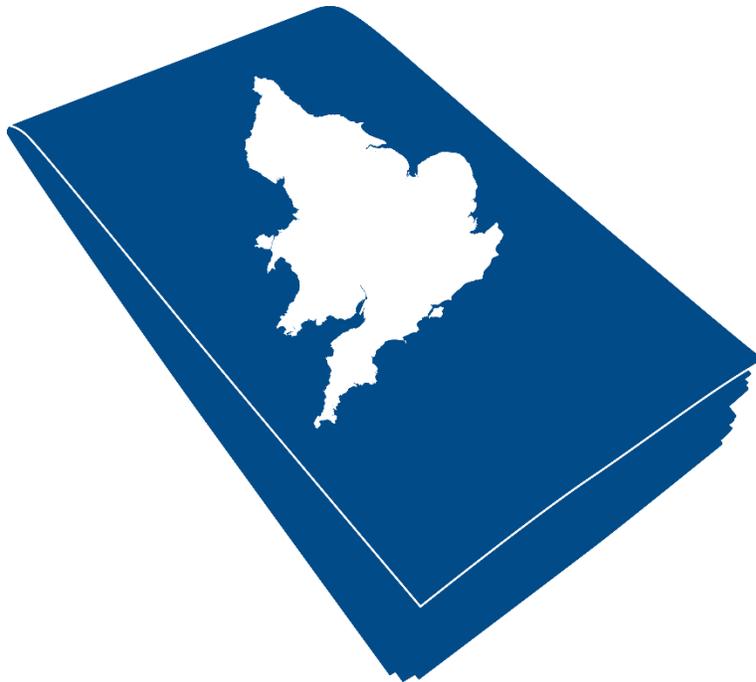


Arun and Chichester Citizens  
Advice – **reaching more people**

# **Arun and Chichester**

## **COVID-19 Report**



## **Foreword – COVID-19**

Over a year has passed since the Prime Minister announced the first lockdown and the chancellor announced the measures that would be put in place to allow the UK economy to survive and continue to thrive post COVID-19.

When we now consider the financial effects of the crisis, it is clear that they have not been felt equally.

Many have lost their jobs and businesses, and many more have seen their incomes reduced and at the same time, by staying at home, their costs have increased. This led to missed bills and relying on credit to make ends meet.

It is clear that Covid-19 is not just a health crisis but a financial one too.

The measures put in place by the government have helped many people. People have been relying on these measures and we are concerned on how the hardest hit households will cope as emergency support measures are lifted.

Every day, at Arun & Chichester Citizens Advice, we help and support the most financially impacted by the pandemic, many have been relying on food and fuel vouchers and we are already seeing the demand for debt advice rapidly increasing and people concerned by their level of indebtedness. Their financial instability is also leading to deterioration in their mental health.

The research undertaken by our Research & Campaign team allows us to better understand the activities undertaken during the tax year 2020 and 2021, understand likely future demand and issues that the local community will face and make suggestions on how to prepare for a difficult year ahead.

## The Research and Campaign team's review of our data

The following is a review of the activities of Arun & Chichester Citizens Advice during the period 1 April 2019 to 31 March 2021. The purpose of the review is to understand the impact of Covid-19 on our client base and by extension the general population of Arun and Chichester.

The charts 'Key Statistics' for Q1 2019 (pre-pandemic) and Q1 2020 (start of pandemic) show the activities analyzed by: number of clients, number of issues, number of activities, number of cases, types of channels, types of issues and client profile.

The quarterly periods mentioned in this review are within a tax year period and not a year period.

### Quarterly movement of number of clients, issues, and activities:

	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20
<b>Clients</b>	2,513	2,473	2,472	2,727	3,003	2,492	2,385	2,202
<b>Issues</b>	5,820	6,014	5,513	6,995	6,506	5,232	4,910	5,601
<b>Activities</b>	4,136	4,699	4,361	4,747	4,965	4,414	4,245	5,035
<b>Cases</b>	2,335	2,629	2,285	2,454	2,786	2,090	2,079	2,052

The number of clients, activities and cases began increasing in Q4 2019 but decreased to pre-Covid-19 levels in Q2 and Q3 2020. The start of the pandemic, with the first lockdown and the need for people to shield, was the period when greater activity took place as this was when many people were applying for Universal Credit (UC) for the first time. New government measures such as furlough were also introduced at this time as well as Statutory Sick Pay (SSP) for the clinically extremely vulnerable. Uncertainty for the future and fear of the virus also resulted in an increase in activity.

