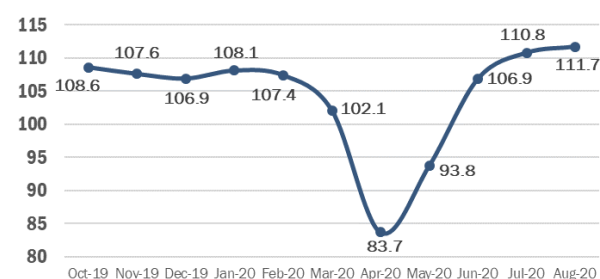
However, the switch to greater online sales means the high street remains under pressure, and hence the encouragement across the county and nation to support local businesses.

Looking ahead, growth in sales may stutter if unemployment rates rise, coupled with the ending of the furlough scheme, which will inevitably place strain on household income and job security.

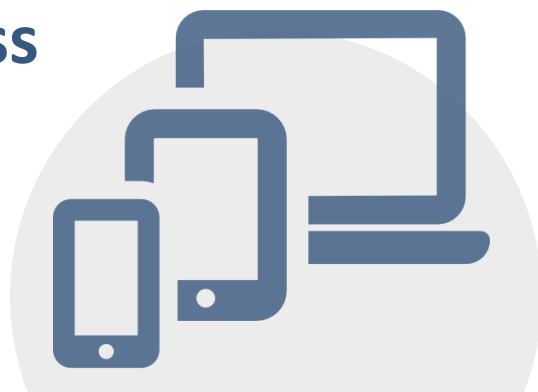
Total retail sales

Retail sales during the lockdown (Index 2016 = 100)

▼ Percentage



The impact on digital access and university students



Digital connectivity and digital skills increasingly

Online Presence and Digital Exclusion



Key headlines

12%

of households in Ceredigion do not have internet access

58%

of Ceredigion's residents think that communication over the internet is vital

66%

of Wales' population state they have the 5 basic digital skills

Key themes

- Importance of digital access and digital skills
- Older people less likely to use the internet
- Enterprises without an online presence are more likely to fear collapse
- Development in Ceredigion's digital infrastructure

Having access to the internet and knowing how to work your way around it is becoming more of a necessity. Even before the global pandemic Covid-19 existed, the demand for online facilities were increasing, this demand has escalated even further since lockdown was introduced in March 2020.

Nowadays, there is an increasing desire to shop online instead of going in-store, statistics reveal that online shopping has increased by 46.8% in comparison to pre-pandemic levels.⁸⁰ Considering the rise in online shopping, it comes as no surprise that businesses, small and large, are having to adapt and embrace digital technology. It is now more likely for a business to thrive and survive if they make their services available online. Enterprises that were not online are more likely to fear collapse (68% compared to 45%) and offline businesses are more likely to have temporarily closed in comparison to online businesses (37% to 16%).⁸¹

With all this said in Ceredigion 15% of households are still unable to access the internet and quality of broadband is also impacted depending on location across the County.⁸² 19% of residential properties in Ceredigion do not have access to services above 30mbit/s.⁸³ Rural areas across Ceredigion are the worst hit in Wales with some premises only able to access basic services of 10mbit/s.

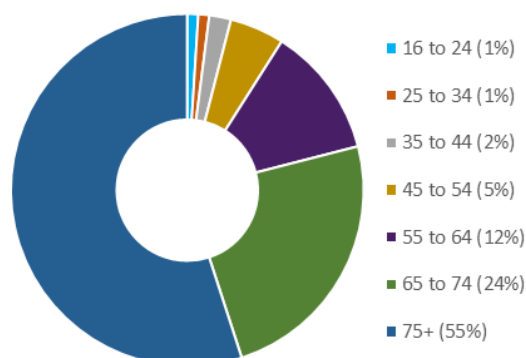
Ceredigion is known to have an ageing population with 25.4% of the County's population being aged 65 and over. In Wales, 10.9% of the population are non-internet

users, with it being far more likely for the 65+ population being non-internet users (79%) in comparison to 16 to 24 year olds (1%). According to reports, the older population and disabled people struggle to master basic digital skills.⁸⁴ 66% of Wales' population have the 5 basic digital skills, this is low compared to the UK average of 79%.⁸⁵

