



Every day is a struggle: Life at the sharp end of the cost-of-living crisis

A [Covid Realities](#) Briefing Report, March 2022

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with the participants of Covid Realities

Key Findings

- 'There is nothing left to cut back' - people have reached the limits of their budgeting practices and resourcefulness
- 'Going without' essentials - without food and heating - has become a routine part of daily life for families on a low-income
- Life on a low income is having a negative impact on mental and physical health
- Covid Realities participants - all parents and carers on a low income - say there is a need for significant change to social security to address the problems of inadequate incomes.
- They say there is a pressing need to increase benefits in line with the rising cost of living. This should be accompanied by a doubling of child benefits.
- While the measures announced so far by the Chancellor are welcome, families on a low income describe them as short-term, narrowly targeted at energy costs, and as failing to address the root causes of the problem.

Introduction

It's a struggle. I can't stop myself from thinking and worrying about meals and making sure it's tasty and healthy, food shopping and using energy when cooking. It's like a system charging you to breathe. (Isabella)

The word crisis has its roots in the ancient Greek word *krino*: to separate, judge, or decide. The ancient Greek word *krisis* refers to a turning point - a moment of decision or choice. In Hippocratic medicine it named the stage of an illness during which time it would 'be determined whether the patient will live or die' (Koselleck 2006, 360)

The 'cost of living crisis' has very quickly become common currency in public discussion and commentary. A conjunction of factors - the disruptions wrought by Covid-19, climate change, Brexit, and now war in Ukraine - mean that the price of

essential goods and services has risen sharply. This is happening against a backdrop of high levels of income inequality (ONS, 2021), and when real earnings in the UK have endured a decade of low or stagnant growth, squeezing living standards (Arnold, Harper, & Stirling, 2021). Benefit levels have been similarly depressed by a decade of cuts and freezes (Brewer, Handscomb, & Shah, 2021), most recently by the £20 cut to Universal Credit.

Covid Realities was launched in April 2020 to document the experiences of parents and carers living on low incomes during the pandemic. While the project was due to end in December 2021 (with our final report published in January 2022), the scale of the emerging cost of living crisis meant we felt it necessary to continue to document everyday life on a low-income. This briefing reports on findings from this additional work, which ran from November 2021 to March 2022, and which involved online diaries, responses to video elicited questions and participatory online discussion groups.¹ Significantly, the recommendations that we share have been developed by parents and carers on a low-income, who are central to Covid Realities.

If the current moment is a *krisis*, then it is also a critical juncture: a turning point, or a moment of choice in which it is possible to determine whether living standards are protected, or instead take a further turn for the worse. This week the Chancellor will make his spring statement. Thus far, the measures announced to help people face cost of living increases have been limited to a £150 council tax rebate on bands A-D in April, and £200 of credit toward this October's energy bills, to be repaid over the next five years. Meanwhile, the value of most means-tested benefits will increase by 3.1 per cent in April, when inflation is predicted to reach 7.25 per cent - this means a real-terms cut of £570 a year to the Universal Credit income for the average family with children (CPAG, 2022).

As the experiences of participants make clear, these measures will not be enough for people already struggling to get by on a low income. This briefing sets out those experiences and outlines the alternative measures participants recommend the government take.

Nothing left to cut back

Covid Realities creates a safe online space for parents and carers to share their daily experiences of life on a low income. As we entered the winter of 2021, after two long years of hardship and pandemic, participants recorded feeling tired and anxious about how they would manage through the coming months. Many participants were still reeling from the decision to press ahead with the £20 cut to Universal Credit, despite a broad-based campaign to keep it in place.

Lexie, a mother with four sons at home, recorded her growing desperation, and her exasperation with policy makers:

I am exhausted, how are we meant to deal with Christmas and general living when the £20 uplift has been taken away, the cost of energy has shot through the roof and the kids being at school/college has them in direct

¹ See Methodological Appendix, p.

contact with other people which is leading to so many track and trace calls to be tested and the kids just generally catching EVERYTHING that is going around because it's that time of year and then needing to be tested, it's costing us a fortune in fuel getting to and from test centres. Christmas is going to be a complete flop, how do the government expect us to manage all this? Where is the help? Where is the support? Where is the care? (Lexie, December 2021)

Lexie was not alone in feeling that an already difficult situation was about to get worse. Erik, a single father with one daughter at home, outlined the choices that confronted him:

Financially things are getting worse rather than better, there has been no lasting change to the help and benefits people living on a low income can access, but the cost of food and other essential items are increasing at a fast rate, utility bills are rising even faster which is meaning that we must make more thorough decisions about what we can save on in order to feed ourselves and stay as healthy as possible. Last winter we were only able to heat our home on a couple of occasions, with the latest price increase I have reached a point where heating our home is no longer going to be an option. It hurts to see my daughter shivering and complaining about the cold but there is no other option for us or thousands of other families in a similar position (Erik, December 2021)

We hear a lot about the trade off between 'heating' and 'eating' in media discussions about the cost of living crisis, and the everyday realities of such hard choices were regularly exposed in people's diary entries.

