

# Tackling Hardship Strategy

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# Tackling Hardship Strategy

## Aim

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Ceredigion County Council aims to develop a co-ordinated and coherent strategic response to the increased risk of hardship faced by Ceredigion citizens due to the far-reaching economic and social implications of COVID-19.

In particular, we would aim to maximise **support with essential living costs**, gain **optimal physical and emotional wellbeing** and **ensure supportive and connected communities for the people of Ceredigion**.

The Tackling Hardship Strategy will provide a robust framework that will enable a shared understanding of the situation, consolidate and develop a range of initiatives to mitigate risk and implement early and preventative action. The Strategy will provide a single document to ensure that Council Leaders, our partners and the public are regularly updated on progress.

The Strategy supports the delivery of:

- Ceredigion County Council Corporate Strategy
- Ceredigion PSB Local Well-being Plan

It will align with and add value to:

- A Fair and Equal Ceredigion 2020-24 (Ceredigion County Council's Strategic Equality Plan)
- Ceredigion Economic Strategy 2020-35
- Ceredigion Economic Adjustment and Resilience Strategy
- Ceredigion Housing Strategy

It is intended that this Strategy will form the basis of the revision of the Ceredigion Public Service Board's Combatting Poverty Strategy, which is now due.

Our understanding of the Covid 19 crisis is changing rapidly and further data will emerge over the coming weeks and months that will help shape and develop the implementation of this Strategy. In order to formulate the basis and direction of this Strategy we have carried out an initial consultation with partner agencies. Further consultation will form an essential part of this Strategy in order to help develop and define the detail of the Strategy's Action Plan.

## Background

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Financial hardship refers to a situation in which a person is struggling to meet their basic needs or the basic needs of a child or young person or other dependant. Typically, a person in hardship cannot keep up with debt payments and bills due to reduced or limited income and will experience financial and personal distress.

Prior to the coronavirus pandemic, poverty in Ceredigion was characterised by those issues often associated with living in rural communities - lower incomes and lower employment rates, whilst also being exposed to higher costs for housing, transportation and for energy. Employment opportunities are also limited, emphasising the financial burden and lack of opportunity that many residents experience.

For example, the average annual earnings for those who live in Ceredigion are £24,126, over £2,000 less than the £26,267 across Wales as a whole. Three quarters of jobs in Ceredigion have an annual gross pay of £31,940 or below, whereas for Wales this figure is much higher at £34,508.<sup>i</sup> The employment rate in Ceredigion for the year ending 31<sup>st</sup> December 2019 was 65.1%, much lower than the 72.3% for Wales as a whole.<sup>ii</sup> The unit cost per kilowatt hour of electricity for South Wales (incl. Ceredigion) is above average nationally at 15.07p and one of the highest costs across the UK, with the average being 14.33p. The average annual domestic electricity bill is £692 for the South Wales region, again one of the highest rates across the UK and £20 per annum more expensive than the UK average.<sup>iii</sup> In the year to September 2019, the average house price across Wales was £164,000, but in Ceredigion the average had reached £192,346, and increased by 5% over the previous twelve months, almost double the rate across Wales as a whole.<sup>iv</sup>

Over half the population of Ceredigion live outside the main towns, emphasising the issues associated with rurality. But poverty is often hidden - elderly people often feel more isolated than younger generations, the lack of services such as health, schooling and training courses place further strain on families and household finances, and digital connectivity increasingly plays a major role in our social time and ability to access services.

For example, 12% of the over 75 population say they experience a general sense of emptiness, and over a quarter (26%) say they miss having people around.<sup>v</sup> Studies of deprivation, such as the Welsh Index of Multiple Deprivation, often highlight 'access to services' and 'access to housing' as issues driving poverty and hardship in the county.<sup>vi</sup> The 2019 Connected Nations Wales report highlighted Ceredigion as having the second highest proportion of premises in Wales unable to access internet services of 10Mbit/s or more at 12%, which equates to about 4,500 premises.<sup>vii</sup>

In the last three months, many of these existing concerns have been exacerbated and new challenges have emerged.

The COVID-19 pandemic will have far-reaching immediate and long-term economic and social impacts. In Ceredigion, many individuals and families will be struggling to cope not only with the physical and mental health risk implications of COVID-19 but also with the risks to their livelihoods and financial stability. The COVID-19 crisis is likely to have a detrimental impact on many Ceredigion

residents with regard to loss of income and financial disruption. Yet, there is a lack of knowledge of the depth and extent of this hardship.

Certain groups of people may be more at risk of experiencing financial hardship and they include:

- People in low paid employment
- Self-employed people
- People who may have lost their employment or whose employment is unstable
- People with little or no savings, or significant debt burdens in the form of mortgages, loans, credit cards or council tax
- People employed on temporary contracts or in seasonal jobs
- People who face higher energy or food and other essential costs as a consequence of having to self-isolate
- People living in more remote rural areas who experience reduced access to support - rurality
- People with underlying or chronic health conditions and people who are directly or indirectly affected by the spread of the virus
- Carers - who provide unpaid care to a friend or family member
- Vulnerable Children, Young People and Adults
- Migrant workers who are more likely to be employed by agencies, in casual positions and on zero hours contracts
- Younger people under 25 who are more likely to work in sectors which have closed such as hospitality and non-food retail
- People living with digital poverty
- People with protected characteristics (as outlined by the Equality Act 2010).

In addition to considering the impacts on the Protected Characteristics, the Socio-Economic Duty in Wales is being commenced as part of the Equality Act. There will be a requirement to assess how poverty and hardship affects all people, including those with protected characteristics.

Research also suggests that the increased social stress factors associated with COVID-19 may prove to have short-term or longer-term harmful effects on people's well-being. In particular, on vulnerable children and adults, with concerns about increased risk of domestic abuse, mental health issues and parenting difficulties. Such issues could well exacerbate financial hardship risks and increase the demand for care and support services in addition to the need for financial advice and assistance.

Although the situation is still emerging, the risks to business survival and jobs in Ceredigion are very real, and we all recognise that the local economy will look very different at the end of the pandemic. The economy shrank by 2% in the first three months of 2020<sup>viii</sup> as the country went into lockdown, and a much larger decrease of up to 35% is anticipated in the second quarter up to end the end of June.<sup>ix</sup> The projections suggest that the economy will fall into recession with unemployment increasing significantly, reaching as high as 10% by June.<sup>x</sup> It is widely recognised that Wales, and in particular rural west Wales, is more exposed to the impacts than other parts of the UK due to the structure of its

economy. It has, for example, a higher proportion of workers on low pay and working in sectors that are closed, such as tourism, hospitality and retail, while its economy is predominantly made up of small enterprises which are more vulnerable in times of financial crisis.

