

# COVID-19 AS A CHALLENGE TO PROSPERITY: THE CASE OF MONEY A+E SERVICE USERS

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September 2020



**To be cited as**

Harker C., Huq Z., & Charalambous E. 2020.  
*Covid-19 as a challenge to prosperity: The case of Money A+E service users*. London: Institute for Global Prosperity, UCL.

# ACKNOWLEDGEMENTS

This research was designed in conversation with Money A+E, as part of an ongoing collaborative project. We are particularly grateful to Suzy Kirby, Jerry During, Greg Ashby, Rosie Leach and Frederick Limbaya for their input at different points in the research.

UCL Community Engagement Team (east) provided funding for this study through their UCL East Listen and Respond small grants scheme.

The survey was implemented by Shuaib Jalal-Eddeen, Lalya Moccia, Leen Al Hamwi and Eugenio Sanchez.

Administrative support was provided by Yukiko Fujimoto and Louise Roberts.

We are sincerely grateful to all of the above for their important contributions.

We would also like to thank all Money A+E service users for their responses during an extremely difficult time.

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# EXECUTIVE SUMMARY

This report demonstrates that Covid-19 is having significant impacts on people's physical and mental health, finances, housing, social relationships and work. While individual experiences differ, the interconnections between these factors and their impact across communities as a whole makes Covid-19 a significant challenge to prosperity in general, and financing prosperity in East London in particular.

Based on a survey of Money Advice and Education (Money A+E) survey users, we document:

- Significantly higher levels of Covid-19 infection amongst this community than the national average, which can be connected to the intersection of poverty and race. Hospitalisation of family and friends due to Covid-19 has often resulted in extra caring responsibilities.
- Increasing unemployment and increasing unpaid care work due to Covid-19.
- Covid-19 has severely impacted people's ability to safely and comfortably inhabit their homes by accessing basic necessities. During lockdown a significant proportion of people didn't pay rent, and an alarming number of people report that services such as gas, electricity and internet were turned off.
- A very mixed picture with regards to social relationships, which have become weaker for some and much stronger for others.
- A great deal of uncertainty and a lack of optimism about the future in terms of personal finance, particularly amongst those whose housing situation has been negatively impacted by Covid-19.
- People value the budgeting and money management skills they learnt through Money A+E, which helped them during lockdown. Participants who valued these skills were more optimistic about their future financial situation and more optimistic that their community would recover socially.

It is crucial that all of the challenges to prosperity posed by Covid-19 are addressed, because like prosperity - understood as diverse and locally salient ideas about what constitutes a good life - these challenges encompass multiple, interconnected aspects of life and livelihood. The impact of Money A+E's work provides evidence that locally embedded service providers, attuned to the composition and needs of their communities, provide a crucial resource for building back better and enhancing inclusive and sustainable prosperity for individuals, families and communities.



Money A+E School Mentors Programme (before Covid-19)

# INTRODUCTION



Money A+E Money Mentors workshop (before Covid-19)

Following many other countries around the world, the UK government introduced a series of public health measures to combat the Covid-19 virus in mid-March 2020. These measures included a requirement to stay, and where possible work from home, the closure of many businesses and most public spaces, restrictions on movement and use of public transport, the rapid creation of a massive job retention scheme ('furlough') and expansion of existing health infrastructure. These measures collectively became known as lockdown.

The full impact of lockdown on UK society will not be known for many years, but existing data already paints a grave picture. Over 41000 people have died as a result of Covid-19 at the time of writing (UK Government 2020), with many more suffering from the long-term effects of the disease. Economically, 2.4 million new benefit (universal credit) claimants were recorded in the first two months after lockdown began (DWP 2020), and by August, the UK's national debt reached £2 trillion for the first time (Inman and Wearden 2020). GDP is expected to fall between '10.6 and 14.3 per cent this year' with the unemployment rate rising 'up to nearly 10 per cent even in its most optimistic scenario' (Leslie et al 2020: 1). There is also evidence that many of the most

vulnerable residents - such as migrants - are not being counted or have no recourse to public funds (Harris 2020).

This national picture obscures important local differences, with areas that were already struggling pre-pandemic being the hardest hit by Covid-19 (McCurdy 2020). 'People living in the poorest parts of the country are dying from Covid-19 at a much higher rate than those in the richest (Mohdin 2020: n.p)'. Covid-19 has also disproportionately affected black and minority ethnic (BAME) groups (ONS 2020a: n.p.), with black males '4.2 times more likely to die from a Covid-19-related death and Black females... 4.3 times more likely than White ethnicity males and females'. Given the clear evidence that race and poverty in the UK are intertwined (Race Disparity Audit 2018), we can anticipate that the future economic impact of lockdown will also disproportionately affect BAME communities.

This research seeks to contribute to the emerging evidence base around the impact of Covid-19, by focusing on a community that is predominantly non-White and low-income: Money Advice and Education (Money A+E) service users. Money A+E is a social enterprise that provides money

advice and educational services to disadvantaged communities across London. It is based in one of the local areas hardest hit by the virus - the London borough of Newham - which had the worst Covid-19 recorded mortality rate in England and Wales – 144.3 deaths per 100,000 people - in April 2020 (Mohdin 2020: n.p). Money A+E's community-centred approach to money advice, education and mentoring is offered across London, with a focus on east and south-central London locations. The services they provide are predominantly used by those in financial distress. 68% of service users received support in relation to debt, 21% received money guidance and 9% assistance with welfare benefits (Money A+E 2020). Their service users are ethnically diverse, although predominantly non-White. Of those that choose to record their ethnicity, 20% identify as Black or Black British, 13% identify as Asian or Asian British, 13% identify as White other and 10% identify as White British, with 8% of mixed heritage (Money A+E 2020). During lockdown, there was a tripling in demand for Money A+E's services (Harris 2020), including a significant increase in applications to their emergency grant scheme.