Dorothy, a single parent with two children described how:

I am really struggling with my budget atm. I have spent £40 on gas this week alone. I have only £5 left in my electric meter. I have been trying to get a few things for the children for Xmas and now I have no money left for food shopping. I can't borrow any more. I can't believe they took away the £20 uplift when it is needed more than ever (Dorothy, December 2021)

Dorothy's disbelief echoes the incredulity expressed by Lexie in the opening quotation. Such feelings were common, and expressed in a range of emotional registers from anger and frustration to resignation and fatalism. There was routine disbelief at the perceived lack of understanding among policy-makers of the scale and severity of the difficulties people were facing.

Along with disbelief, participants expressed alarm and trepidation about the approaching winter, and many told us that they did not know how they would manage. For example Paige, who lived with her daughter and two grandchildren, aged eight and one, wrote:

My electric went up twice in six weeks. Where I live we only have a few companies we can even use, so we can't really chop and change like in other parts of the UK. I put my monthly gas on a few days ago and where I usually get 112 units I only got 82 this month. Dreading it getting really cold because I'm so afraid to use what I have (Paige, December 2021)

In different ways, participants described how they had reached the limits of both resources and resourcefulness. It is commonplace to talk about the ‘tough choices’ people must make in order to get by on a low income. However, as Teddy, a single mum with one school age child makes clear below, it is not always about difficult choices, but simply being left with no choice at all:

I lost my job, just before Christmas. So, I'm now at home during the day, on my own, and the heating is off most of the day now when my child is at school. I have my electric turned off as much as I can, unless I really need a light on - it's dark during the day here, too. I can light my fire but even that now is becoming costly, as every penny is being counted. I can't pay my debts off now because I've lost my job. So I now face £450 interest on top. I'm concerned about the sustainability of these rising costs. People are cold everyday, the impact on our health and our mental well-being, other bills... But it's not about making difficult choices. It's about not having a choice at all because without electric we can't get heating, without electric we can't eat (Teddy, January 2022).

For Teddy, the difficult choices facing participants this winter were not really choices at all. Confronted with a choice between electricity and eating, she chose electricity because without it she wouldn't be able to cook anyhow. This relates closely to a second finding that emerged strongly from the Covid Realities' participant accounts - routinely and necessarily going without.

Going without and the costs of ‘resourcefulness’

Going without in order to manage an insufficient income is well documented. This can mean going without food, without heating, without clothing, but also without days out, without trips as a family, and without social or leisure activities (Butler, 2022; Lister, 2020). We know that parents - particularly mothers - will often themselves go without in order to provide for their children (for example, foregoing a meal so their children can be well fed).

The routine hardship of going without was well documented in diaries from Winter 2021. Also documented by this evidence base are the additional costs of going without. Participants' diary entries and question responses provide a sense of the immediate negative impact of going without on individual well-being, but also point towards some of the likely longer term impacts on mental and physical health.

Aurora is a widow and single parent of two school age children. Her experience was typical of many Covid Realities participants:

To cut costs we go without heating. There is quite simply nothing left to cut back on. Our food spend has become minimal. There are some weeks where my children spend the weekend at their grandparents. I am aware we are incredibly lucky to have that option, however if our situation was different I would have preferred to not be so reliant. (Aurora, January 2022)

Charlie, a self-employed single parent, worried about the impact that going without heating would have on her physical health:

Every day is a struggle to keep myself and my daughter warm. My lungs have been damaged by Covid and I'm told that it's not good for me to be cold. I have no choice but to ration the electric and gas. (Charlie, December 2021)

Alongside descriptions of feeling the cold, people described the mental and emotional toll taken by having to endure such privations.

Across the winter of 2021/22, participants repeatedly wrote of going without heating, particularly when their children were out. Here Lolarose, a single parent, mentions the guilt she felt when tempted to put the heating on:

Oh my - I am so so cold. I refuse to put the heating on when the kids are in school to save energy but it's literally so so cold in my house. I just don't see the point in putting the heating on when there's only me. My feet are like ice and I'm shivering. It won't be long until the kids are back from school and I shall put it on then. I can't justify putting it on for only one person. I feel guilty and upset and selfish putting it on. I know it sounds weird but I just can't do it - so I will sit with my coat and scarf on and just persevere until the children arrive (Lolarose, 17th January 2022).