The overwhelming majority of businesses in Ceredigion (99%) are either 'micro' or 'small'-sized, and which tend to be less financially resilient. The largest sectors and employers in the county are also some of those worst hit by the pandemic – about 4,000 are employed in the tourism industry which accounts for almost 13% of jobs, with the vast majority of these businesses remaining closed. Farming and agricultural businesses have been equally hit by falling prices and the impact on the supply chains, and which account for a further 1,400 jobs. While in education, the largest sector in the economy, Aberystwyth University announced at the beginning of June that it will be opening its doors to students in September, while Coleg Ceredigion re-opens on 15th June for assessments.

Overall, more than 17,000 jobs in the local economy are within the areas of agriculture, wholesale/retail trade, accommodation and food services, education and tourism, and which account for 56% of all jobs county-wide. Even a small reduction in these sectors would have a profound effect on our economy, public services and communities. The Learning and Work Institute Cymru, predicts that if one in four of those workers in sectors shut down by the pandemic lose their job, unemployment in Wales could reach a higher level than during the last recession following the financial crisis of 2008.<sup>xi</sup>

The public's perceptions of the crisis are equally concerning and provide an insight into not only the immediate impact but also the projected impact over the next few months. The latest Public Health Wales Survey up to the end of May, shows that just over half (51%) continue to worry a little or a lot about their mental health, 39% worry a little or a lot about losing their job or not being able to find one, and a further 39% worry about their household finances in the wake of the pandemic.<sup>xii</sup> Other surveys present similar findings - in Wales 81.5% have experienced reduced income, 12% are struggling to pay bills for food and energy, and 42% expect the financial position of their household to get a little or a lot worse over the next twelve months.<sup>xiii</sup>



## Financial Hardship and Mental Health

One family has seen a combination of financial and mental health concerns as a result of the coronavirus pandemic.

Dad was furloughed from his job in March, but although the family applied for financial help, they have not yet received any payment and have struggled to pay their rent, bills and purchase food on 80% of his wages. During this time, they have twice had to turn to food parcels.

Mum has mental health issues and is pregnant. She is concerned about not being able to physically see a midwife and missing important health checks. Their financial worries have added to mum's mental health issues.

The family remains very positive, and have kept safe and well throughout the last ten weeks. However, they are concerned about their financial position and that they will not have enough money to buy essential items for the baby when it is born.

## Loss of Income and Accessing Support



Another family consists of mum, dad and two young sons. Although their income was low prior to the coronavirus pandemic, they budgeted well and were planning their wedding this year. Unfortunately, Dad lost his job with a local company when the work dried up as a result of the lockdown.

His partner does not work and looks after their two children. Unfortunately, she suffers from mental health issues, which can become severe when leaving the family home.

As a result of these circumstances the family are experiencing real financial hardship - they have had to claim Universal Credit but are still awaiting the first payment, and have had to claim a budgeting advance loan from Universal Credit to cover the cost of their rent.

They have also contacted their Family Support Worker for a food parcel and resources to help their eldest child with his school work - they had run out of pencils and paper and could not afford to buy them. Online access has also been an issue in supporting the children whilst the schools are closed, as the only method they have of accessing school work is on their mobile phone which is difficult to work from.

# The Impact of Coronavirus in Ceredigion

What we know at May 2020: Headlines



**31%**

of workers in Wales have been furloughed and 3% have lost their job permanently



**16%**

of workers have had their income 'considerably reduced' through getting less work or reduced hours



**£258,000**

additional spend on the Council Tax Reduction Scheme



**£64,000**

additional spend on Discretionary Housing Payment



**4.4%**

Increase in the cost of the average shopping basket



**75%**

of workers in occupations requiring frequent contact with people and exposure to disease are women



**43%**

of people say that their wellbeing is being affected by Covid-19 and the lockdown



**15%**

of Ceredigion's residents do not have internet access for online shopping and access



**8%**

Increase in pupils receiving Free School Meals, that's 101 extra pupils



**Large**

Increase in demand for food parcels at Aberystwyth Food Bank (up 37%) and at Cardigan Food Bank (up 50%)



# The Impact of Coronavirus (Covid-19): 'What we know' as at May 2020

## Household Income



A significant proportion of the population are being affected by reduced or loss of income as a direct result of coronavirus and the lockdown.

Across Wales between 27-31% of workers have been furloughed, 3% have lost their job permanently and a further 16% have had their income considerably reduced through getting less work or reduced hours.<sup>xiv</sup>

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. 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 not just salaries).

Public perceptions across Wales also highlight concerns for the future impact of the crisis – 62% agree that Coronavirus will have a financial impact on themselves and their family, 23% are concerned whether they will be able to pay their bills one month from now<sup>xv</sup> and almost 1 in 5 (19%) worry 'a lot' about losing their job or not being able to find one.<sup>xvi</sup>

Conversely there has been an increase in the prices of 'essential' items at supermarkets, which have risen by 8% during April, with the average shopping basket (including tinned beans, toilet roll and cleaning products) increasing by 4.4% during the month.<sup>xvii</sup>

## Financial Debt



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%. This equates to 193,000 people nationwide. A further 412,000 or 16% of Wales' population are showing signs of financial distress.

The most common reason for debt in Wales is 'reduced income', and the most common form of debt is council tax arrears, both of which are likely to be impacted by the furloughing of employees and/or redundancies. Identifying average levels of debt is difficult, but according to debt charity StepChange, their clients owe on average £10,415 in unsecured debt.<sup>xviii</sup>

More than two in five (42%) of their Welsh clients have an additional vulnerability on top of their existing financial difficulty. This includes mental health problems, physical health issues, learning disabilities, hearing or sight impairments as well as any other condition which makes dealing with debt problems additionally challenging.

## Financial Support



In supporting those affected financially by the pandemic, there has been a significant increase in people accessing support from both the Department for Work and Pensions (DWP) and from Ceredigion County Council.