Like other businesses, Money A+E had to begin working remotely (i.e. reaching clients through telephone calls, messaging and the internet).

The IGP is currently involved in a three year collaboration with Money A+E to explore the links between prosperity, race and finance as a lived experience (see Harker and Anderson 2020). Given the unprecedented impact of the Covid-19 pandemic on society, it is crucial to account for its impact on pathways to prosperity in general and ways of financing prosperity in particular. This report seeks to do this by learning from the insights of service users and the communities in which they are based.

**The research has two specific aims:**

1. Understand how Covid-19 is impacting Money A+E service users' livelihoods and finances.
2. Assess Money A+E's service users' longer-term visions for recovery, renewal and inclusive prosperity.

# APPROACH AND METHODS

This report is based on a survey of Money A+E service users. Money A+E provided IGP with contact details for 227 clients who had used Money A+E services in the last 5 years. The survey was conducted while the UK was still under partial lockdown. Coupled with cost and time limitations, administering the survey by phone was both the safest and most cost-effective way of generating responses.

An original survey instrument was designed for this research, with reference to previous research IGP has done with Money A+E (see Harker & Anderson 2020). The survey asked Money A+E clients about the impact of Covid-19 on their health, social relations, work, finance and housing. The survey also asked a series of questions to gauge how optimistic people were about the future at both a personal and community level. Finally, there were questions that measured the impact of Money A+E's work and service provision in the context of the Covid-19 pandemic and lockdown. A copy of the survey is available in Appendix A.

A team of four trained research assistants (RAs) administered the survey between 22nd June 2020 and 3rd July 2020. Each RA followed a

script to ensure maximum uniformity in the survey administration process. A total of three call backs were implemented to ensure as many responses as possible. 43 unique responses were received, representing a sample size of almost 19% of the total population.

Survey data was analysed using Excel and SPSS to test for statistically significant relationships between different responses.



Money A+E Money Workshop (before Covid-19)



# MAIN IMPACTS OF COVID-19 ON MONEY A+E SERVICE USERS

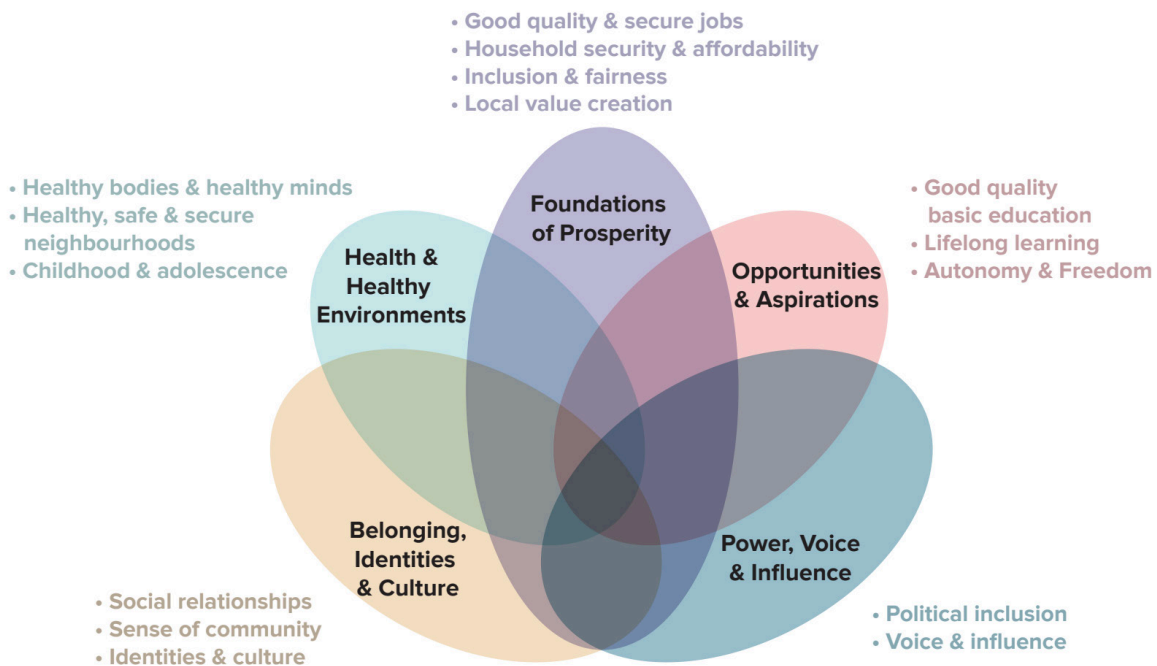
Survey data shows that Covid-19 has had a range of impacts on Money A+E service users, and even this small sample of people have had diverse experiences of those impacts. Many impacts are interconnected, threading through health, housing, work, community and finances. Thus, Covid-19 has significantly impacted the prosperity of Money A+E service users. This argument draws on the IGP’s community-led model of prosperity for London, which emphasizes the multi-faceted nature of prosperity, spanning secure lives and livelihoods, education opportunities, political inclusion, community belonging and health environments and bodies (Woodcraft and Anderson 2019). This section of the report outlines the impact of Covid-19 on health, work, housing, relationships and finances, illustrating salient connections between these areas.