When people cannot afford the basic essentials, this harms them physically, but also emotionally. For Victoria, having to go without food not only meant coping with the physical pain of hunger, but also managing its psychological impact:

Food insecurity can look like: Sitting in the dark, hungry, knowing you've got food in the cupboard but being too scared of running out to eat said food. No one should be so scared of not having enough food that they are unable to eat. It hurts. The idea of having to make everything stretch for as long as possible isn't something that should apply to food, not this day and age... What will all the skipped meals, all the heart burn, all the hunger headaches, all the constipation/diarrhoea cycles, what will all the physical symptoms of hunger do to my body by the time I'm in my 50s, or 80s? How much will my future health be affected by my current financial limitations? I've had 30 plus yrs of food insecurity. I'm going without to try to prevent my children struggling with it in their life. I hope they'll have healthy, or at least healthier than me, food relationships. I hope they never know what hunger feels like. Cos it's hell. No one should have to experience it (Victoria, January 2022)

What these and other entries make clear is that the costs associated with the current crisis are not simply financial: they quickly and routinely translate into physical and emotional costs. The full magnitude of these costs are not immediately apparent in official figures or statistics, but are vital to document.

Sometimes people themselves may not be fully aware of the true costs they bear. In the following quotation, Thea describes a moment of realisation after moving to a new house:

Well it's been a bit of a busy time because I've moved house with my children. This one is drier and warmer thank goodness. I am relieved because it will be cheaper to heat. The last place was a money pit and was never warm. I didn't realise how cold we were. People used to come and visit

us and say how cold the house was and I never noticed. Now I go to places and actually feel cold when I'm not home. What a difference. Didn't realise we were actually living with such a low temperature. Explains why my kids never needed to wear coats outside (Thea, December 2022).

Only an improvement in her circumstances made Thea realise the level of hardship she had been enduring, day in and day out.

Bearing the burden: the labour of poverty

Thea's endurance of low temperatures is one example of what might be described as the labour of poverty, the everyday, intensive work of getting by (Patrick, 2017). This labour is sometimes conceptualised in terms of 'resilience' or 'resourcefulness'. The Covid Realities diary archive, which spans 2020 to 2022, and includes over 150 participants, holds innumerable examples of the different kinds of labour invested in getting by.

This entry from Victoria conveys some of the time-consuming detail, the balancing, but also the stress and sadness that goes with making the best of things:

Got paid today. Stressful. Paid essential bills first, naturally. Then the non essential bills cos I can't afford the late fees next month. Last pay day before Christmas. So got what I could. Looked around online, used that pay over three months thing to get some books and toys for kids, not much, more stocking filler stuff, not ideal but what else can one do. Went to a clearance store today also, got a couple toys there (actually got about £70ish pound worth of stuff for like £25 so can't complain, some nice hot water bottles type things with kid friendly covers, great Xmas gift when heating isn't always guaranteed even when bills are paid - so drafty here it's nuts). It's traditional for me to give my kids a 1st December bundle tomorrow, with their chocolate advent calendars and some Christmas clothes, just a pair of thick socks, one top and one outfit each for kiddies tomorrow. I'm sad cos I had so much for them that I'd bought through the year but lost it all when we were made to move house very last minute. So having to get what I can on only two universal credit payments, plus bills from old and new place, so unjust. But kiddies aren't complaining, still making fun memories, making our decorations from recycling things, so making it work. Kids don't need much. I know they don't need much. But I'm still sad I can't give them much. (Victoria, November 2021)

As Victoria makes clear, living on a low income is hard work, and cutting back on financial costs requires other kinds of expenditure and endurance - of time, effort, and emotional labour - and going without.

The example of Thea's endurance above points to the way that people can often bear these costs without fully registering them. With this in mind, many of the diary entries and question responses are strikingly *explicit* about having reached a limit of what it is possible to bear. This is in the context of projected rising costs. It is unsurprising, therefore, to see participants regularly express fear about the future. As Erik put it, 'I am dreading this year as I just can't imagine how we are going to survive'.