Provisional data from the DWP shows that Ceredigion has experienced a significant increase in Universal Credit claims across the county between mid-March and mid-April. Job Centre Plus in Cardigan saw a 46% increase with an additional 774 claimants, and Aberystwyth had an additional 1,089 claimants, which equates to a 44% increase.<sup>xix</sup>

The latest Claimant Count figures show that between 12<sup>th</sup> March and 9<sup>th</sup> April there was an increase of 900 claims (or 108%) in Ceredigion, which was the highest increase across all local authority areas in Wales. To put this into context, Wales as a whole saw a 72% increase in its Claimant Count, with neighbouring Powys increasing by 100%. (The Claimant Count includes Job Seeker's Allowance as well as Universal Credit Claims).<sup>xx</sup>

Financial support from Ceredigion County Council's services also show an increase. Whilst we cannot say for certain that all of these are as a direct result of coronavirus, it is very likely to be a contributing factor. For example, the Council's Discretionary Housing Payment (DHP) spend has increased significantly – at 11<sup>th</sup> May it was almost £135,000 compared to almost £71,000 at this time last year. The increase of £64,000 or 47% was witnessed over a period of only five weeks.

Furthermore, the increased spend on the Council Tax Reduction Scheme (CTRS) is a concern for the authority. The CTRS caseload increased by 93 claimants between 20<sup>th</sup> March and 4<sup>th</sup> May to a total of 5,550. The spend incorporates not only those that are newly claiming but those current claimants that have had their entitlement amended due to changes in their circumstances, such as being furloughed and only receiving 80% of their wages, and therefore entitled to an increase in CTRS. The Council budgeted (pre Covid-19) £5.922m for the gross CTRS spend for 2020/21. Under normal circumstances this budget would have been sufficient to cover the annual spend. However, as at 8<sup>th</sup> May, the spend has already reached £6.18m – an overspend of £258k only 5 weeks into the financial year. (Please note that the Council does receive part funding from Welsh Government for the CTRS).<sup>xxi</sup>

Other areas, such as Council Tax collection rates, have also been affected. The collection rate at the 1<sup>st</sup> May last year was 11.9% but had fallen to 10.7% at 1<sup>st</sup> May this year.<sup>xxii</sup> Like other essential bills such as utilities, the Council Tax collection rate provides an indication of the extent of a financial crisis, and is likely that coronavirus and the subsequent economic impact is a contributing factor in this decrease.

Almost 11,000 Covid-related Emergency Assistance Payments have been made across Wales with a value of £672,000. The main reasons provided include having to stop or reduce work and increases in energy/fuel costs from staying at home.

## Access to Food Essentials



There has been an increase in demand for support from the Food Banks in Ceredigion, and access to food has been raised as a concern particularly during the early period of the lockdown and just prior to it.

Food banks in Aberystwyth, Cardigan and Lampeter have seen a significant increase in demand for food parcels since the lockdown began. Aberystwyth food bank issued 19 packs per week on average in 2019, but the week before the lockdown began they issued 53 packs, and since then the figure has been sustained at 30 per week, representing a 37% increase.

The situation is similar at Cardigan Food Bank where they estimate the increase to be about 50% since the coronavirus situation began. (Detailed figures from Trussell Trust are due to be published soon). The majority of people contacting them are those who have been self-isolating, those who are unable to work and those with children at home / on free school meals. However, they have not seen more of an increase than usual in those referred due to Universal Credit.

Llandysul Food Bank saw a big growth in demand for food parcels just prior to the lockdown, most likely due to panic buying and the level of uncertainty, but that has reduced in the weeks since. Meanwhile, Lampeter Food Bank estimate that demand has increased 3-4 times when compared to the pre-lockdown situation.

One concern raised by the food banks at the beginning of the lockdown was that of food supply – there have been difficulties obtaining staples like bread, and buying enough supplies proved difficult because of shortages in shops. They managed to overcome these issues with the help of retailers and individuals, and it is hoped that local stocks of essentials will return to normal soon. Food banks report that whilst they continue to receive many financial donations, general food donations have reduced.

The main issues raised by Credu (connecting carers) have been getting food deliveries especially where the whole household is shielding but they are not on the government list, and where they do not have a car and previously relied on supermarket delivery services.

## Support from Community Groups



There has been an increase in demand for support from Citizen's Advice and other community groups in Ceredigion.

Citizens Advice has continued to provide high levels of service during this period, helping 508 clients with 1,733 issues between 2<sup>nd</sup> March and 17<sup>th</sup> April, despite not having face-to-face appointments and volunteers. Whilst actual numbers of clients have not increased, they note that there has been an increase in "quick contacts", where they have sign-posted or provided self-help information – 57 between 2<sup>nd</sup> March and 17<sup>th</sup> April, compared to 21 in the same period last year.

Citizens Advice Energy Advice Team is also gearing up for an increase in demand for pre-payment meter credit in the coming months as the effects of the pandemic hit household incomes. Cold homes are known to be an important

health issue in the county, and they are seeking ways of increasing the availability of meter credit to meet that demand, particularly after the summer and into the colder autumn/winter months.<sup>xxiii</sup>

Benefit enquiries remain the top issue for Citizens Advice, with 225 non-Universal Credit benefits clients (249 in 2019) and 112 Universal Credit clients (65 in 2019). There has been a decrease in debt clients, with 64 clients (177 in 2019), but increases have been seen in employment, consumer, housing and immigration issues compared to this time last year. Disabled and chronically ill clients (including mental health) represented 64% of their clients in this period (68% in 2019).

Citizen's Advice also predict that lack of or reduced income from work and self-employment will create financial hardship in the short, medium and long term. For families, the stresses of self-isolating, shielding and social distancing and the lack of access to school and extra-curricular settings will add strain to a difficult economic picture. Instances of domestic abuse, child abuse, neglect and problem drink, gambling and drug use are all likely to prove particularly difficult for those families and households affected. Money problems are known to exacerbate these problems and to have a detrimental effect on mental health and wellbeing in general. Fear of falling ill, being isolated and potentially failing to either seek or receive medical help for a range of issues, may disproportionately affect those on low incomes (whose access to travel is limited), people with learning disabilities, people with acute mental health problems, people with chronic health conditions, disabled people older people and carers, all groups who are more likely to be economically disadvantaged and may now be further impoverished.

Looking ahead as the lockdown is eased and furlough ends, Citizens Advice are anticipating a significant increase in demand for all advice as redundancies and business failures hit the economy and households' livelihoods. This includes debt advice and employment advice, the latter of which has already seen an increase, and internet access to access online services such as Universal Credit applications and EU Settled Status.