## HEALTH

Experiences of Covid-19’s impact include directly and indirectly experiencing the symptoms of Covid-19, a declining ability to work due to ill health and worsening mental health.

In response to the question “How has Covid-19 impacted you?”, almost 28% of all respondents reported that a family member or friend had become ill with suspected Covid-19 symptoms or a confirmed case of Covid-19. Just over 1 in 10 respondents became ill themselves with suspected Covid-19 symptoms or a confirmed case of Covid-19 (see figure 1).

While these statistics about infection are self-reported and cannot be independently verified,



IGP Prosperity Model for London

they indicate a level of infection that is significantly higher than the 0.05% of the population in England who are estimated to have had Covid-19 (ONS 2020b). This finding is not surprising, given the much higher rates of infection in boroughs such as Newham where many Money A+E service users live. The majority of Money A+E service users are from non-White ethnic backgrounds, and thus the data also aligns with national findings about the disproportionately higher number of cases of Covid-19 among BAME communities (see ONS 2020a).

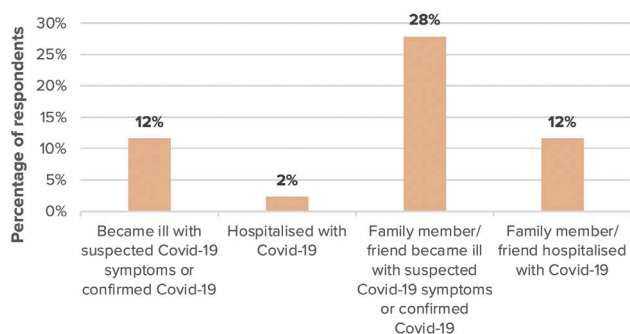


Figure 1. Impact of Covid-19 on health of Money A+E service users

The survey data suggests a connection between caring responsibilities and more severe cases of Covid-19 (see figure 2). People who had a family member or friend hospitalised as a result of Covid-19 were far more likely to have taken on extra caring responsibilities. This illustrates one of the ways in which the impact of Covid-19 extends beyond the individual carrying the virus to affect their friends and family, and also the connections between biomedical health care and social forms of care within communities. In other words, communities who require more hospital care also require greater levels of social care for relatives (e.g. children, elderly relatives) who remain at home. This is one example of how Covid-19 has impacted the prosperity of entire communities.

The data also suggests some trends between those who took on extra caring responsibilities and their future outlooks. They were more optimistic about their personal social networks in future but were less optimistic that their communities would recover financially (see figure 3). While the first relationship might be explained by the heightened social interconnectedness that is at the core of

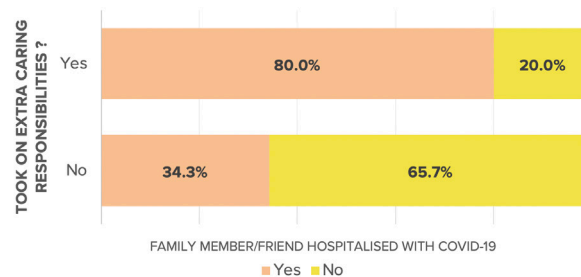


Figure 2. The relationship between hospitalisation and caring responsibilities

providing care, the second is harder to explain. It is possible that those with extra caring responsibilities also witness declines in paid income (through either a decline in hours or the ability to work in some higher paying professions).

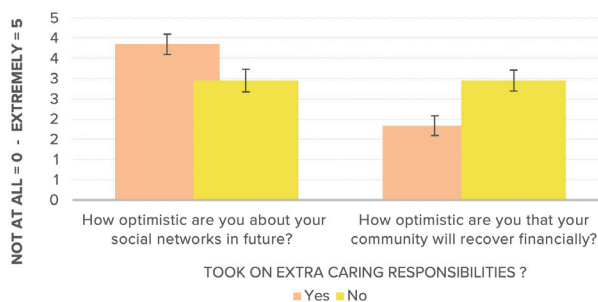


Figure 3. The relationships between caring responsibilities and social and financial outlook

Overall, responses about individual health and the health of the community in the future were varied. Over 1 in 4 respondents were very optimistic about their future physical and mental health. However, 39% were only moderately or slightly optimistic about their future health. Almost 40% of the respondents were only moderately or slightly optimistic about the future physical and mental health of their community, and over 23% were not sure (see figure 4).

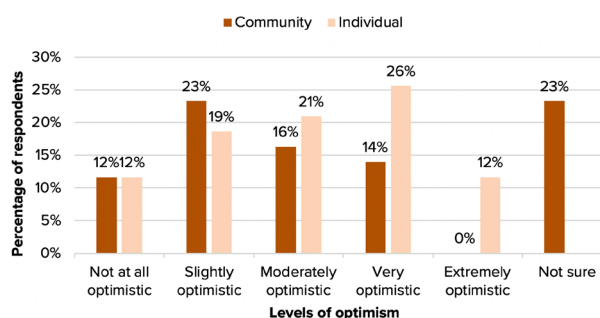
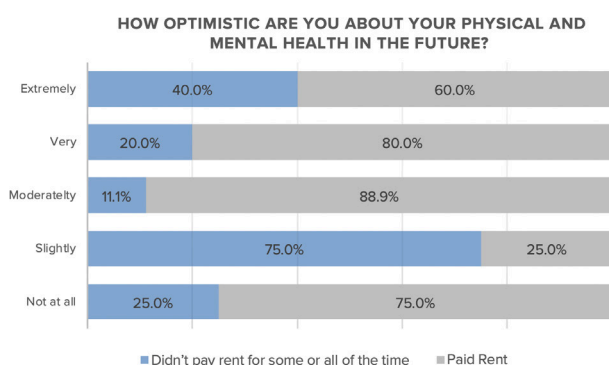


Figure 4. Expectations about physical and mental health in the future

One of the most significant impacts on people’s future outlook about their health and the community’s health is their housing situation. The data suggests that those who didn’t pay rent for some or all of the time during the pandemic were less optimistic about their future mental and physical health (see figure 5). We suggest that this illustrates how financial worries due to Covid-19 have an effect on people’s mental and physical health.