Similarly, Florrie, a single mother in recovery from cancer, described how her coping practices led to withdrawal, isolation, and ultimately fear:

Due to soaring heating costs and food going up in the supermarkets, the only way to manage for me personally is to stay in bed as much as possible. I can keep warm in bed with pyjamas, socks, hat and a duvet. I also don't eat when I'm laid there. Yes it's depressing but it helps me to budget. I only have one meal a day and I put the heating on for 2 hours maximum on a night. It's no way to live. Anyone can be injured, or have an illness, disability etc. I feel the disabled and poor are back to the olden days in bleak fuel poverty/can't afford food. I'm too proud to go to a food bank as it makes me feel like a failure as a mum. I always make sure my daughter has a warm meal and the house is warm for her but when she isn't home it's cold and I don't eat. I never thought that this is how life would be. I used to work then got cancer and now illnesses associated with the side effects. My mental health is poor, I feel very isolated but I can't afford bus fares to go anywhere or meet up with old friends as even the price of a coffee is too much... I'm really scared for the future. (Florrie, January 2022)²

Florrie, like Erik and some other participants, is fearful of the future because it is difficult for her to imagine areas of life which might be further stripped back, where further savings might be made. Families on a low-income have exhausted their budgetary strategies for getting by without enough, and are terrified of how they will cope when energy bills rise yet further, and as prices at the supermarkets continue to go up.

Having exhausted the possibilities of budgeting and making do, many participants describe relying on the resource of their own endurance - of cold and of hunger.

Crisis upon crisis

What does it mean to describe the current moment as a crisis? When incomes are insufficient, routine activities and expenses often become critical choices: a choice between, as the all too-familiar phrase has it, 'heating or eating'. In this sense, the experience of getting by on a low income might be described as an experience of perpetual crisis, a succession of difficult moments and decisions, from which there is almost no respite.

In her first entry after diaries reopened, Meg described the succession of challenges she had faced in the intervening months:

Well it's been an expensive couple of months. Since July this year [2021], my tumble dryer broke down... my rabbit, Ragnar, needed further dental treatment, the car needed an MOT, service & replacement of timing belt, plus a new exhaust & new rear windscreen as I had a minor bump which caused it to shatter & then my car broke down again this Wednesday just gone & I write this before I go to collect it from the garage. Oh! And my laptop broke down. So all in all I have had to shell out over £1600 in 4 months to accommodate all the costs. And how did I achieve this -

² Florrie lives with her 21 year old daughter.

reluctantly via credit card. I consider myself fortunate - I am now able to access credit, albeit at a monstrous interest rate of 35% if I don't clear the balance. But having been on a debt management plan with StepChange already & having cleared it, which I was really proud of, it's not taken much for the debt spiral to start again. What savings I had managed to squirrel away have gone on clearing credit card balances. It's relentless. It's constant. It grinds you down. (Meg, November 2021)

Managing spiralling problems and everyday crises of the sort that Meg describes is part of the hard work of getting by on low incomes; something already very difficult, and made considerably more challenging by Covid-19 (Patrick et al., 2022).

In recent months people have found themselves struggling in new ways, and to a greater extent than before. But it is also true that the parents and carers taking part in Covid Realities were all struggling to get by on low incomes *before* the 'cost of living crisis' gained traction in the media. This is to say, the perception that we have only recently entered a period of crisis reflects certain experiences and assumptions about what is 'normal' and when precisely circumstances began to diverge from this 'normality'. For some Covid Realities participants their recent experience amounts to a worsening of conditions in a much longer running crisis.

On top of this, as others have noted (Chakelian, 2022), there has been a tendency in public commentary to focus on rising prices, neglecting the obverse factor of stagnant or falling incomes. It is not just that the cost of living has become too high, but that incomes remain too low for all too many, both those in and out of paid employment.

The tendency to focus on rising prices reflects and compounds an emphasis on recent events. It also encourages us to think about the problem (and any potential solutions) from the vantage point of our roles as consumers, rather than as workers, parents, or carers. This emphasis obscures longer term dynamics, as well as the experiences of people for whom the cost of living was already a very serious problem. It also directs attention away from employers and the state, and the powers at their disposal to improve incomes. Perhaps what ought to lay most claim on our attention, then, is what these 'exceptional' circumstances reveal about the prior state of affairs - about the weak bargaining power of labour, and the dilapidated state of our social security provision - as was arguably also the case with the Covid-19 pandemic (Cooper & Szreter, 2021; Patrick et al., 2022).

These points are worth raising because they have clear policy corollaries: is it more important to focus on urgent mitigations and immediate ameliorations, or on the less tractable problems of systemic change and reform? As we set out below, Covid Realities participants believe that we must do both. There is an urgent crisis that demands immediate action to protect the health and well-being of people living on low incomes. But urgent and emergency actions ought to be accompanied by further measures to address the longer term problem of stagnant or falling incomes.