Non-essential shops opened on 15 June 2020. Public houses, restaurants and hotels opened on 4 July 2020 and infection rates reduced in the summer and autumn. This combined with the government measures taking effect explains the reduction of activity in the second and third quarters. The restrictive lockdown that started at the end of December 2020 led to an increase in Citizens Advice (CA) activities in Q4 2020.

## Quarterly movement of activities by channel:

	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20
<b>Activities</b>	4,136	4,699	4,361	4,747	4,965	4,414	4,245	5,035
<b>Channel</b>								
Other	0%	0%	1%	1%	1%	1%	1%	1%
Letter	2%	2%	2%	3%	0%	3%	2%	3%
Email	5%	4%	5%	5%	10%	21%	24%	16%
Web chat	4%	4%	6%	7%	18%	15%	15%	9%
Phone	28%	31%	29%	34%	71%	58%	56%	70%
In person	60%	59%	56%	50%	1%	1%	1%	1%

Although the beginning of the pandemic saw a significant increase in demand for CA's services, volunteer numbers reduced by 70% which was a major challenge.

In-person contact with clients ceased when the first lockdown began in March 20 and there was a substantial switch to telephone contact, however web chat and email also increased considerably during this period.

## Analysis of types of issues:

	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20
<b>Benefits inc. UC</b>	2,235	2,300	1,982	2,962	2,140	1,827	1,746	1,652
<b>Consumer goods &amp; services</b>	188	195	202	123	199	140	171	406
<b>Debt</b>	875	734	765	875	383	332	371	602
<b>Discrimination &amp; Hate</b>	58	50	35	40	103	100	59	48
<b>Education</b>	15	19	10	17	17	19	18	16
<b>Employment</b>	518	391	392	550	1,239	726	584	423
<b>Financial services &amp; capability</b>	114	106	113	125	110	162	84	130
<b>Health &amp; community care</b>	84	288	262	375	320	244	365	426
<b>Housing</b>	544	626	569	658	791	687	614	623
<b>Immigration &amp; asylum</b>	59	112	97	103	84	96	62	87
<b>Legal</b>	262	245	264	235	213	226	167	108
<b>Other</b>	224	242	231	231	280	167	195	319
<b>Relationships &amp; family</b>	395	432	323	385	420	329	240	209
<b>Tax</b>	67	54	51	46	57	36	27	25
<b>Travel &amp; transport</b>	89	117	100	137	79	67	50	38
<b>Utilities &amp; communications</b>	93	103	117	133	71	74	157	489
<b>Grand Total</b>	5820	6,014	5,513	6,995	6,506	5,232	4,910	5,601

Larger movements were seen in the following types of issues:

- **Benefits:**

Many people found that they no longer had a source of income when the country went into lockdown in March 2020 and the impact of this is seen in our data.

#### Case studies

1. The client was an electrician who owned his own limited company. Pre-pandemic he took a wage paid at the minimum rate with the rest of his income made up via dividends. As a result of the pandemic the client needed financial assistance. He asked whether to only claim UC or whether to access income under the Job Retention Scheme as well.

2. The client, who was a care assistant with asthma on a zero-hour contract, asked for help as she was too worried to work as she might catch Covid 19. According to her GP she had the right to self-isolate.

3. The client contacted HTC Adviceline because his employer had terminated his contract during COVID-19. He was single but his two children stayed with him over the weekends.

There was an increase in the number of benefit issues dealt with in Q4 2019, which remained high in Q1 2020. The main driver for this was an increase in requests for assistance through the CA Help to Claim (HTC) Service, which assists clients with initial UC claims. The number of issues for initial UC claims increased significantly in March 2020 (87% compared to February) and in April 2020 (53% compared to February) and then returned to pre-Covid-19 levels.

The increase in claims stemmed from clients being made redundant due to Covid-19 related issues and not being entitled to furlough, or, to clients looking for financial assistance because they were afraid of catching Covid-19 at work.

The above information is in line with the Department for Work and Pensions (DWP) data for people on UC in Arun and Chichester which records a 57% increase in April and a further 27% increase in May with the numbers remaining relatively flat after that (1).