Ceredigion has been recognised as a Local Authority needing assistance in receiving better broadband speeds in order to keep up with the growing demand into the digital world. The Broadband Upgrade Fund is one example of a pilot campaign which provides opportunities for businesses and residents to solve connectivity issues by receiving small grants.⁸⁶ Residents would be able to claim up to £1,500 and small to medium business could claim up to £3,500 in order to upgrade broadband and download speeds.⁸⁷ Reliable broadband could significantly enhance people's lives, especially when considering that 58% of Ceredigion residents noted that communication over the internet was vital during the Covid-19 and will likely continue to be vital in the future.⁸⁸

Non internet users

Age composition of non internet users



Students in Aberystwyth and Lampeter return for the 2020/21 year

Universities and Students



Key headlines

13%

of jobs in Ceredigion are in the education sector

7,845

students at Aberystwyth University and 360 at University of Wales Trinity St David's Lampeter campus

£367

on average spent by students in the local economy, excluding rent

4.8%

contribution of the Higher Education sector to Welsh GVA

Key themes

- Education is the largest sector in Ceredigion
- Students numbers decreasing
- Students more likely to have deferred in 2020/21 due to Covid-19
- Concerns for student's health and wellbeing

The higher education sector plays a key role in the Welsh economy, contributing 4.8% of Welsh GVA. In Ceredigion, education is the largest sector, employing some 4,300 people and accounting for about 13.9% of jobs in the county.⁸⁹

In the academic year 2017/18, Aberystwyth University alone had over 8,100 students accounting for 11.2% of the county's population during term time and about half the population of the town of Aberystwyth.⁹⁰ Additionally University of Wales Trinity Saint David's Lampeter campus facilitates around 360 students annually.

The most recent data from the academic year 2018/19 shows a decline in the number of those enrolled in Aberystwyth to 7,845 students.⁹¹ The Covid-19 pandemic has caused considerable uncertainty for students and academic institutions alike, and surveys have shown that students are more likely to defer enrolment due to the pandemic. For example, if a chosen university was not operating as normal, only 72% of students said that they would go to university in September 2020.⁹²

On average students spends around £367 a month (excluding rent) in the local economy,⁹³ with this considered altogether, both Aberystwyth and Lampeter students could be spending up to 3 million in Ceredigion's economy, monthly, and therefore any decrease in students numbers is likely to have an impact on the

immediate locality.

There have been very few cases of Covid-19 recorded in Ceredigion thus far - 130 since April. Students have recently been welcomed back to both Aberystwyth University and University of Wales Trinity St David's Lampeter campus for the 2020/21 academic year. In recent weeks, around 40 universities across the UK have reported cases of Covid-19, including Aberystwyth.⁹⁴ The result was a short term suspension of face-to-face teaching, with some in-person teaching subsequently being resumed.⁹⁵

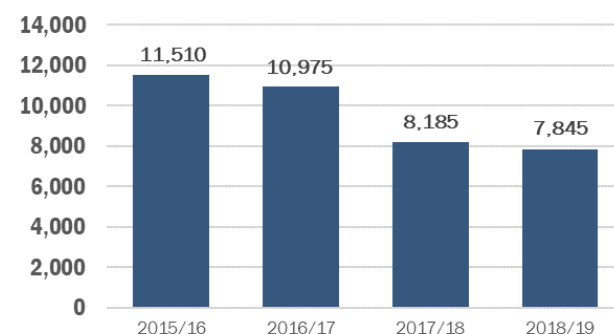
A study conducted by the Office for National Statistics reveals that households with members returning to university this autumn are most concerned about the level of education they will receive (67%) and secondly about the threat of the household member catching Covid-19 at university (60%).⁹⁶

Like all university towns, the role of students in the local economy remains vital, although at the same time, concerns for students' education, welfare, health and wellbeing are all increasing as the second wave of the pandemic reaches the nation.

University Students

Student enrolments at Aberystwyth University

▼ Number



The impact on economic inequality and physical health



Rural Wales disproportionately affected by Covid-19

The research conducted to date into the impacts of Covid-19 strongly suggest that rural Wales has, and is, being harder than the rest of the UK.