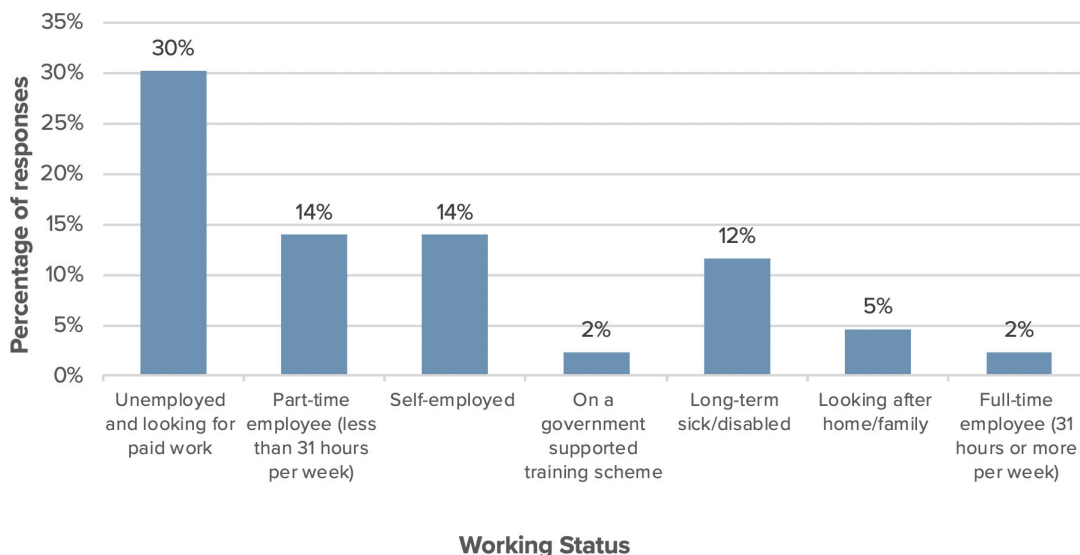


**Figure 5.** The relationship between future health outlook and experiences of renting during lockdown

## WORK

Covid-19 has had a huge impact on work for Money A+E service users, many of whom engaged with Money A+E because of economic difficulties. The survey data provides evidence to support arguments that Covid-19 is having the most significant impact on those who were already the most financially vulnerable (Mohdin 2020).

Just over 30% of all Money A+E service users were unemployed and looking for paid work. 45% of these unemployed respondents were made redundant during the Covid-19 lockdown. This figure represents 1 in 5 of all respondents, illustrating the scale of the economic impact on Money A+E service users. 18% of respondents were furloughed, and so figures for unemployment may get worse when the job retention scheme ends. 14% of the respondents were self-employed, 14% in part-time work (working less than 31 hours a week) and 11% were long term sick or disabled (see figure 6).



**Figure 6.** Working status of survey respondents

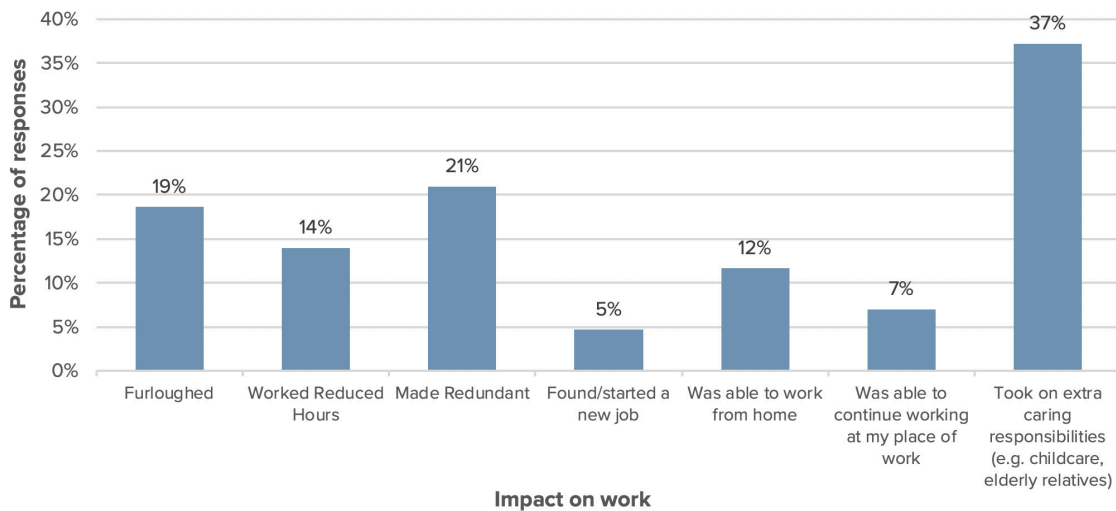


Figure 7. Impact of Covid-19 lockdown on work

When considering the impact on work, it is also important to account for non-paid labour. 37% of the respondents took on extra caring responsibilities, potentially making it harder to get full time (or part time) paid work (see figure 7).