- **Debt:**

There was a 56% reduction in Q1 20 compared to the previous quarter. The numbers then remained at the lower levels during the remainder of 2020 but there is a concerning increase in Q4 2020.

There was an overall reduction in all the types of debt issues from April 2020 including:

- Debt to banks
- building societies
- Credit/store card providers and,
- Hire/catalogue purchase providers

In March 2020, FCA set out a series of rules for lenders whereby most customers were able to take up a six-month payment holiday. This and other measures put in place to reduce financial hardship are considered the reasons for the reduction in clients needing advice and assistance with these types of debt issues; however, there was an increase in credit & store card debts issues in Q4 2020 which reflects the gradual end of the payment holiday period and other measures.

- **Council tax arrears:**

In March 2020, the government introduced a Covid-19 hardship fund of £500 million to support economically vulnerable individuals and households which included the funding for reduced council tax bills. This, combined with a five month pause in collection activities by local authorities is the reason for the reduction in clients with needing advice and assistance with these types of debt issues; however, it is concerning to see that the number of clients with council debt issues started to increase again in Q4 2020. This increase is linked with the resumption of local authorities' collection activities which began at the end of August 2020.

- **Fuel debt:**

On 19 March 2020, the government agreed measures with the energy industry to support vulnerable people through Covid-19 which explains the reduction in fuel debt issues from April 2020. These measures involved delays in payments such as debt repayment plans and payment breaks. However, the number of clients with fuel debt issues started to increase again in Q4 2020 due to concerns about their level of indebtedness.

- **DRO/Bankruptcy/IVA and other legal recourses:**

The reason for a reduction in these issues is linked with creditors pausing debt collection activities during the pandemic.

- **Employment:**

The pandemic's impact on jobs can clearly be seen through our data.

The number of issues more than doubled in Q1 2020 compared to previous quarters. Issues remained high in Q2 2020 but were back to pre-Covid-19 levels by Q3 2020.

The main types of employment issues behind the increase were:

The furlough scheme: The furlough scheme was introduced at the end of March and as one would expect, there were more enquiries at the beginning of the scheme. By Q3 2020 it was clear that people had become familiar with the scheme as the number of clients with such issues reduced.

Pay & entitlements and terms & conditions: An increase was caused by Covid-19 related issues such as employees feeling it was unsafe to work and therefore enquiring about Statutory Sick Pay (SSP) or other entitlements as well as enquiries about furlough or redundancy because employers were not able to work due to lock-down.

### Case studies

1. The client was put on furlough by her employer. She was then told she was being made redundant and her last day would be 30 June 2020. After being told she would be made redundant, the furlough scheme was extended by the government. The client asked her employer that she continued to be on furlough until the end of August but was denied. She accepted that redundancy was justified but did not understand why she could not have her furlough extended.

2. The client asked whether an employer would be allowed to introduce clauses reducing working hours into an employment contract as part of a furlough arrangement. The proposed change would be a permanent change to the contract and was intended to be implemented after the crisis.

3. The client advised that he suffered from chronic asthma and had received a text message from his GP surgery advising him to self-isolate due to his condition. His employer had refused to furlough him because of this but had advised him that he would most likely get SSP. The client was concerned as this would leave him very little to live on.

4. The client wanted to know how a SEISS grant would impact his taxable income and his UC payments.

Self-employment: An increase was caused by Covid-19 related issues such as financial support available (including the Self Employment Income Support Scheme (SEISS)) as clients were not able to work due to Covid-19.

The above increases were consistent with the employment data for West Sussex as reported by West Sussex County Council (WSCC) in 'Business West Sussex' on 16 June 2020 as follows:

- By the end of May 2020, 25% of the residential workforce had been furloughed
- 16% of businesses were estimated to be in the sectors told to temporarily close

- There was an 87% year-on-year increase in dissolved companies in March 2020
- There was an approximate 60% year-on-year decrease in job vacancy postings in Arun and Chichester

- **Housing:**

There was an increase of 20% in Q1 20 compared to the previous quarter.

### Case studies

1. The client was self-employed and had had no income since March 2020. She could no longer afford to pay her rent and needed advice of her rights and how to negotiate a payment holiday with her landlord. In addition, her fixed term tenancy period would soon expire, and she had been told that she would not be given an extension.