For example, in May, the Bevan Foundation published its research report “Where next for the Welsh economy?”, in which it highlights that rural Wales (along with parts of South Wales) have experienced the highest levels of business closures and that these areas already had relatively weak economies prior to the coronavirus outbreak.⁹⁷

For example, Ceredigion is predicted to have had 28.5% of its businesses temporarily closed during the lockdown, higher than the national average of 25.5%, and the same trend is visible across the rest of rural and west Wales.⁹⁸

We also know that Wales has had the highest proportion of businesses across the UK regions applying for business grants (25.5%) to support them through this period, in addition to the 2nd highest proportion of businesses applying to the Job Retention Scheme (83.0%), whilst at the same time having the 3rd lowest proportion of businesses that are currently trading (96.6%).⁹⁹

Furthermore, the industries most

affected by the pandemic are all staples of the Ceredigion economy and similar economies in the mid and west Wales region, namely accommodation and food service activities (accounting for 11.3% of jobs in the local economy), agriculture (4.5% of jobs), education (13.9% of jobs) and tourism (12.9%) of jobs.¹⁰⁰

There is also a direct link between deprivation and coronavirus related deaths. The most deprived fifth of areas in Wales had a rate of 44.6 deaths involving the coronavirus (COVID-19) per 100,000 population which is almost twice as high as the least deprived areas (23.2 deaths per 100,000 population).¹⁰¹

Research by the Resolution Foundation into economic inequality in Wales, shows that whilst the social care workforce is large, it is low paid and insecure - 56% of social care workers in Wales earn less than the living wage and where zero hours contracts are prevalent. They highlight the particular concern that 83% of these workers are females which contributes to the gender pay gap.¹⁰²

The Bevan Foundation concludes that a fairer distribution of economic benefits will be more important than ever, and that the resulting efforts to increase economic equity in Wales should be prioritised in rural Wales (along with parts of South Wales) which have been hit the hardest by the outbreak.¹⁰³

Reducing Economic Inequality



Key headlines

28.5%

of Ceredigion’s businesses were predicted to have temporarily closed during the peak in April, higher than across Wales

25.5%

of businesses in Wales have applied for business grants, the highest across the UK regions

Key themes

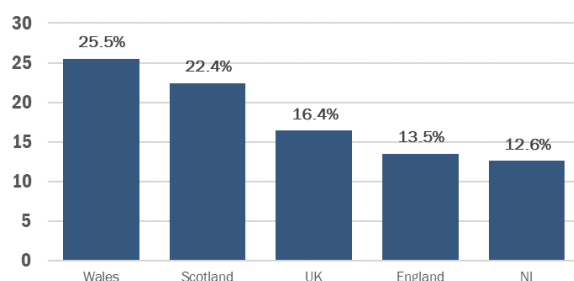
→ Rural Wales disproportionately affected by the pandemic

→ Welsh businesses more reliant on businesses support schemes

Business grant applications

The proportion of businesses applied for business grants 7th to 20th September 2020

▼ Percentage



The public are still concerned about Covid-19 and their physical health

Physical Health at Home and Work



Key headlines

64%

of adults in Wales said they felt healthy as at 13th September, and 6% unhealthy

82.4%

of Wales' population are worried about the effects that Covid-19 is having on their lives

22%

of adults in Wales worry 'a lot' about going out in public due to Covid-19

56%

of Wales' population would refer non-essential businesses to stay closed until the threat of Covid-19 is gone.

Key themes

- Concerns remain about going out in public due to Covid-19
- The public feel that the threat posed by Covid-19 has increased slightly since June
- People in Wales feeling less healthy than in June

Various studies acknowledge the link between the health of a nation and its economy. Covid-19 has had major impacts on physical health, this comes as no surprise when considering the amount of uncertainty circulating the virus.

During the Covid-19 pandemic Public Health Wales introduced its Public Engagement Survey on Health and Wellbeing. The most recent data reveals that 22% of participants still worry 'a lot' about going out in public and 40% worry 'a little'.¹⁰⁴

On the 22nd June the lockdown measures were eased in Wales, allowing some non-essential businesses to reopen. Whilst this has been welcomed by many in the business community, a majority of the general public in Wales 56% say they would prefer non-essential businesses to remain closed until the risk of coronavirus spreading has gone.