## Children and Education



The latest research shows that many parents are managing well with their children at home, but some concerns are visible particularly around the impact on their education, their wellbeing and the impact on child poverty through loss of household income.

Ceredigion's schools closed on 23<sup>rd</sup> March and it is not currently known when they will fully reopen as parents juggle working from home and teaching their children. The biggest issue raised by parents so far during the lockdown is on their children's wellbeing - 59% of those with children worry "a lot" about the wellbeing of their children, 47% were concerned that their child was not seeing their friends or socialising and 36% were concerned directly for their child's mental health. Secondary to that, a quarter are more worried about the impact of the pandemic on their child's education than at the start of the school closures.<sup>xxiv</sup>

## Child Poverty



From a financial perspective, recent research has warned of an impact on child poverty as a result of the pandemic and the lockdown measures.

Action for Children recently warned that half of children in Wales live in families with no savings to fall back on and two thirds have less than £1,500 in the bank.<sup>xxv</sup> Data from Ceredigion County Council shows that the number of pupils receiving Free Schools Means has increased by 101 pupils (or 8%) between 20<sup>th</sup> March and 8<sup>th</sup> May, rising from 1,280 to 1,381.<sup>xxvi</sup>

More recently, a report published at the end of May by the End Child Poverty Coalition, revealed that child poverty in Ceredigion had increased by 3.1% between 2014/15 and 2018/19. Their research recorded an increase from 17.2% to 20.3%, which was the highest increase across Wales. To put this into context, over the same period, the figure across Wales as a whole was a small decrease of 0.2%. The End Child Poverty Coalition, which is made up of 70 charities and other organisations, has raised a concern that this issue will continue to worsen as the pandemic forces more families into financial hardship.<sup>xxvii</sup>

Even before the impact of Covid-19 on household incomes, since 2014 around one in five children living in Wales have been experiencing poverty and the resulting effects it can bring.<sup>xxviii</sup>

## The Economy



The economic impacts of coronavirus are beginning to emerge, with a higher proportion of businesses in Wales reporting a decrease in turnover than across the rest of the UK, and some key sectors which are key to the Ceredigion economy, such as tourism, being hit the hardest.

Following the lockdown on 23<sup>rd</sup> March, almost 23% of businesses across Wales have temporarily closed or stopped trading, which is slightly higher than in England and Scotland. But crucially, 62% of businesses in Wales report a decrease in turnover, higher than the UK (57%), and over a quarter (26.5%) report that their turnover has decreased by more than 50%, which is again higher than the rest of the UK (23.4%).

The accommodation and food service sector is the fourth largest sector in Ceredigion and employs 3,500 people. It is also the sector that has been hit the hardest as a result of the lockdown - 81% of businesses in this sector have temporarily closed or paused trading, and unsurprisingly also has the largest proportion of its workforce furloughed at 73%.

In terms of economic output, the UK gross domestic product (GDP) is estimated to have fallen by 2.0% in Quarter 1 (Jan to Mar) 2020, which is the largest fall since Quarter 4 (Oct to Dec) 2008, with the majority of the impact yet to be reflected in the national output figures.<sup>xxix</sup>

A much larger decrease of up to 35% is anticipated in the second quarter up to the end of June 2020.<sup>xxx</sup> The projections suggest that the economy will fall into recession with unemployment increasing significantly, reaching as high as 10% by June.<sup>xxxi</sup> It is widely recognised that Wales, and in particular rural west Wales, is

more exposed to the impacts than other parts of the UK due to the structure of its economy. It has, for example, a higher proportion of workers on low pay and working in sectors that are closed, such as tourism, hospitality and retail, while its economy is predominantly made up of small enterprises which are more vulnerable in times of financial crisis.

The implications of the pandemic should be viewed against a backdrop of austerity in Wales over the last decade and the impending impacts of Brexit. Research suggests that these impacts will be profound for the Welsh economy, as more than 60% of exports from Wales (with a value of £16.9 billion) head to the European Union, and could be the worst hit as a result of potential tariffs, particularly affecting agriculture and farming. The general implications on travel, house prices and amount of EU funding received will all play a role in shaping the future local economy.<sup>xxxii</sup>

## Accessing Business Support



The unprecedented level of financial support made available to businesses in Wales is matched only by the numbers of businesses applying for the schemes and loans available, and is in itself a measure of the breadth of the impact on the business community.

We know from applications to the Government schemes to support the economy that Wales has the highest proportion of businesses applying for all of the government schemes across the UK.

Almost three quarters (74%) have applied for the Coronavirus Job Retention Scheme, 65% deferring VAT payments, 39% applied for Business Rates Holiday, 26% applying to the Time to Pay scheme and 14% applying for government funded small business grant or loan schemes.

This strongly suggests that businesses in Wales require a greater level of support to survive the pandemic, either because of their size, the sector in which they operate, their supply chain or their reliance on seasonal trends.<sup>xxxiii</sup>

In Ceredigion, 1,892 applications for business support grant have been approved and £23.3 million paid out to local businesses across the county, as at 28<sup>th</sup> May.<sup>xxxiv</sup>

## Tourism



The tourism industry which accounts for about 13% of jobs in Ceredigion (4,000) has been hit particularly hard with 97% of tourism related businesses across Wales closed during the outbreak.

It is estimated that half of all staff in this sector have been asked to take paid leave during the outbreak, with a further 35% asked to take unpaid leave. Currently, 4% of tourism businesses have made redundancies, although concerns remain that this figure will increase in the coming weeks and months if the lockdown remains in place for the entire 2020 season. It is perhaps not surprising therefore, that the tourism sector views the outlook as particularly bleak, with nearly all tourism businesses (96%) expecting the future impact of the outbreak to be 'significantly negative'.<sup>xxxv</sup>



The Retail, Leisure and Hospitality Relief Scheme (RLHR) provides businesses with a rateable value of £500,000 or less, with 100% business rates relief for the 2020/21 financial year. The additional relief awarded as at 16<sup>th</sup> April under this enhanced scheme is just over £7.5 million to 636 businesses. Additional work is being undertaken to identify any businesses not covered in the update, therefore it is likely that the award under this scheme will increase.

## Agriculture and Farming



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. Of particular concern, is the impact on the milk and dairy industry in the county.