2. The client's landlord had accepted the need for repairs to the property as there was a hole in the roof. However, the landlord had said that he could not get the work done due to the lockdown. The client was concerned for the health of her young child.

The number of issues remained high in Q2 2020 but returned to pre-Covid-19 levels in Q3 2020. The main driver was:

Private sector housing: The increase in private sector housing problems was caused by Covid related issues. This was mainly because clients had difficulties affording rent due to redundancy or furlough payments not being sufficient. Other issues were clients receiving notice to leave rented properties but having difficulties moving due to Covid-19 or repairs not being arranged by landlords due to Covid restrictions.

- **Utilities - fuel:**

There was a considerable increase in the number of issues related to fuel in Q4 2020 compared to the previous quarter and compared to the same period in the previous year. The main reason for this was the introduction of the DWP Winter Grant whereby CA provided energy related financial assistance on behalf of WSCC.

## Analysis of client profile

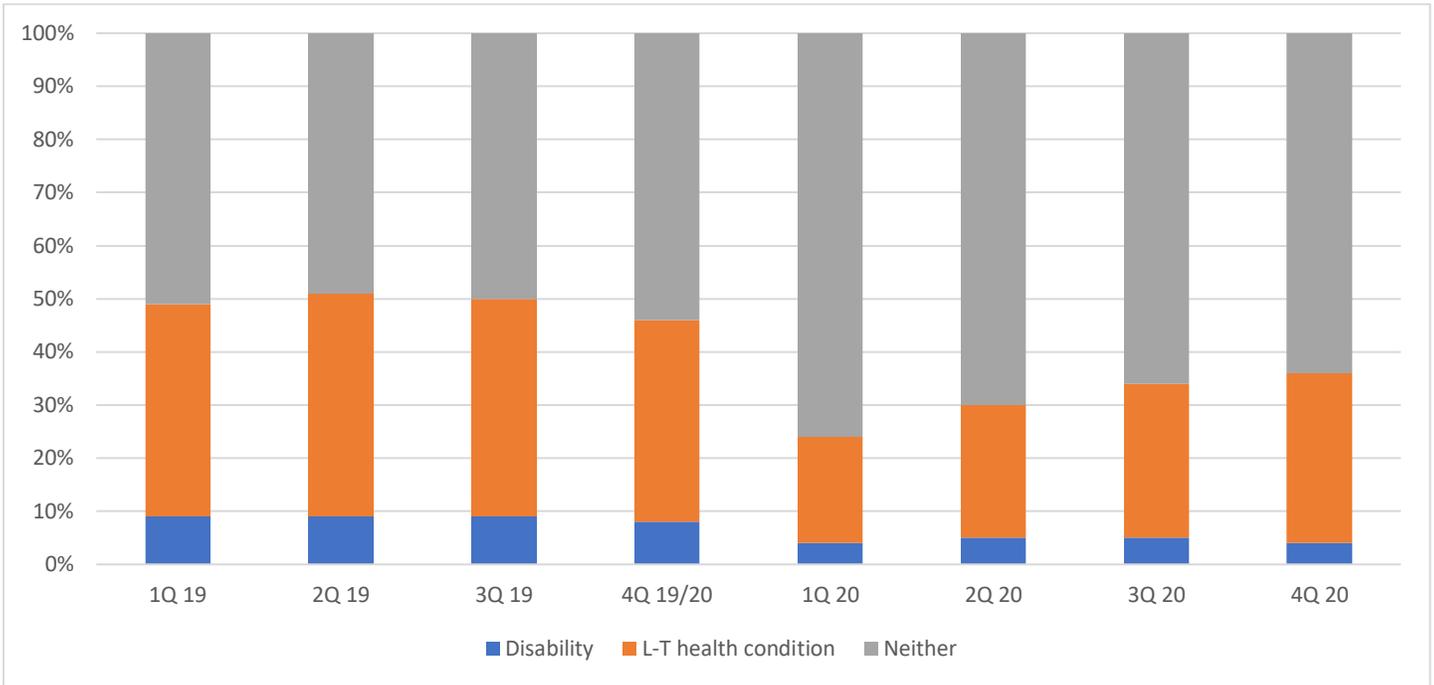
- Age analysis:

Age	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20
15-19	0%	0%	0%	1%	1%	1%	2%	1%
20-24	4%	5%	4%	5%	6%	5%	5%	6%
25-29	7%	8%	7%	7%	9%	10%	9%	10%
30-34	8%	9%	9%	9%	11%	12%	11%	10%
35-39	10%	8%	9%	8%	11%	10%	10%	10%
40-44	10%	9%	9%	8%	9%	9%	10%	10%
45-49	9%	9%	8%	9%	10%	10%	9%	10%
50-54	10%	10%	10%	10%	9%	11%	12%	12%
55-59	10%	10%	10%	10%	9%	9%	10%	10%
60-64	10%	9%	11%	10%	9%	8%	7%	8%
65-69	7%	8%	8%	8%	5%	5%	5%	6%
70-74	5%	5%	6%	5%	4%	3%	3%	2%
75-79	5%	5%	4%	4%	3%	3%	3%	2%
80-84	2%	3%	2%	3%	2%	1%	2%	2%
85-89	1%	1%	2%	2%	2%	1%	1%	1%
90-94	1%	1%	1%	1%	1%	1%	1%	0%
15-34	20%	21%	20%	22%	26%	28%	27%	27%
35-59	49%	46%	46%	45%	47%	49%	51%	50%
60-94	31%	32%	34%	33%	26%	23%	22%	23%

From Q1 2020, there was an increase in the working age group of clients seeking advice (15-59 years) and the younger age group (15-34) in particular, with a corresponding fall in the older age group (59-94). This could be expected as Covid-19 had a greater adverse financial impact on the working population, and in particular the younger working population. The increase in these age groups seeking advice mirrors the age groups of those working in the hospitality sector, 26-49 which has been hit quite significantly by the pandemic (Statistica, (12)). Whereas people of retirement age were more likely to receive an income which was unaffected by the pandemic and were less likely to need to leave their home for work, and therefore being at risk of catching the virus.

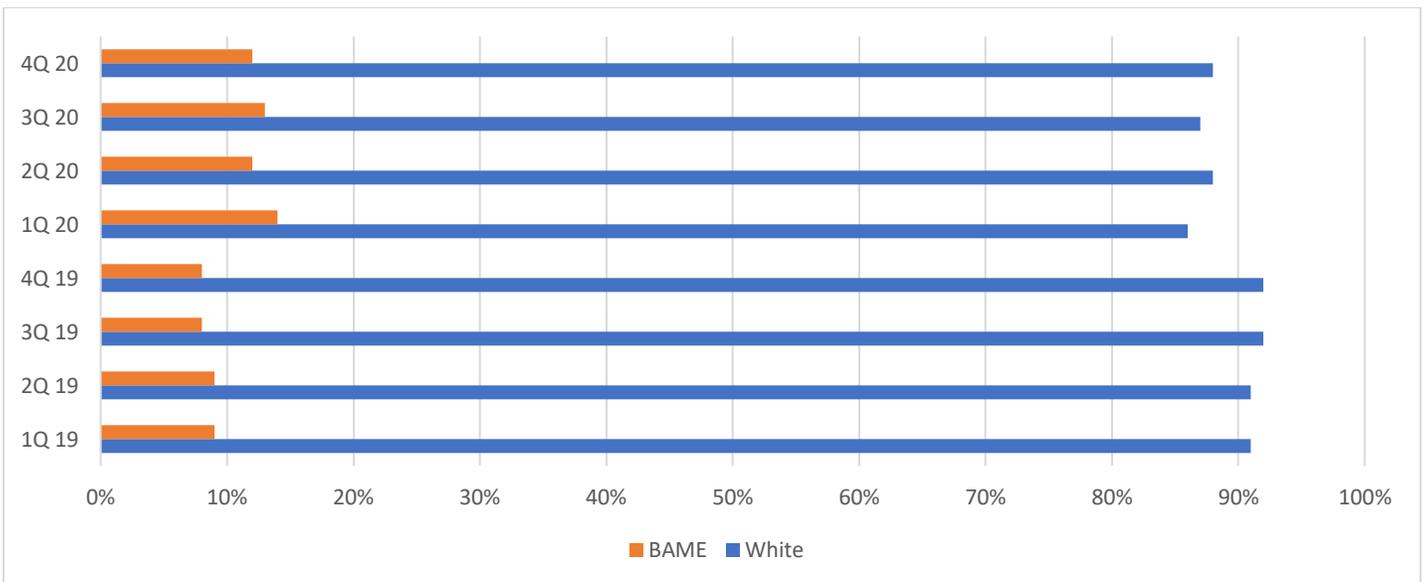
The Centre for Economic Policy Research (CEPR) published an article in April 2020 highlighting the unequal impact of Covid-19 on workers which concluded that the negative consequences were particularly harsh for younger workers, those with unstable employment relationships and lower income earners.