A second wave of the Covid-19 pandemic is now present, statistics show that the Welsh public feel that the threat posed to the country has increased slightly since June (66%) to September (67%). With this said these statistics are much lower than what was seen in April, at the beginning of the pandemic (80%).¹⁰⁵ Additionally, in May an ONS survey revealed that 82.4% of participants from Wales were very worried/ somewhat worried about the effect that Covid-19 was having on their lives.¹⁰⁶

According to Public Health Wales, there has been a decrease in those feeling healthy. In September 2020 64% of participants

said that they felt 'very healthy' this is a slight decrease of 3% compared to May 2020 statistics. Only 6% of participants stated that they felt 'very unhealthy' in September 2020 compared to 5% in May.^{107 & 108}

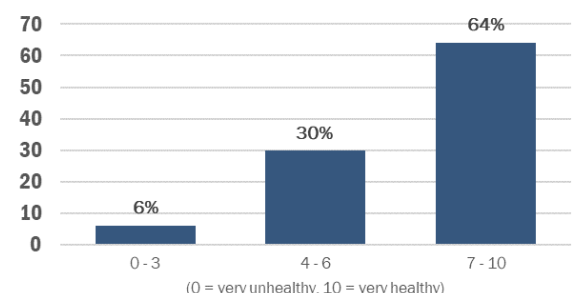
Statistics revealed that 31% of participants thought they had gained weight since lockdown started with only 23% stating that they had lost weight. 30% of participants revealed that in the last week they hadn't done any exercise for at least 30 minutes.¹⁰⁹ The World Health Organisation has stressed the importance of maintaining physical health for all ages and groups, as it is clear that the healthier someone is before the lockdown, is crucial to their chances of recovery if they become infected with the virus.¹¹⁰

One topical issue recently has been access to private gardens or local green space near one's home to exercise and maintain physical health. Research shows that people in Wales are most likely to have access to a private garden, but conversely were least likely to have access to, or visit, a park or green space. Borth and Bont-goch in the north of the county have the lowest proportion of properties without a garden at 7%, while New Quay and Penbryn to the south have the highest at 12%.¹¹¹

Physical Health

How healthy do you feel today? (Public Health Wales)

▼ Percentage



The impact on mental health and the move to homeworking



Protecting mental health is a priority for individuals and businesses

Mental Health and Wellbeing



Key headlines

47%

of Wales' residents still worry about losing someone they love to Covid-19, down from 64% in May.

36%

of residents in Wales believe that the threat posed by the virus is 'high' or 'very high', down from 44% in April.

47%

of residents in Wales worry a little or a lot about their mental health, down from 58% at the beginning of May.

60%

of parents worry a lot about the wellbeing of their children, up slightly from 59% at the beginning of May.

Key themes

- Concerns over mental health and wellbeing remain
- Concern for children's wellbeing and education is growing

One of the most discussed impacts of Covid-19 has been on mental health and wellbeing. There are a number of different ways in which mental health can be affected - the loss of household income through being furloughed or redundancy, the physical risk to human health/family members as a result of catching coronavirus, heightened anxiety and isolation as a result of living in lockdown, and the risk of family and relationship breakdown as a result of these factors. All of which have an impact on employees and consumers of goods and services in the local economy.

These themes mirror the concerns highlighted in the Academy of Medical Sciences research into the impact of coronavirus on mental health, and have also been raised by local support groups in Ceredigion.¹¹²

Public Health Wales have been monitoring the mental and physical health of the national closely since the pandemic began. Their regular 'How are we doing in Wales?' surveys show how concerns have eased over the last three months, but that concerns still remain over the possibility of catching the virus and the impact of lockdown over the summer.