One of the biggest impacts for Ceredigion and West Wales is expected to be on the milk producing industry, especially in the south of the county, due to milk processing businesses who supply food production and outlets, including coffee shops and organic suppliers closing, resulting in a reduction in demand. As a result, sales by liquid milk processors servicing foodservice or wholesale markets are reported to have dropped by 50-60%. This, combined with the continued lockdown and social distancing measures, means the milk production industry and market face significant challenges in the coming weeks.<sup>xxxvi</sup>

The other area giving cause for concern is the livestock producing areas, where beef prices have been falling, and in the medium term the effect that the increase in number of lambs hitting the market will have on prices, given that so many outlets are closed both in the UK market but also in Europe. The average price for deadweight steers in Wales and England has fallen by 6.4% compared to this time last year, and during the fortnight up to 21<sup>st</sup> April, lamb sales were down by 20%. It is worth noting that the Llanybydder Abattoir on the border with Carmarthenshire employs over 600 people.<sup>xxxvii</sup>

Tir Dewi are continuing to offer support to farmers in West Wales during the crisis, but their services are now mainly by phone support, rather than face-to-face. Tir Dewi help farmers who are feeling isolated and offer support and signposting to solve problems. Tir Dewi themselves have been affected financially due to the substantial amount of donations received that are generated at public events including agricultural shows and church services.

## Universities and Students



Although all face-to-face teaching has been suspended at both universities in the County, Aberystwyth announced at the beginning of June that students will be back on campus in September.

All face-to-face teaching has been suspended at both Aberystwyth and the University of Wales Trinity Saint David's Lampeter campus, and formal examinations on site have been cancelled. Undergraduate courses along with postgraduate teaching is now being delivered via online platforms, and this year's graduation ceremonies have been postponed until 2021.

One of the biggest concerns for universities themselves, and for local economies at large, has been whether face-to-face teaching will resume for the new academic year in September 2020. Whilst some have taken the decision to run the next academic year entirely online, Aberystwyth announced at the beginning of June that students will be back on campus from September. The significance of this cannot be overstated - there are almost 8,200 students at Aberystwyth University alone, accounting for about 11.2% of the County's population, and about half the population of the town during term time. The economic impact alone of students not being onsite would be catastrophic for many local businesses, as their presence is estimated to be worth over £6 million to the local economy every month.

Furthermore, the University is also one of the largest employers in the County, with Education being the largest sector in the local economy, accounting for some 4,300 jobs county-wide. Any impact on their stability, has a corresponding impact throughout the County as an employer.

The University of Wales Trinity Saint David's has also announced that students will be back on campus in September, but with a combination of face-to-face, non-campus teaching as well as online delivery.

## Small Business Support



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

This is significant as Ceredigion's economy is made up of 92% "micro" businesses employing up to 9 staff and this rises to 99% when "small" businesses employing 10-49 staff are included.<sup>xxxviii</sup> Up to the end of the first week in May, Ceredigion County Council had paid out 1,639 Business Support Grants amounting to £20.68m<sup>xxxix</sup>, and this is expected to increase as recent applications are processed. Smaller businesses with less than 250 employees are more likely to apply for the Coronavirus Job Retention Scheme and the Business Grant/Loan schemes.<sup>xl</sup>

We also know that smaller businesses have been hit particularly hard. For example, a larger proportion of small businesses (24.7%) across the UK have temporarily closed than larger businesses (19.7%), and a larger proportion of small businesses (25.3%) have reported a decrease in turnover of more than 50% compared to larger businesses (20.6%). Access to finance has also been affected during the pandemic – 7.9% of small businesses report that access to finance has decreased, compared to 6.7% for larger businesses.<sup>xli</sup>

Included in small business support, are the 8,800 self-employed people in Ceredigion, the largest proportion of which, work in the agriculture, forestry and fishing sector. The potential loss of a substantial number of these businesses could have major consequences for the local economy. The quarterly tracking study of small business outlook by Hitachi Capital Business Finance, found that almost a third (30%) will struggle to survive between now and the end of June, and 73% of small firms in Wales predict a contraction or a struggle to survive. The



sectors where small business owners most fear collapse are hospitality and leisure (50%), retail (40%) and transport/distribution (37%).<sup>xlii</sup>

The Lloyd Bank Business Barometer shows that business confidence has plummeted since the outbreak of coronavirus, with businesses in Wales reporting the biggest decrease in confidence of 52%, compared to 30% across the UK as a whole.<sup>xliii</sup>

The digital status of a business before the pandemic has a direct bearing on its growth prospects and confidence in surviving. Enterprises that were not online are more likely to fear contraction or collapse (68% compared to 45% of their online counterparts). Offline businesses are also more than twice as likely as online businesses to have temporarily closed (37% to 16%).<sup>xliv</sup>

## Reducing Economic Inequality



**The coronavirus pandemic has highlighted the urgent need to reduce economic inequality in Ceredigion and across rural Wales.**

The Bevan Foundation published its research report “Where next for the Welsh economy?” in May, 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 outbreak.<sup>xlv</sup>

For example, Ceredigion is predicted to have 28.5% of its businesses temporarily closed, higher than the national average of 25.5%, and the same trend is visible across the rest of rural and west Wales.<sup>xlvi</sup> There have been many different figures published regarding the overall economic impact of coronavirus, but the one uniting theme highlighted by the Foundation is that it is likely to lead to a period of “severe hardship for many”.<sup>xlvii</sup>

It 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.<sup>xlviii</sup>

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.<sup>xlix</sup>

## Mental Health, wellbeing and Social Support

**There is an anticipated increase in demand for mental health and social support as people come to terms with life under lockdown and social distancing measures.**

In particular, support for mental health from the risk of family and relationship breakdown, the loss of household income, isolation and heightened anxiety as a result of the lockdown measures. The current under-reporting of some of these concerns may also hide the true extent of the impact. These themes mirror the



concerns highlighted in the Academy of Medical Sciences research into the impact of coronavirus on mental health in April 2020.<sup>i</sup>

The ONS report that in Wales, 87% of people are very or somewhat worried about the effect of coronavirus on their life, with 43% saying their wellbeing is being affected by Covid-19 and 38% report high levels of stress and anxiety.<sup>ii</sup> Public Health Wales add that 64% of people are worried 'a lot' about losing someone to the virus, 58% worry 'a little' or 'a lot' about their mental health and wellbeing, and 25% are 'often' or 'always' feeling isolated.<sup>iii</sup>

One of the biggest concerns has been the potential for an increase in domestic abuse brought about by the family pressures of the lockdown. West Wales Domestic Abuse Services (WWDAS) report that they had started to see an increase in calls up to 10<sup>th</sup> April, although it was email and messenger contacts that had increased significantly, rising by 60%, and the charity believes this is when clients can get access, which is sometimes at night. On a practical level they also report issues obtaining PPE, hand sanitiser and bulk purchases of toilet rolls and other supplies that have been ordered but not supplied.