- **Disability/Long term health:**



The proportion of clients with disabilities and long-term health issues reduced in Q1 20 in relation to clients without these issues. This supports the fact that Covid-19 had a higher impact on the working population as one may assume that people with long term health issues were less likely to be in work. pre-pandemic figures illustrate a similar gap in those with disabilities and long-term health conditions being in work compared to those who do not (GOV.uk (11)).

- **Ethnicity:**

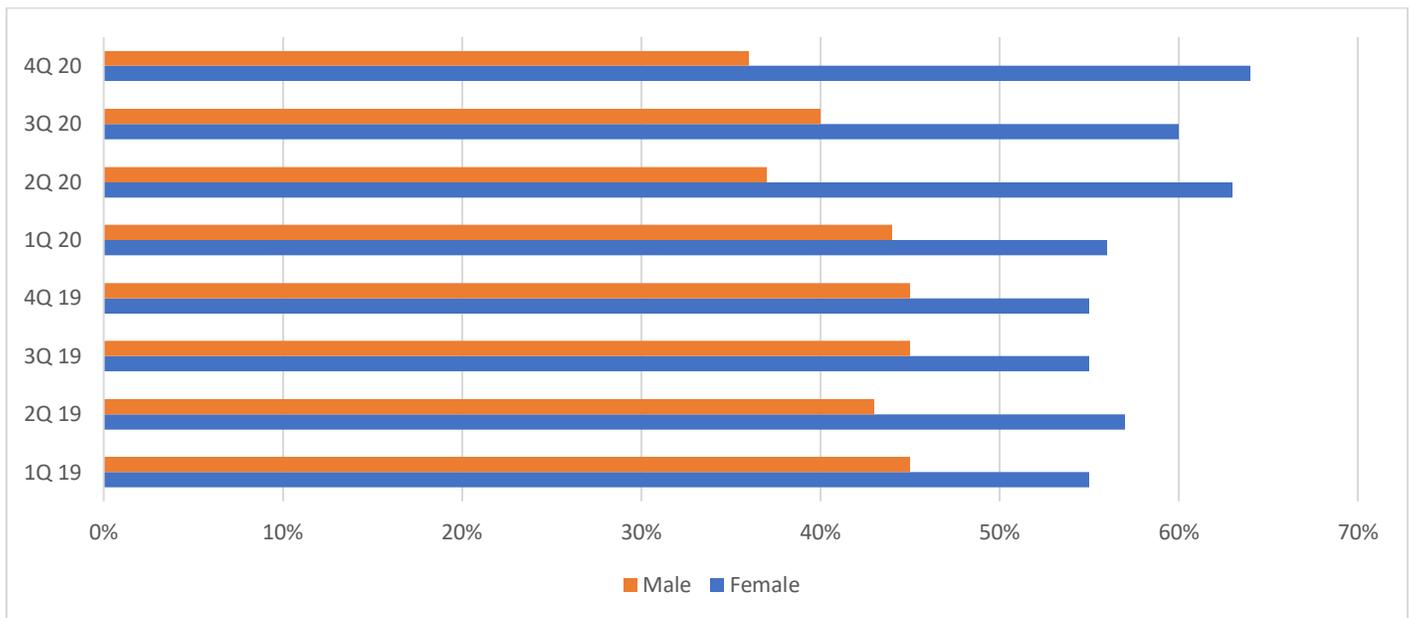


The proportion of BAME clients increased in Q1 2020 and remained at this higher level.

Public Health England published a report in June 2020 about understanding the impact of Covid-19 on BAME communities. It highlighted that death rates from Covid-19 were higher for Black and Asian ethnic groups due to existing inequalities affecting BAME groups such as poorer socio-economic circumstances which led to poorer health conditions. In addition, it found that BAME groups were more at risk of exposure to Covid 19 due to type of occupation, use of public transport, population density, household composition and housing conditions.

These factors may have resulted in the increase in BAME seeking assistance from CA.