## HOUSING

Most respondents lived with family members (58%), with 23% living alone, 7% living with friends, and one respondent identifying as homeless (see figure 8).

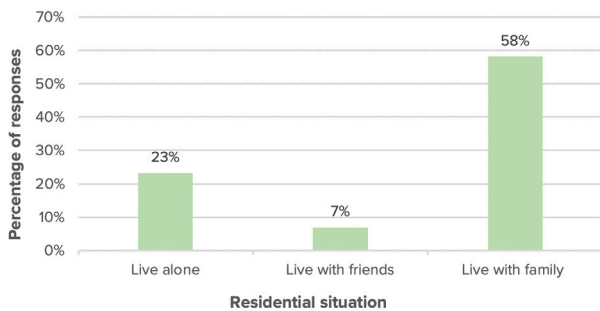


Figure 8. Residential circumstances of survey respondents

Covid-19 has had a significant effect on these housing and living conditions. 30% of respondents did not pay rent for some or all of the time, while 23% of the respondents reported that services (gas, electricity, internet) were turned off at some point during lockdown (see figure 9). These results illustrate the significant secondary impacts of the Covid-19 pandemic. Reduced income due to unemployment and underemployment has heightened housing precarity. While loss of

accommodation is not widely reported - in part due to government legislation banning evictions - the ability of Money A+E service users to safely and comfortably inhabit their homes is nevertheless severely impacted.

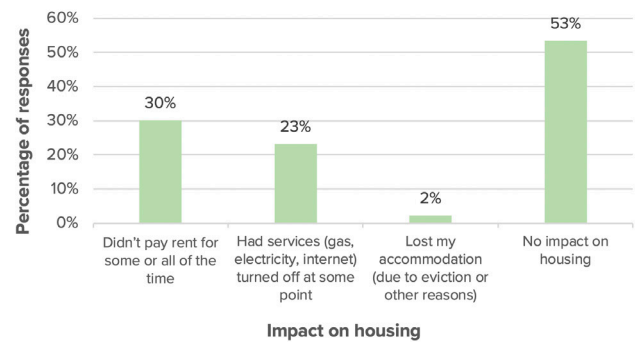


Figure 9. Impact of Covid-19 on housing

Respondents who had their services cut off were more optimistic about the community's social recovery in the future. One possible explanation for this finding is that those who faced difficulties in housing and service provision may have needed and received increased community help because of their difficulties.

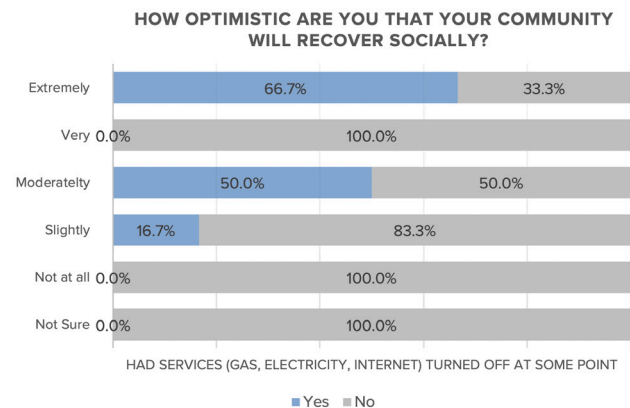


Figure 10. Relationship between loss of services and outlook about community's social recovery in future

## RELATIONSHIPS

Respondents were asked whether their social relationships generally improved or weakened. Over 25% of the service users thought their social relationships were now weaker. However, almost 21% of the people surveyed said that their social relationships were much stronger (see figure 11).

Money A+E service users were also asked how optimistic they were about their individual and community networks in the future. 37% of respondents were either very or extremely optimistic about their personal social networks in future, and almost 28% of respondents were either very or extremely optimistic about the social networks of their community in future. However, 37% of respondents were only moderately or slightly optimistic about future individual social networks, and just over 1 in 4 people were moderately optimistic about their community's social networks in future (see figure 12). The variety of responses suggests there are complex factors influencing

social relationships during this pandemic, which are hard to explain through the survey data alone.

Those living alone were more likely to report weaker social relationships, while those living with family were more likely to report much stronger social relationships. While the risk of contracting Covid-19 may be lower for people living alone, the risk of mental health difficulties could be higher if their social relationships are suffering.

## FINANCE

Covid-19 pushed the UK's economy into recession and official forecasts about the future are bleak (Leslie et al 2020). Money A+E service users reported a great deal of uncertainty about the future in relation to finance. Almost 21% of the respondents were uncertain about their individual future finances, and the same percentage were unsure about their community's finances in future. 42% of