## Housing and Homelessness



Since the outbreak there has been an increase in young people's homelessness presentations, recent housing register applications have cited financial troubles directly related to coronavirus, and there has been a doubling of applications as a result of financial or relationship breakdown.

For the period 20<sup>th</sup> March to 10<sup>th</sup> April, whilst the actual number of applications decreased, the evidence shows that coronavirus is having an impact on the *reasons* for applications being made. For example, 80% of those citing "financial troubles" as the reason for their application stated it was directly related to coronavirus. Furthermore, comparison with the same period last year shows applications relating to financial troubles or relationship breakdown have almost doubled, rising from 35% in 2019 to 68% in 2020. Relationship breakdown may not be directly related to coronavirus, but it is one of the main concerns of local authorities.

Of the 28 housing register applications received between 20<sup>th</sup> March and 10<sup>th</sup> April, 10 cited "financial reasons" as either part or all of their reason for move. Of those 10, 8 said their financial troubles were directly related to coronavirus. A further 7 applications were from self-employed people and/or had a partner who had been furloughed due to the lockdown, and 1 had been unable to take up promised employment. Of the remaining 18 applications, 9 stated relationship breakdown as their reason for needing to move. Through working with clients, Housing identified some relationship reconciliations directly resulting from the coronavirus situation.

From homelessness applications, we also know that there has been a small decrease in applications compared to this time last year (20<sup>th</sup> March to 10<sup>th</sup> April). There has also been a decrease in applications as a result of financial issues and relationship breakdown which accounted for 44% of applications at this time last

year, but only 26% this year. However, Housing expect these figures to increase in the coming months, particularly once the financial impact begins to hit and possibly causing a relationship breakdown. They have also seen an increase in young person's homelessness during April which they continuing to monitor as the lockdown progresses.

## The Housing Market and Affordability



**It is likely that housing affordability will be affected by the economic impact and by prospective buyers looking to move away from towns and cities.**

Anecdotal evidence from local estate agents suggests there has been an increase in enquiries from prospective home buyers looking to move to Ceredigion, away from the more densely populated towns and cities. Ceredigion has the second lowest population density amongst all local authority areas, but also has above average house prices and for its larger towns such as Aberystwyth, larger private rental values as well. For example, house prices increased by 5% for the twelve months up to September 2019 rising from £183,203 to £192,346.<sup>liii</sup> The concern is twofold:

- Driving house prices and rents higher and making them less affordable to local people
- Exacerbating the existing concern that high prices are making it difficult for those undertaking work in the area to settle.

The entire sector was put on hold at the end of March and home viewings through estate agents are still not permitted in Wales (as at the end of May). Whilst it is well-established that house prices affect the economy at large and have a direct bearing on consumer spending and economic growth, it is too early to tell exactly what the impact will be on the housing market in Ceredigion, although it is likely to have an adverse effect on the affordability ratio. Estimates of the impact nationally vary between a fall in prices of 5% to 10% during 2020.<sup>liv</sup>

## Digital Exclusion



**People without internet access or digital skills are particularly affected.**

Community groups in Ceredigion have reported that the impact of the lockdown and the adjustments that businesses have made, are felt particularly amongst those with no internet access, lower confidence in using technology or less skills to adapt to accessing services or ordering essential items remotely.

For example, Citizens Advice are particularly concerned about those residents who do not have internet access and are in the process of sourcing funds for mobile devices to provide access for individuals and groups to access online services. The Bevan Foundation identify internet connection in the same category as access to food, accommodation and health care as essential items for survival during the pandemic.<sup>lv</sup>

Since the Coronavirus outbreak, online shopping has grown by 129% week-on-week during March across the UK, online food transactions increasing by 173%,<sup>lvi</sup> and the Department for Work and Pensions are encouraging all new Universal Credit claimants to apply online. However, there are still 15% of households in

Ceredigion who do not have internet access<sup>lvii</sup>, and broadband services vary greatly depending on location – some towns have good access to full fibre, but many of the rural areas struggle to obtain standard broadband speeds of up to 30Mbit/s. (20% of premises have access to full fibre services, but a further 20% are unable to receive standard speeds of 30Mbit/s. Ceredigion has the second highest proportion of premises in Wales unable to access very basic services of 10Mbit/s).<sup>lviii</sup>

All research indicates that our use of internet transactions with retailers and public services will continue to grow in the wake of Coronavirus. In addition to access, are the skills required to use it effectively and safely – we know that older people, particularly 75+, and disabled people report having lower digital skills. For example, 52% of the 75+ population say they have mastered 5 basic digital skills, compared to 95% of 16-24 year olds.<sup>lix</sup> These are not new issues, they were previously highlighted in the “Digital inclusion in Wales: Perspectives on why it matters and what still needs to be done” report.<sup>lx</sup>

## Equality and Diversity



In the last few weeks, the impact of coronavirus on certain groups in our society has been highlighted, in particular the BAME community, older people and women, all of whom are more at risk for a variety of reasons.

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. They are followed by the Bangladeshi/Pakistani community who are more than one and a half times more likely to die from coronavirus.<sup>lxi</sup>

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.<sup>lxii</sup> Ceredigion has a higher than average 75+ population at 11.6%, compared to 9.5% for the country as a whole.<sup>lxiii</sup>

For women, the risk from coronavirus is linked to the professions largely occupied by female workers, such as nursing and social care. For example, care workers and home carers have significantly higher rates of coronavirus related deaths compared to the general population. The rate of Covid-19 deaths amongst female social care workers is 9.6 deaths per 100,000 women, compared to 5.2 for the female population. Healthcare workers are among those most likely to be exposed to the coronavirus because of physical proximity and exposure to disease in general. Three in four workers (75%) in occupations requiring frequent contact with people and exposure to disease, are women.<sup>lxiv</sup>

Some of these issues are exacerbated by the coronavirus pandemic, but have been highlighted previously by the Equality and Human Rights Commission’s “Is Wales Fairer 2018” report, which found that:

- Insecure employment is around twice as high as average for those aged 16–24 and has increased for this age group.