As at mid September, almost half of Wales's residents (47%) were still worried 'a lot' about losing someone they love to coronavirus, down from 64% in May at the height of the pandemic. 36% still believe that the threat posed by the virus is 'high' or 'very high', down from 44% in mid April. Similarly, almost a half (47%) worry about their mental health 'a little' or 'a lot', down from 58% at

the beginning of May. Feelings of isolation can be particularly powerful, and at mid September 10% of residents in Wales report feeling isolated 'often' or 'always', down from 22% in May.¹¹³

The trends continue in much the same fashion with one noticeable exception - the impact on children and education, where either the toll on parents' home schooling, the impracticalities of learning outside the classroom or the difficulties in substituting for professional teachers are taking their toll as 62% of parents worry 'a lot' about their children's education, compared to just 35% at the beginning of May. Similarly, 60% worry 'a lot' about the wellbeing of their children, up slightly from 59% at the beginning of May.¹¹⁴

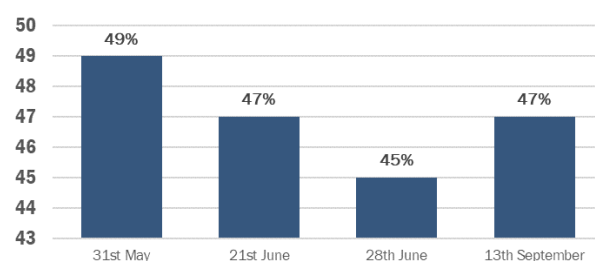
Research by the Office for National Statistics in May, identified that working-age adults living alone were more likely to report loneliness 'often or always', along with those in 'bad' or 'very bad' health, in rented accommodation, or who were either single, or divorced, separated or a former or separated civil partner.¹¹⁵

The recent increase in cases in Ceredigion at the end of September and into October is likely to be a cause for concern for many households along with the introduction of a national 'firebreak' lockdown on 23rd October.¹¹⁶

Concerns over mental health

Residents in Wales worrying 'a little' or 'a lot' about their mental health and well-being

▼ Percentage



Homeworking is popular with workers but raises challenges over health

Homeworking



Key headlines

40%

of Wales' workforce are working from home

30%

of Wales' workforce to be working remotely even after the threat of Covid-19 is the aim of Welsh Government

Key themes

→ Surveys show that many homeworkers would prefer to continue working from home

The prospect of longer term homeworking is a key part of the so called "new normal" and part of the Welsh Government' plans for the future.

Current guidance from Welsh Government is to continue working from home where possible to minimise the risk of infection. Adjusting to homeworking will be a significant challenge to many in Ceredigion's workforce, as workers balance work requirements and family life.

About 40% of Wales' workforce are working from home, this being lower than the UK average of 46.6%.¹¹⁷

Even without the threat of Covid-19, working from home is becoming more desirable than office working. A survey showed that 50% of participants would prefer to work a combination of days in the office and at home, once it's safe to return to the office. 23% stated they would like to continue to work from home full-time and only 25% of participants noted that they would like to return to office working full-time.¹¹⁸

Welsh Government have released their aim to have around 30% of the Welsh workforce working remotely, even after the threat of Covid-19. Their intention is to develop hybrid workplace models, to enable staff to work both from home and in a hub location.¹¹⁹

Research conducted into home working during the lockdown has produced mixed results. For those living and working from home with children, 54% are finding work-life balance is easier. Around 48% agree that working from home makes

focusing on work easier whilst 44% are finding it easier to meet deadlines. With this said 33% of participants noted that it was more difficult to do work that required focused thinking, whilst working from home.¹²⁰

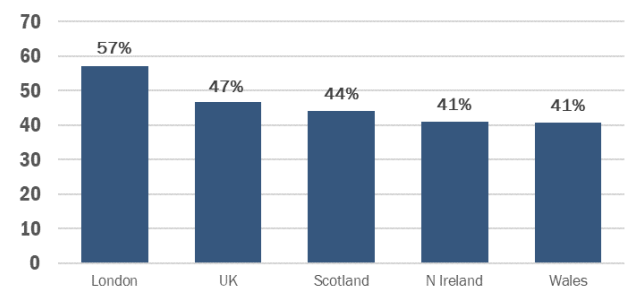
The Welsh Government have highlighted other advantages of homeworking, such as reducing road congestion, pollution and the use of private cars.¹²¹ Nevertheless there are other worries that circulate homeworking, such as mental and physical health. The working from home wellbeing survey revealed that 50% of participants were not happy with their current work-life balance, 33% felt isolated and 21% were worried about job security. Additionally, 64% noted loss of sleep due to worry and 48% noted working long and irregular hours.¹²²

Diet and exercise has also been affected due to working from home regulations. Over half (60%) of participants have noted that they are undertaking less exercise and 20% admit to consuming more alcohol along with 30% eating a less healthy diet.¹²³ These factors could all cause greater issues to health and well-being in the long term. The Health and Safety Executive (HSE) have issued guidance for employers to keep lone workers healthy and safe and try to decrease the negative effects of home working.¹²⁴

Homeworking

Proportion of employees working from home

▼ Number



The “new normal” and business confidence



Homeworking is integral part of Welsh Government’s longer term aim

As we enter the seventh month of the pandemic, the implications for the way we work in the future are profound.