Beyond perpetual crisis: recommendations for change

There is no question that intervention is urgently required to ameliorate the daily hardship that families on a low-income face. In online facilitated discussion

groups, Covid Realities participants considered existing proposals on how the government should respond and developed their own. In order of priority, participants recommend that government:³

1. Increase the value of benefits in line with the rising cost of living (i.e. more than seven per cent)
2. Double child benefit
3. Increase wages by bringing the minimum wage up to the real living wage
4. Remove VAT from energy bills
5. Reduce energy costs by reforming energy companies creating a fairer system
6. Subsidise bills through a windfall tax on energy company profits
7. Extend the warm homes discount
8. Provide an emergency one-off payment of £200

Although participants see the merit in each proposal, they strongly favour solutions that increase incomes in the long-term and deliver systemic change rather than a short-term, one-off response.

Ultimately, participants want to see permanent, radical changes that directly address the problem of inadequate incomes. In our deliberative discussions to develop recommendations for change (see appendix), participants also spoke of how their experiences of the current crisis were conditioned, not only by income, but by a wider landscape of public services and infrastructure. They want to see beyond a life of perpetual crisis, and *at the very least* this means being part of a society that guarantees a decent income for all. This is an ambitious agenda for change, but one which is rooted in the daily and damaging experiences of going without, which themselves demonstrate why change is so desperately needed.

In the coming weeks and months, the UK Government will continue to be asked to act on and ameliorate the impact of the cost-of-living crisis. It was felt that these solutions would have the greatest impact. Conversely, the measures announced by the Chancellor to date have been short-term and narrowly targeted at energy costs. As the experiences of people already struggling on low incomes can attest, such measures merely defer confrontation with the deeper underlying issues. More than just a response to a recent spike in costs, we need a response to the perpetual crisis of life on low incomes.

³ See methodological appendix for further details on the deliberative process.

Methodological Appendix

This briefing is drawn from an extension to the Covid Realities research programme, funded as part of the Nuffield Foundation's rapid response to the Covid-19 pandemic.

Launched in April 2020, the aim of Covid Realities was to document the experiences of parents and carers living on low incomes during the pandemic. Originally due to end in December 2021 (with our final report published in January 2022), the research programme was extended until March 2022 to document everyday life on a low income during the emerging cost of living crisis.

This briefing reports on findings from this additional work (November 2021 - March 2022) which involved online diaries, responses to video elicited questions, and participatory online discussion groups. The analysis is based on 714 written diary entries and video-elicited question responses made by 51 participants. Participants were drawn from all four constituent nations of the UK. The majority of participants were women (82.6%, N=45).

Significantly, the recommendations that we share have been developed in partnership with parents and carers on a low-income, who are central to the partnership that makes up Covid Realities.

In February 2022, the research team and Child Poverty Action Group (CPAG) held two 'Big Ideas' participatory meetings with Covid Realities participants to discuss the cost of living crisis.

On the 8th February 2022 we met to discuss the immediate impact that cost of living increases were having on participants, and to explore a range of possible policy solutions. Two weeks later, on 22nd February, we met again to discuss and decide the specific proposals the group wished to put forward. Before setting out the proposals, it is worth briefly summarising some key points from the two discussions.

In the first meeting, much of the discussion focused on themes already outlined in this briefing: the budgeting strategies that people routinely use to stretch inadequate incomes; the sense that people were reaching the limits of such 'resourcefulness'; the need to go without, and the impact this was having on physical and mental health; and the stress and strain this was placing on parents, children, and household relationships.

In addition to these topics, the conversation also underscored how the experience of the current crisis is not only conditioned by income, but by the wider landscape of public infrastructure and services in which people live. People spoke about the impact that poor quality, insecure housing was having on their life: living in privately rented accommodation, in addition to being expensive, also severely limited the options available for improving efficiency and reducing bills. Moving between insecure tenancies incurred its own expenses. Similarly, people's freedom and choice were severely limited by expensive and inadequate public transport systems, and by prohibitively expensive childcare.

Although both the February meetings were focused on measures to address the immediate crisis, what emerged from the discussion was a clear sense that the immediate crisis was intimately linked to the longer-term problems of low incomes

and failing public infrastructure and services. During the first meeting a series of tensions and trade-offs emerged between measures which either i) raised incomes or reduced costs; ii) were targeted at those in most need or were universal; iii) offered support as a one-off or offered a longer-term solution; iv) were specific to energy costs or addressed the cost of living more broadly.

At the second meeting, we discussed the relative merits of the solutions that different organisations had called for and we devised alternative solutions as a group. None of the proposals considered were rejected outright; each was felt to have merit, although it was agreed that some would have greater impact than others. After the session, participants were asked to rank the proposals that had been discussed in order of the perceived impact they would have.

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