- Women are more likely than men to work in caring, leisure and other service occupations, or sales and customer service occupations, or elementary occupations, which tend to have low pay, but similar proportions of women and men are in high-pay occupations.
- Disabled people's employment rate in Wales is less than half that for non-disabled people<sup>lxv</sup>

The Institute of Fiscal Studies highlight another group affected the pandemic – they identify that younger people are being hit the hardest as workers under the age of 25 are two and a half times more likely than those over 25 to have been working in sectors such as hospitality and (non-food) retail that have closed entirely as a response to the outbreak.<sup>lxvi</sup> This is visible in the economic indicators for the first quarter (January to March 2020), which shows that 16-24 year olds had the largest reduction in actual hours worked, a decrease of almost 6%, with the second quarter's figures anticipated to show an even greater decrease as the peak of the pandemic hits the country.<sup>lxvii</sup>

## **Migrants, Asylum Seekers and Refugees**



**There is some evidence that migrants, asylum seekers and refugees will require additional support during and post lockdown.**

Research by the Bevan Foundation highlights that the lockdown is exacerbating some of the difficulties experienced by migrants, asylum seekers and refugees, and which is having a detrimental impact on their integration into local communities.

We know that migrants can live very isolated lives, often only engaging within their family or ethnic community. In addition to communication issues around language, in many cases they will not have existing social networks and connections, and as a result rely on community support groups, which it is anticipated, could lead to an increase in demand for services, some of which have had to close.

We also know that financially, migrant workers are particularly vulnerable – whilst many work in key roles such as in the care sector, the Foundation highlights that many are employed by agencies, in casual positions and on zero-hours contracts. 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. Furthermore, there is the ongoing concern around the European Union Settled Status Scheme, where face-to-face support cannot currently be provided, and on which, many migrants will rely for support to complete their application.<sup>lxviii</sup>

## **Working Practices and Home Working**

**Working practices have had to adapt and plans for future service provision and methods will need to be made. There are also questions about the sustained viability of some methods.**

Due to social distancing, lone working has become far more common and the Health and Safety Executive (HSE) have issued guidance for employers to keep lone workers healthy and safe. In particular, the concerns for an increase in lone



working are the impact on stress and mental health, keeping in touch and advice on work-related violence.

Research conducted into home working has produced mixed results – there are plenty of positives reported as a result of the homeworking environment, such as autonomy, motivation and a feeling of trust from their employer. But other surveys have found that those working from home as a result of the lockdown, have raised a number of concerns for both physical and mental health. A study conducted by the Institute for Employment Studies found that ‘loss of sleep from worry’ is the most common complaint in relation to physical health with 64% of home workers raising this, followed by 60% reporting ‘fatigue’ and 58% reporting ‘aches/pain in their shoulder’.

By far the biggest issue reported relating to emotional health was ‘not being active and vigorous’ (60%), followed by 45% saying ‘not having day filled with interest’ and 41% being ‘anxious about family member health’. 60% worry they are taking less exercise and 48% working long and irregular hours.<sup>lxix</sup>

*The situation is rapidly changing as we learn more about the impacts of Coronavirus on the people of Ceredigion and its economy. There is a multitude of research activity taking place across Wales and the UK to identify the impacts of the virus and the resulting social distancing measures. The data presented here represents the situation as at May 2020, but is subject to change as new research is published and the situation becomes clearer.*

# Looking Ahead:

## Concerns of the General Public across Wales



**62%**

believe Coronavirus will have a financial impact on them and their family



**22%**

worry about their own mental health and wellbeing 'a lot'



**19%**

worry 'a lot' about losing their job or not being able to find one



**53%**

worry about the wellbeing of other family members



**23%**

are concerned about their ability to pay their bills one month from now



**59%**

of those with children worry 'a lot' about the wellbeing of their children



**45%**

believe that the threat posed by coronavirus to their job or business is high or very high



**25%**

Feel isolated 'often' or 'always' during the lockdown

### Sources:

The Welsh Government's "Public views on the coronavirus (COVID-19)" Survey  
Public Health Wales' "How are we doing in Wales Survey"



# Vision

Since the event of the COVID-19 crisis, one of the key priorities of the Council has been to safeguard and promote the safety and well-being of vulnerable individuals and families. A number of key initiatives have been effectively implemented and are helping to alleviate hardship e.g. extensive welfare calls to a large number of adults and children and their families; effective provision of a large number of food boxes to vulnerable persons; social media campaigns with public information; free school meals service; child care centres; administration of business grants and discretionary housing payments and the continuity of critical and essential social care services.

Core to the Council’s vision is to ensure that every child, young person and adult in Ceredigion will be able to reach their full potential. To ensure that everyone in Ceredigion has access to excellent universal and targeted services that supports their health and wellbeing and develops their skills and resilience which will last a lifetime and enable them to cope well with the challenges and pressures that they may face. We will support those at a disadvantage and those who encounter challenges, and safeguard and nurture the most vulnerable. (Porth Ceredigion, Integrated Service Delivery Model.)

The Social Services & Wellbeing (Wales) Act 2014 sets out eight national well-being outcomes, this Strategy responds to each of the Outcomes:

Securing rights & entitlements (control over day-to-day life)	Physical & mental health and emotional well-being	Protection from abuse and neglect	Education, training & recreation
Domestic, family and personal relationship	Contribution made to Society	Social & Economic well-being	Suitability of living accommodation

Furthermore, the Strategy is also aligned to Ceredigion Council’s commitment to the Well-being of Future Generations (Wales) Act 2015 aiming to fulfil the seven Well-being goals and five ways of working:

Seven Well-being goals	Five ways of working
A prosperous Wales	Long-term
A resilient Wales	Prevention
A healthier Wales	Integration
A more equal Wales	Collaboration
A Wales of cohesive communities	Involvement
A Wales of vibrant culture and thriving Welsh language	
A globally responsible Wales	



During this time, as a result of the COVID-19 crisis, the Welsh and UK Governments have introduced a number of measures, grants and additional funding schemes aimed at reducing the impact of COVID-19. It is imperative that Ceredigion is in the best position possible to be able to benefit from these and all future developments and that we have effective processes in place to identify these opportunities and take full advantage of them. The implementation of the Tackling Hardship Strategy will help us to achieve this.