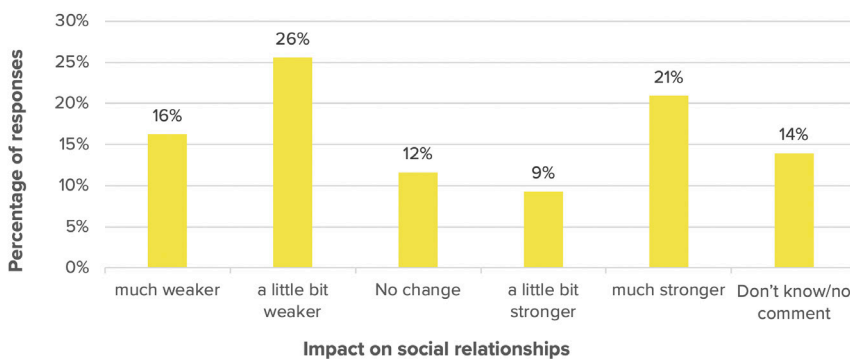


Figure 11. Perceptions about impact of Covid-19 on social relationships

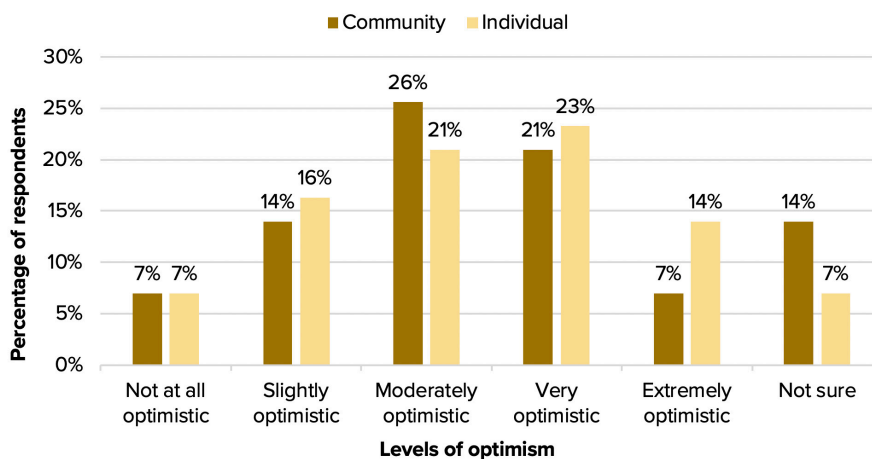


Figure 12. Respondents' outlook on personal and community social networks

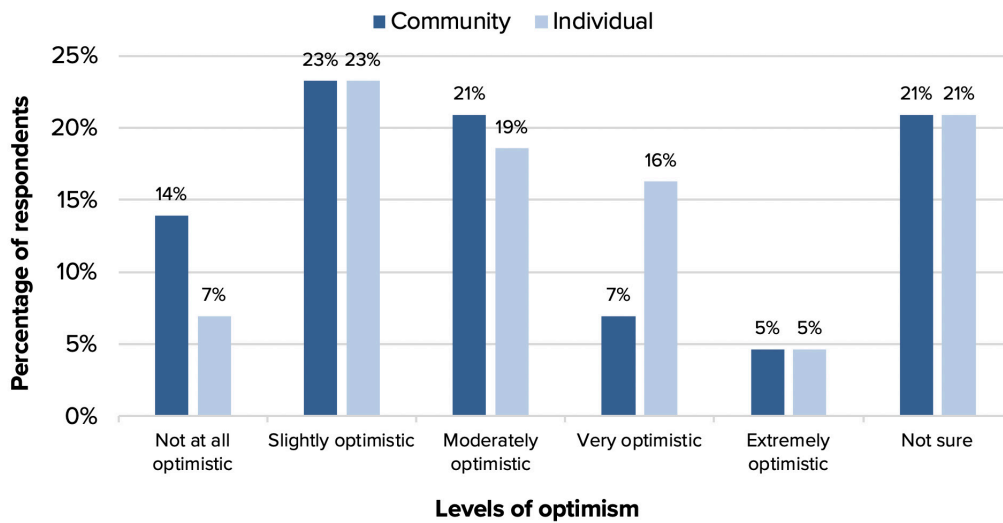


Figure 13. Respondents' outlook on personal and community financial circumstances

the respondents were either slightly or moderately optimistic about their individual financial situations, and 44% of the respondents were either slightly or moderately optimistic about the community's financial situation in the future (see figure 13). Overall, levels of optimism varied, but very few people were either extremely or very optimistic.

There is a trend between the housing impacts of Covid-19 and the levels of optimism for future financial situations. Those whose housing situation wasn't affected were the most optimistic, while those whose housing situation had been affected (for example those who didn't pay rent or had services cut off) were least optimistic. Service users who experienced housing problems tied to financial difficulties in the present also anticipated future financial difficulties (see figure 14).

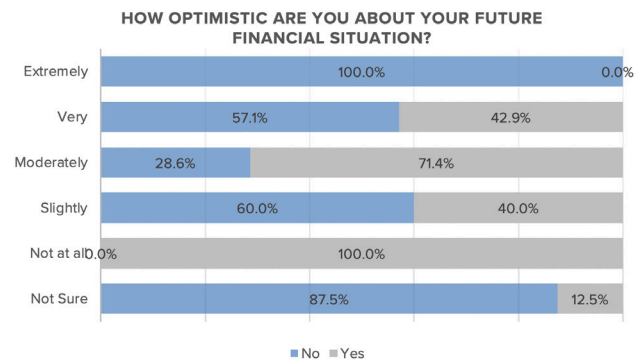


Figure 14. The relationship between future financial outlook and Covid-19 related impacts on housing