Apart from the 40% of Wales’ workforce working from home as a result, the Welsh Government announced in September 2020 that its long-term ambition is to see around 30% of Welsh workers working from home or near from home, including after the threat of Covid-19 lessens.

This radical departure from traditional workplaces has wide reaching implications - the Welsh Government has said it wants to give workers across Wales more flexibility to work remotely and believes this has the potential to drive regeneration and economic activity in communities. It also recognises the importance of learning lessons on issues such as mental health support, childcare arrangements and more innovative housing design.¹²⁵

The social distancing measures which the public have become accustomed to remain in place and likely to do so throughout the winter, particularly whilst the second wave of the virus hits the nation. These restrictions continue to impact on the way people shop and the way businesses operate. All stores follow the same social distancing and hygiene measures, includes 2-metre spacing, one-way systems, the use of personal protective equipment (PPE) as well as plastic screens at tills to ensure there is no physical contact between staff and shoppers.

Other measures that are visible are separate entrances and exits, discouraging cash payments, provision of in store cleaning stations, and the encouragement of improved cleaning and hygiene habits.

For employees, whether in the service

sector, retail or manufacturing, is the practice of reducing contact with other staff by working closely with only a small number of colleagues. One of the most discussed options for maintaining safety at work is staggering shifts and breaks to minimise contact with others in the building. Many workers who can work from home will continue to do so for the time being.

As well as protecting those staff who are onsite, businesses will want to monitor staff mental health and wellbeing at home, likely through more frequent catch-ups and greater access to HR related support. It is also quite likely that businesses will be under increased pressure from the government or trade bodies to do this, if they aren’t already.

One of the most visible impacts of the new normal will be in restaurants, cafes and pubs, and other settings where people gather in larger groups and where the experience of the business is reliant on social interaction. One of the most practical responses will be redesigning dining rooms, kitchens and beer gardens to ensure the 2-metre social distancing rules can be maintained. Many catering businesses have already diversified into takeaway services if they didn’t provide this service already, and it seems likely that this will become increasingly popular as home delivery for food increases.

Of course, one of the areas most affected by social distancing will be public transport, which in rural areas are often the only means of transport for many residents. It is mandatory to wear a face covering on public transport and considering alternative methods of transport such as active travel are increasingly being encouraged.

The “New Normal”



Key headlines

30%

of Wales’ workforce to be working remotely even after the threat of Covid-19 is the aim of Welsh Government

Key themes

- Social distancing will remain throughout the winter and beyond
- Greater responsibility on businesses to ensure customers and staff are kept safe
- Greater responsibility on employers for staff mental health and wellbeing

Business confidence in Wales has improved significantly since April

Business Confidence



Key headlines

29%pts

increase in overall Business Confidence in Wales since July and reaching -3% by end of September.

2.5%

of businesses in Wales have cash flow that will last less than 1 month, and 20.8% with cash flow that will last 1 to 3 months

26.1%

of businesses in Wales report a decrease in turnover of up to 20% and 31.6% report that turnover has not been affected

Key themes

- Business confidence improving
- Business confidence in Wales ranks amongst the highest in the UK

It is perhaps not surprising that business confidence in Wales hit an all-time low in April at the peak of the pandemic, amidst a national lockdown, the closure of complete sectors and warnings of the worst recession on record.

The Lloyds Banking Group Business Barometer, shows that overall confidence plummeted in April at the peak of the pandemic to -52%, the lowest across all twelve regions of the UK, perhaps reflecting the extent and nature of the specific challenges it faced in supporting businesses.¹²⁶

Whilst businesses in Wales continue to report demand being negatively affected into September, we have seen a very noticeable and sustained increase in overall business confidence. For example, overall business confidence levels have been gradually recovering between May and July, before improving significantly during August.