## How we will deliver the Vision - Key Objectives

The Strategy will deliver three key objectives:

**Objective 1:** To develop a **shared understanding** with partner agencies of the evolving impact of COVID-19 on individual and family hardship in Ceredigion through the collation and analysis of data.

**Objective 2:** To co-ordinate and **consolidate collaborative efforts** with partner agencies in order to promote and take advantage of all available help and assistance intended to mitigate increased risks and effects of hardship.

**Objective 3:** To **identify gaps** in support and evolving hardship needs in order to develop early effective intervention that will strengthen individual and community resilience as we adjust to the impact of COVID-19.

3 Key Objectives		
Understand the situation	Co-ordinate efforts	Identify gaps and facilitate resilience
Continue to collect baseline information from key service areas and partner agencies	Develop a shared analysis and understanding of need across services and with partner agencies	Identify gaps in provision and develop proposals and action plans
Seek specific information about most affected groups	Map and consolidate what help and support is available	Develop opportunities to identify early preventative action and promote evidence-based initiatives aligned to our economic recovery and long-term resilience strategy
Agree key indicators to measure progress and analyse and monitor national and local indicators	Promote information and easy access to available help and support	Involve partner agencies and focus groups for feedback to inform strategy

## Framework for Action

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Some individuals and families will find it more difficult to cope and adjust to the immediate impact of Covid-19 for a range of reasons and we want to focus on addressing three overlapping areas of concern;

We believe that services should help people to achieve their goals. Short-term, Medium-term and Long-term solutions are set out in the Roadmap overleaf. They are designed to empower our communities rather than create dependencies.

The Road Map below sets out basic 'Now – Next – Later' issues on which to focus the Action Plan. Wider contextual factors such as the rate of recovery, any further waves of infection, Governmental strategies and policies and funding initiatives will undoubtedly greatly influence timescales. There is also an element of overlap between the 'Now – Next – Later' stages as with the categories of support. A more detailed Action Plan will focus on specific timescales and targets. The Action Plan will entail collating assessments of the current and estimated financial impact, costs and resources associated with the increased risk of hardship and we will need to ensure further wider consultation with partner agencies and the public.

**1**

### ESSENTIAL LIVING COSTS

People experiencing a lack of money for food and essential bills and payments

**2**

### PHYSICAL AND EMOTIONAL WELLBEING

People experiencing stress, exhaustion and anxiety that may impact on their mental well-being

**3**

### COMMUNITY RESILIENCE

People who are unable to access services, online or by telephone, and are isolated from the support available

# Now-Next-Later Roadmap

## Empowering Communities

### "NOW"

Direct support to individuals and businesses who are struggling financially

Targeted and universal support to individuals who are experiencing stress, exhaustion and anxiety

Foster local community response teams and identify barriers to accessing services

### "NEXT"

Ensure the local workforce is ready and able to return to work

Increase support available to improve emotional and mental well-being

Further strengthen local community support networks

Ensure that local employers are ready to reopen for business

Ensure respite provision is fit for purpose and available to those who need it

Address barriers faced by those unable to access services online/by phone

### "LATER"

Ensure that Porth Cymorth Cynnar and Wellbeing Hubs consolidate and improves the way we address the financial resilience, emotional well-being and connectivity needs of Ceredigion's residents

Reconfigure existing strategies (including the Poverty Strategy & Economic Strategy) to mitigate the impact of the anticipated period of recession

Our focus is on the following three overlapping categories:

1

#### ESSENTIAL LIVING COSTS

People experiencing a lack of money for food and essential bills and payments

2

#### PHYSICAL AND EMOTIONAL WELLBEING

People experiencing stress, exhaustion and anxiety that may impact on their mental well-being

3

#### COMMUNITY RESILIENCE

People who are unable to access services, online or by telephone, and are isolated from the support available

## Mechanism for delivery

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A partnership approach will be required for the delivery of this strategy. A review of the work and membership of the PSB Poverty Sub-group will need to be undertaken in order to establish the most comprehensive and coherent delivery mechanism for this strategy. The work of the group will focus on the delivery of this strategy that succeeds the previous Combatting Poverty Strategy that came to an end in March 2020.

## Links with other strategies and plans

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This document should be read in conjunction with the following Council strategies and plans. It supports the delivery of:

- Ceredigion County Council Corporate Strategy
- Ceredigion PSB Local Well-being Plan

It will align with and add value to:

- A Fair and Equal Ceredigion 2020-24 (Ceredigion County Council's Strategic Equality Plan)
- Ceredigion Economic Strategy 2020-35
- Ceredigion Economic Adjustment and Resilience Strategy
- Ceredigion Housing Strategy

The document provides an overarching and holistic approach to recovery and will also be used to inform the review of other relevant Council strategies and plans as appropriate.

## Integrated Impact Assessment

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An integrated impact assessment, (IIA), is being carried out on in tandem with the different versions of this strategy. This is to assess the impact of the strategy on people with protected characteristics under the Equality Act 2010 as well as all the impacts on all of the residents of Ceredigion. The IIA also looks at impacts in relation to the Strategic Objectives of Ceredigion County Council, the Wellbeing of Future Generations (Wales) Act 2015 and impacts on Welsh language and culture. The IIA also includes our responsibilities under the Socio-Economic Duty of the Equality Act 2010.

In drawing up the strategy we engaged with 24 local organisations who are involved in tackling hardship. We also gathered together local and national data on the impacts of COVID-19 on poverty and wellbeing. This evidence was used to carry out the IIA.

Disabled people already face entrenched disadvantages in terms of work and socio-economic factors and this is likely to be exacerbated by the COVID-19 pandemic. We found that some groups of people

from a Black, Asian and Minority Ethnic background were at greater risk of death from Covid-19. This is also the case with older people and a particular concern is the relatively older population of Ceredigion. Younger people are at a greater risk of insecure employment. Women make up the majority of the health and social care workforce and are at greater risk from exposure to COVID-19. Women undertake the majority of childcare at home and are affected by school closures which compromises their availability to be economically active. Lockdown also saw an increase of risk and severity of domestic abuse incidents.

The strategy was formulated at rapid pace during lockdown in order that mitigations could be implemented speedily. We intend to widen our engagement and consultation with the people of Ceredigion with the production of the action plan of this strategy and also with any future revisions of the strategy.

## **Resources**

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Information regarding support for businesses and individuals is available on our website and will be updated regularly.

## **Acknowledgements**

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We extend our thanks to our local partners for providing valuable data to help inform the current position in Ceredigion.

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