# THE IMPACT OF MONEY A+E'S SERVICE PROVISION DURING THE COVID-19 PANDEMIC

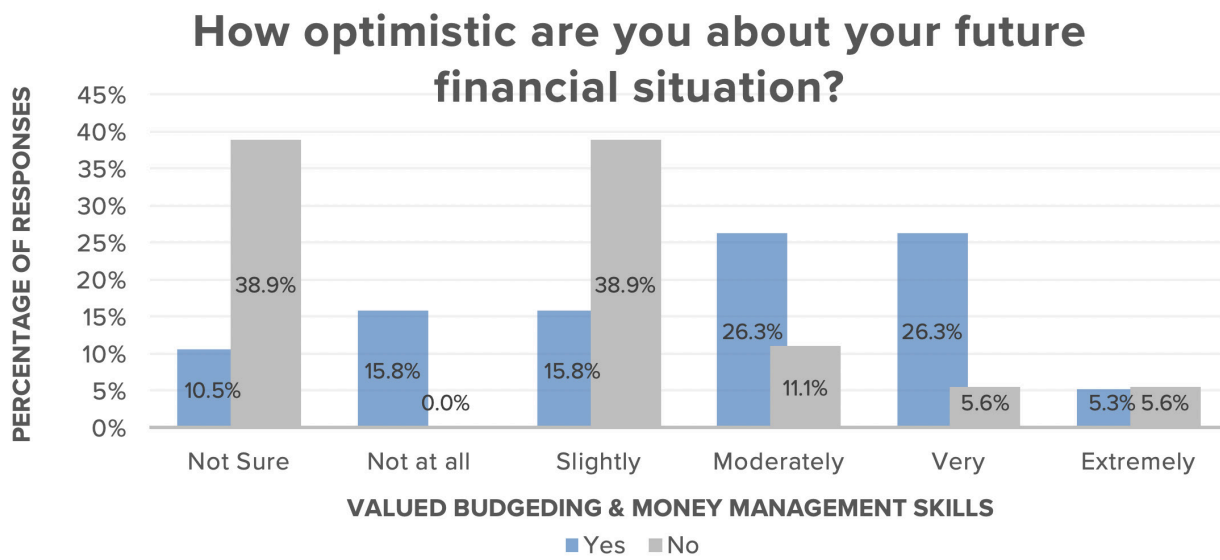


Figure 15. Relationship between future financial outlook and Money A+E skills provision

Money A+E services have been important for people coping with crisis and building more prosperous lives. Money A+E have embedded skills for financially vulnerable people, which prove crucial in the Covid-19 pandemic.

Over 44% of respondents reported that the budgeting skills and setting financial goals they learnt at Money A+E were useful during lockdown. Participants who valued these skills were more optimistic about their future financial situation (see Figure 15), suggesting that the skills Money A+E teaches equip people to deal with unprecedented economic shocks as well as those that might occur more regularly. This optimism about their future finances also suggests Money A+E's budgeting and money management skills make people more confident about their future. Participants who valued budgeting and money management skills were also more optimistic that their community would recover socially. This could be because Money A+E provides services through community

A+E may also value their community more. The higher levels of optimism might also indicate that Money A+E's services contribute positively to users' sense of community and mental health.

Almost 1 in 4 Money A+E service users were able to use savings to help them during the Covid-19 lockdown. 60% of respondents reported that Money A+E's advice and education had helped their financial situation during the Covid-19 pandemic, and 53% suggested that Money A+E's advice and education has helped them in other ways, for example with relationships, work, health and housing. One male respondent said that he would not have survived during the Covid-19 lockdown without the help of Money A+E. These responses highlight the effectiveness of Money A+E's services for many users.



# CONCLUSION

This report provides a snapshot of life during lockdown for a community that is London-based, predominantly non-White and has experienced financial distress prior to lockdown. Experiences within this community are diverse, but in aggregate Money A+E service users have dealt with higher levels of Covid-19 infection, taken on extra caring responsibilities and experienced increasing unemployment. Covid-19 has impacted their ability to safely and comfortably inhabit their homes, reduced living standards and created uncertainty about the future in terms of personal finance. They are being helped by the skills that Money A+E provide, which are creating grounds for optimism about the future.

The report demonstrates that Covid-19 is a significant challenge to prosperity because it impacts many, if not all of the domains through which prosperity is understood and defined by residents of London (Woodcraft and Anderson 2019). It is crucial that the complex intersections between different aspects of life and livelihoods are taken into account in the post-Covid recovery. For instance, the data suggests that communities which require more hospital care will also require greater levels of support for those who have taken on (unpaid) care roles, looking after the friends and relatives of those hospitalised. Legislation protecting renters from eviction is welcome, but further legislation is needed to ensure they can inhabit their homes safely and comfortably, without the sudden loss of vital services.

An expanded range of basic services to support the most vulnerable in society is needed to provide a safety net that insures people's health, social relations, work and personal finances (Coote and Percy 2020). Locally embedded services such as Money A+E will be vital for this system to work, since such service providers know and can respond to their community's needs. As Money A+E demonstrated during lockdown (Harris 2020), they can reach the most vulnerable residents who are most in need of support (including those without citizenship status).

The limitations of this research include a relatively small sample size, due to the speed at which the research had to be implemented. It was clear that many potential respondents had additional lockdown-related responsibilities and difficult circumstances which prevented them from answering the survey. The smaller sample size meant that it was harder to find significant relationships within the data.

Given the complex nature of service provision, which involves sub-contracted services, some users were not aware that Money A+E had provided them with a service, which may have led to the underreporting of service benefits and impacts on their finances during lockdown.