Unlike public confidence that is now showing signs of decreasing in September as the second wave of the virus hits the nation, business confidence so far appears to be more resilient, improving further and reaching -3% by the end of September.¹²⁷

At this point, business confidence in Wales ranks amongst the highest in the UK, alongside London and the East Midlands, and its improvement

since July has been dramatic - rising by 29%pts.¹²⁸

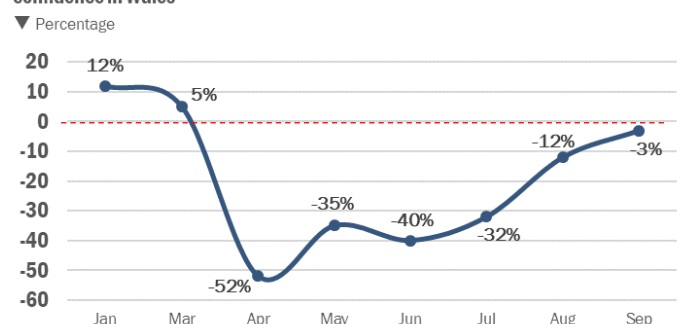
This optimism follows six months of economic disruption to the Welsh economy, and comes at a time when the nation is facing localised lockdowns to prevent a second wave of infections. This could suggest that some businesses are feeling better equipped to deal with the ongoing challenges of the pandemic, such as those in the food and tourism industries that experienced a brief but very busy summer season in the coastal seaside towns.

Analysis of the cash flow of Welsh businesses shows that the cash flow of 2.5% of businesses will last less than 1 month, and just over a fifth (20.8%) will last between one to three months.¹²⁹

Whether the improvements will continue on the same trajectory once the Coronavirus Job Retention Scheme (furlough) ends at the end of October is unclear, and much will likely depend on the impact of the second wave across the country and whether a full national lockdown is imposed.

Overall business confidence

Lloyds Banking Group Business Barometer - overall business confidence in Wales



The impact on public confidence and tackling hardship



Public confidence has decreased since September

Public Confidence



Key headlines

46%

of adults in Wales worry about the threat posed to their job or business as at 25th September, its highest since 22nd May.

59%

of adults in Wales worry about the financial impact on themselves or their family, it highest since 31st July.

31%

of adults in Wales are very or extremely concerned about their ability to pay their bills one month from now, its highest level since the pandemic began.

Key themes

→ Public confidence decreasing

→ Concerns around the financial impact increasing

Public confidence will also play a significant part in the recovery period, ranging from resident's confidence to go shopping or accessing local services, to businesses confidence to reopen and take business risk to develop or expand their enterprise.

Trends show that overall concerns around Covid-19 softened during the summer as lockdown was lifted and the summer holidays approached. However, this improvement was short lived, as since September public confidence has started to decrease across the board, and deep concerns remain amongst the public at large, both in an economic sense and from a wellbeing perspective.

For example, a significant proportion of 46% continue to worry about the threat posed to their job or business, up from 38% at the end of August, and the highest result since the end of May. Furthermore, 59% worry about the financial impact on themselves or their family, the highest since the end of July, and most worryingly 31% are very or extremely concerned about their ability to pay their bills one month from now, and is at its highest level since the pandemic began in March.¹³⁰

Most measures of public confidence tell a very similar story - following the summer as we enter September public confidence across the board begins to decrease, and coincides directly

with the second wave of the virus reaching parts of Wales along with the threat of local and even national lockdowns. Combined with the winter months and the concern that the virus thrives in those conditions, has caused a return to public confidence levels not seen since before the summer.

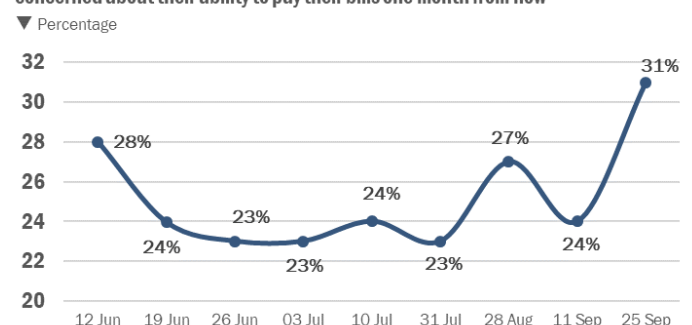
Ceredigion, like the rest of Wales, is facing a critical moment in the pandemic, as the Coronavirus Job Retention Scheme (Furlough) scheme comes to an end at the end of October, potentially impacting on public confidence as a result of the loss of income.