- **Gender:**



The proportion of female clients increased in Q2 2020 and remained at the higher level throughout the rest of 2020 and continued in Q4 2020.

The House of Commons Women and Equalities Committee produced a report in January 2021, which found that women were more likely to be employed in sectors shut down during the pandemic and therefore more at risk of job losses or being placed on furlough. It also found that women were disproportionately employed in less secure work arrangements such as zero hours contracts or temporary employment.

These factors would explain the increase in the proportion of women seeking assistance from CA during the pandemic.

However, these findings and the increase in proportion of women seeking assistance from CA are at odds with the proportion of women shown by DWP to be on Universal Credit in Arun and Chichester during this period. Although the DWP shows significant increases in people on UC starting in April and May 2020, the proportion of women decreased during this period.

## **Predictions for ACCA demand**

The quarterly periods mentioned in these predictions are within a tax year period and not a yearly period.

Following the largest annual decline in UK GDP on record, -9.8% in 2020, the Bank of England is now forecasting a substantial rebound of 7.25% in 2021. GDP will have returned to its pre-pandemic level in Q1 2022. (ONS, (5))

The overall economy may recover but this is unlikely to feel like a return to a pre-covid world. Some will thrive and others will struggle.

### **Overall changes in spending and incomes have driven higher savings for those at the top and higher debt for those at the bottom. (RF, (3))**

Q3 2021 will see the end of the furlough scheme, the UC £20 uplift, and the support for the self-employed. Unemployment is expected to rise by 500,000 to a peak of 6.5% in Q3 2021 from its current level of 4.8% (Mar 21) (OBR, (6)). This translates into roughly 5,000 more unemployed people in A&C.

According to Resolution Foundation 7% of those currently employed think they will lose their job in the next 3 months. This is in addition to the 1% who have already been told that they are losing their job. Of those who have been furloughed for over 6 months, 17% expect to lose their job. These expectations imply that 7,500 people currently employed in A&C, will lose their jobs.

In 2020 employment fell by 600 in A&C- less than 0.6% of the workforce.

Nevertheless, employment queries still rose 28%, largely due to queries surrounding the furlough scheme. Nationally unemployment rose 2.8% and employment queries rose 64%.

### **We predict that, for the financial year 2021/22, there will be a rise in employment queries. That is 2,670 or 12% more queries overall.**

Headline numbers can hide underlying challenges. Below are some of the factors which we expect to drive demand for Citizens Advice over the next 12 months.

#### **Employment**

Many jobs will be lost permanently whilst new jobs may require different skills. (RF, (3))

The requirement to retrain is likely to be unsettling for some.

Extended periods on furlough have led to a loss of skills.

Being out of work, even on full pay may lead to a loss of self-esteem. (RF, (3))

Self-employed people may look for new jobs due to the vulnerability of their employment status, as many found they were ineligible for government support. (CEP, (4))

## **Debt**

Those who can return to their jobs may continue to carry the cost of the lockdown.

Many have had to survive on low pay for an extended period. (YouGov, (1))

They have had to rundown savings or use payment holidays on mortgages and borrowings, which now add to their debt burden. (IFS, (2))

The Money & Pension Service (MaPS, (10)) has predicted a 60% increase on debt advice need within 2021-22

## **Housing**

The ban on bailiffs' enforcement and eviction has allowed people to stay in their homes regardless of rent arrears or landlord's wishes. The relaxing of these bans will inevitably lead to an increase in homelessness and evictions in England can restart from 1<sup>st</sup> June 2021.

Mortgage arrears are near their historic lows due to the payment deferrals and tailored forbearance. This amounts to 77,640 with arrears greater than 2.5% of outstanding debt in Q4 2020 (UKFI, (7)). 1 in 3 of these have significant arrears greater than 10% of outstanding debt. Rental arrears are a much worse story.

According to the NRLA - 80% of renters in arrears have come about since Covid, with an average arrears of £1000. 210,000 renters may face difficulties renting in the future due to impairment of their credit scores, as landlords use the courts to recover rent arrears (FT, (8)). Estimates of rent arrears are £1bn outstanding, an increase of £300m since March 2020.

According to The Joseph Rowntree Foundation 400,000 renters have already been served with an eviction notice or told they may be evicted, with a further 450,000 in arrears. One million households are worried that they may lose their homes (11% of all renters), and 1.7 million are worried about paying their rent in the next three months (20% of all renters) Discretionary housing payments (DHP) are currently only £180m (JRF, (9)).