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# APPENDIX 1: SURVEY

## Money A+E Covid 19 Response

Assessing the impact of the Covid-19 pandemic on Money A+E service users

*Thank you for taking the time to complete this short survey. Your answers will help Money A+E to understand how what they do affects the people who work with them and to build on and improve their services. All answers you provide will be treated with strict confidentiality and you will remain anonymous in any reporting of this survey.*

---

Please enter your postcode:

---

### How has Covid-19 impacted you?

*(Tick all that apply)*

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Furloughed   | <input type="checkbox"/> Worked Reduced Hours   | <input type="checkbox"/> Made Redundant   |
| <input type="checkbox"/> Found/started a new job  | <input type="checkbox"/> Was able to work from home   | <input type="checkbox"/> Was able to continue working at my place of work         |
| <input type="checkbox"/> Took on extra caring responsibilities (e.g. childcare, elderly relatives)              | <input type="checkbox"/> Shielded   | <input type="checkbox"/> Froze mortgage payments for some or all of the time      |
| <input type="checkbox"/> Didn't pay rent for some or all of the time  | <input type="checkbox"/> Had services (gas, electricity, internet) turned off at some point | <input type="checkbox"/> Lost my accommodation (due to eviction or other reasons) |
| <input type="checkbox"/> No impact on housing   | <input type="checkbox"/> Became ill with suspected Covid-19 symptoms or confirmed Covid-19  | <input type="checkbox"/> Hospitalised with Covid-19                               |
| <input type="checkbox"/> Family member/friend became ill with suspected Covid-19 symptoms or confirmed Covid-19 | <input type="checkbox"/> Family member/friend hospitalised with Covid-19                    |   |

### Overall, how do you think Covid-19 has impacted your relationships with family, friends and other members of the community?

*(pick one)*

- No change
- In general, my social relationships are a little bit stronger
- In general, my social relationships are a little bit weaker
- In general, my social relationships are much stronger
- In general, my social relationships are much weaker
- Don't know/no comment

**What skills learnt through your engagement with Money A&E have been useful during the Covid 19 pandemic ?**

*(tick all that apply)*

- Getting advice from community/family
- Mentoring/advising others in my family/community
- Budgeting/setting financial goals
- Using savings
- None of the above
- Other

**If other please state which**

---

**What services that you learnt about during your engagement with Money A&E have been useful during the Covid 19 pandemic ?**

*(tick all that apply)*

- Banks
- Insurance
- Benefits
- Websites (money comparison, money saving expert)
- Accessing citizens advice/LA
- None of the above
- Other

**If other please state which**

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**To what extent do you think Money A&E's advice and education has helped your financial situation during the Covid-19 pandemic ?**

*(pick one)*



**To what extent do you think Money A&E's advice and education has helped you in other ways (e.g. relationships, work, health, housing) during the Covid-19 crisis?**

*(pick one)*



**How optimistic are you about ...**

	Not at all	Slightly	Moderately	Very	Extremely	Not Sure
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<b>your future financial situation?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>your social networks in future?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>your physical and mental health in the future?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Money A+E Covid 19 Response

<b>How optimistic are you that your community ...</b>	Not at all	Slightly	Moderately	Very	Extremely	Not Sure
<b>will recover financially?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>will recover socially?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>will recover in terms of physical and mental health?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**What is your residential situation?**

*(tick one)*

- Live alone
- Live with family
- Live with friends
- Live with others
- Homeless

**What best describes your current working status ?**

*(tick one)*

- Full-time employee (31 hours or more per week)
- Part-time employee (less than 31 hours per week)
- Self-employed
- On a government supported training scheme
- Unemployed and looking for paid work
- Retired from paid work
- Full-time student
- Looking after home/family
- Long-term sick/disabled
- Other

**If other please state which**

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**If you were paid for work before the Covid-19 outbreak and/or you are currently performing some form of paid work, in which sector were/are you employed?**

*(tick all that apply)*

- Agriculture, forestry & fishing
- Mining, energy and water supply
- Manufacturing
- Construction
- Wholesale, retail & repair of motor vehicles
- Transport & storage
- Accommodation & food services
- Information & communication
- Financial & insurance activities
- Real estate activities
- Professional, scientific & technical activities
- Administrative & support services
- Public admin & defence; social security
- Education
- Human health & social work activities
- Other services

**If other please state which**

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**Which Money A&E Services have you used ?**

*(tick all that apply)*

- Community Mentors
- Money Coach Advice Service
- Schools Mentors Programme
- Money Workshops
- Business Mentors
- Not sure
- Other

**If other please state which**

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## ABOUT THE INSTITUTE FOR GLOBAL PROSPERITY

The mission of the IGP is to rethink what prosperity means for people around the globe. Our vision is to help build a prosperous, sustainable, global future, underpinned by the principles of fairness and justice, and allied to a realistic, long-term vision of humanity's place in the world. The IGP undertakes pioneering research that seeks to dramatically improve the quality of life for this and future generations. Its strength lies in the way it allies intellectual creativity to effective collaboration and policy development. Of particular importance to the IGP's approach is the way in which it integrates nonacademic expertise into its knowledge generation by engaging with decision-makers, business, civil society, and local communities.



## ABOUT MONEY ADVICE AND EDUCATION

Money A+E is an award-winning social enterprise that provides money advice and educational services to BAME (Black, Asian, minority ethnic) and disadvantaged communities. This is achieved through 1-to-1 advice, workshops, mentoring programmes and bespoke training. Through their services, they seek to increase people's understanding and ability to manage money, sustain tenancies and avoid homelessness, reduce stress and improve wellbeing, and grow service users' confidence so they believe in a better future.

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