Furthermore, the end of the scheme may force some businesses to consider their longer-term viability, which could mean the loss of businesses in their entirety from the local economy and the resulting impact on communities at large.

It is difficult to tell what the impact will be at the end of the scheme and the local authority continues to watch trends in public confidence closely.

Ability to pay bills one month from now

Percentage of adults in Wales who are 'very' or 'extremely' concerned about their ability to pay their bills one month from now



Ceredigion’s ‘Tackling Hardship Strategy’ was adopted in July 2020

Tackling Hardship in Ceredigion



Key headlines

47%

of adults in Wales worry ‘a little’ or ‘a lot’ about their mental health and wellbeing

8%

of adults living in Wales are facing severe debt problems, higher than the UK average of 6%.

60%

of parents worry ‘a lot’ about the wellbeing of their children

12.8%

increase in homelessness presentations between June and August 2020 compared to the previous year.

Key themes

- Specific groups in the county are disproportionately affected by Covid-19
- Increase in demand for services, including homelessness, food banks and Citizens Advice

The impact of coronavirus on the economy has given rise to a large number of concerns for the wellbeing of Ceredigion’s residents.

The impact of being furloughed, loss of income and experiences of living in lockdown have all led to additional strain on families, relationships and communities.

Perhaps most prominent of these is the impact on mental health and wellbeing, where across Wales we still see some 47% of people worrying ‘a little’ or ‘a lot’ about their mental health and wellbeing.¹³¹

Furthermore, it is recognised that existing hardship issues such as low incomes and personal debt, could be exacerbated as a result of the pandemic and lockdown measures.

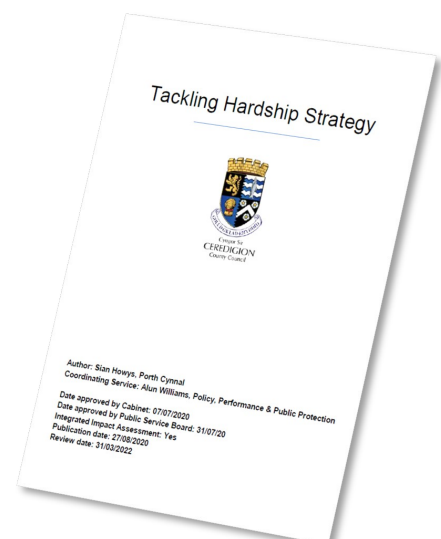
As a result, Ceredigion’s new Tackling Hardship Strategy was published in July 2020 to support residents during this time. The issues highlighted in the strategy to be tackled are:

- Households in Wales have a higher than average level of financial debt and this could be exacerbated by the coronavirus outbreak. An estimated 8% of adults living in Wales are facing severe debt problems, higher than the UK average of 6%.¹³²
- There are concerns for families with children, particularly around the impact on their education, their wellbeing and impact on child poverty through loss of household income. 60% of parents with children worry “a lot” about the wellbeing of their children.¹³³
- During the summer there has also been an increase in homelessness presentations, rising by 12.8%

between June and August compared to the same period over the same period in 2019.¹³⁴

- People from all minority ethnic groups, with the exception of Chinese and Mixed, are at a greater risk of death from Covid-19. In particular, black people are nearly twice as likely to experience a COVID-19 related death, taking into account different social and geographical factors. For older people, the risk from coronavirus is well documented in the media – 72% of all coronavirus deaths are amongst people aged 75 and over. Ceredigion has a higher than average 75+ population at 11.6%, compared to 9.5% for the county as a whole.¹³⁵
- There also has been an increase in demand for support from the Food Banks, Citizen’s Advice and other community groups in Ceredigion.

These issues are discussed in more detail in the Strategy along with the actions being take to mitigate the impact of the pandemic.



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