## **Health and Community**

The end of lockdown is bringing change and creating ongoing uncertainty.

Many are uncomfortable with the return to offices.

Some are sensitive about vaccine efficacy or side effects; others are hesitant due to cultural or personal reasons.

Mental health issues are likely to continue to rise. (YouGov, (1))

## **Young people**

It is likely that those aged 18-30 will be more adversely affected. Their jobs are more at risk, and they have less savings. However, they are more willing to retrain.

A negative outcome in the labour market leads to a fall in income and higher levels of debt. 30% of those on furlough or out of work for a significant part of the year increased debt (RF2, **(3)**).

To determine the future demand for debt advice we have considered that every year before covid we were dealing with an average of 1200 debt clients (3500 debt enquiries), the MaPS prediction and the expected rise in unemployment levels.

**We therefore predict that, for the financial year 2021/22, we will see 770 more debt clients deal with 2200 more debt enquiries than previous years.**

Housing evictions end in June 2021, but courts have up to 12 months backlog. Whilst this has postponed homelessness it has increased rent arrears, with around 1 million people in rent arrears or already having been served eviction notices.

Rent arrears are most acute in households with three or more children, renters from BAME background and those on low income (<£25k/ household). 33% of those in rent arrears have increased borrowing elsewhere to cope, not just from friends and family but also banks and payday lenders (JRF **(9)**).

In contrast, to homeowners there has been little support for renters. In the absence of fresh support, a significant number of the 1 million people in rent arrears will turn to Citizens Advice for housing and debt advice.

**Taking the above into consideration we also expect to see a 27% increase in housing enquiries equating to 672 additional clients.**

## Conclusion

Arun & Chichester Citizens Advice saw the greatest increase in Covid related activities at the beginning of the pandemic. This was the period in which greater activity would be expected as many people were applying for Universal Credit for the first time and new government measures such as furlough and the start of SSP for clinically extremely vulnerable people were introduced. Uncertainty for the future and fear of the virus led to an increase in activity.

The issues which were most affected by Covid-19 were initial claims of UC, employment, housing, and debt. We also saw that there was an increase in the proportion of working age clients, clients without health issues, female and BAME clients. This reflects the fact that the working population were more adversely affected economically by Covid-19, and to a greater extent, younger workers, women and the BAME community.

Activities slowed down in the second half of 2020 as the restrictions started to lift and government measures such as the furlough scheme, the self-employment income support scheme and the hardship fund became embedded. Holiday payment periods has also had an effect. There were concerning increases in debt activity in Q4 2020 were mainly linked to payment holiday periods ending and the concern for the accumulation of council tax and fuel debt. This increase in activity is expected to accelerate during 2021.

Research by the Money Advice Trust in March 2021 found that 12% of adults had to use credit to pay for essential household bills or goods since the start of the pandemic. It also found that over 730,000 adults had rent arrears due to Covid-19 and over three million had energy and water debt.

From June 2021 bailiffs have been able to carry out evictions from rented and mortgaged properties. The furlough scheme will end in September 2021 as will the £20 Universal Credit uplift. Mortgage lenders six-months payment holiday is also gradually ending.

A combination of all the above factors will result in increased personal financial hardships and therefore a concomitant increase in Arun and Chichester Citizens Advice activities.

However, the increase in personal hardships will not just increase CA's activity; it will create a knock-on effect to all statutory departments, charities and non-for-profit organisations who assist clients in resolving any of the above issues.

To deal with any rise in unemployment, indebtedness, reliance on the benefit system leading to extreme financial difficulties and potential homelessness we believe that:

- Appropriate level of resources should be made available to statutory departments, charities and other not-for-profit organisations to enable them to effectively deal with any increased demand.
- The organisations delivering services should improve coordination and referral mechanisms to enable quick referrals to avoid continuous financial hardship and the stress and anxiety associated with it.

- Services and schemes that alleviate financial hardship such as food banks or provision of fuel vouchers, white goods, etc., should continue to be supported financially or otherwise.
- Services providing financial education to enable to people budget with less income should be set up and/or supported.

**We would like to thank our Research and Campaigns team, particularly Susanne Halcomb and Michael Stewart for their help in producing the data and analysis needed for this report.**

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