

Financial and Welfare Support

Voices from Businesses and Individuals
An illustrated executive summary



Let's

Be

Heard

SCOTTISH
COVID-19
INQUIRY

What is Let's Be Heard?

Let's Be Heard is the Scottish COVID-19 Inquiry's public participation project. The independent public inquiry is investigating the devolved strategic response to the COVID-19 pandemic in Scotland between 1 January 2020 and 31 December 2022. It will establish the facts, identify lessons to be learned and make recommendations to Scottish Ministers, so Scotland is better prepared in future.

Let's Be Heard was established to give people living in Scotland, or affected by decisions made in Scotland during the Inquiry's investigative period, the opportunity to share their experiences and the lessons they believe should be learned from them.



Participating in Let's Be Heard was the main way in which people could engage with the Inquiry to help inform its investigations, reporting and recommendations. It would not have been possible for the Inquiry to hear as many experiences of the pandemic from the people of Scotland without Let's Be Heard, and the Chair is grateful to those who shared their experiences.

Purpose of this Volume

Let's Be Heard has given a voice to individuals, households and businesses in Scotland who wanted to share their experiences of the pandemic. The volume is organised into two thematic parts. The first part explores experiences of individuals and their personal finances and access to welfare support. Part Two examines the experiences of business owners and employers, alongside those of employees and key workers and the changing practices in the workplace.



Engaging directly with Let's Be Heard gave people an opportunity to participate in the Inquiry in a way that suited them. Let's Be Heard created a range of bespoke engagement methods and successfully captured the voices of more than 12,500 people across Scotland. This volume shares some key themes emerging from these experiences.

These key themes represent the views of those who engaged with Let's Be Heard. They do not represent, nor anticipate, the Inquiry's conclusions or recommendations. People who engaged with Let's Be Heard did so voluntarily and this volume does not claim or seek to reflect the voices of all individuals, households, or businesses in Scotland.

This is the first of four thematic volumes of evidence published by Let's Be Heard. It contains the voices of individuals about financial and welfare support, as well as the experiences of both employers and employees during the pandemic. These volumes accompany Let's Be Heard's [preliminary report](#) published in November 2023 and its case studies on experiences shared by [children and young people](#) and [prisoners in Scotland](#).

Main observations

Part One:

Financial security of individuals and access to welfare support

Individuals who engaged with Let's Be Heard spoke about a range of financial difficulties experienced during the pandemic, which was described as having a distinguishable impact on their mental health. Access to financial and welfare support was described as inconsistent, and respondents



said they often came up against barriers when trying to get the financial help they needed. Changes to workplace practices and employment status were said to be common, with respondents describing having their hours reduced, being furloughed, or being made redundant. It was reported that this left households with less income and, in some cases, struggling to afford essentials such as food, fuel and housing. In light of these challenges, respondents shared that they turned to community groups and third sector organisations for support. While some felt that staying at home helped them save money, others said their experience was that it added extra strain and increased the financial pressure on their household.

Part Two:

Impacts on businesses in Scotland

Respondents who owned a business, were self-employed or had a senior management role described their work being significantly disrupted during the pandemic, with respondents facing rising costs



or being required to close their business. Others reported being able to adapt their services and ways of working but incurred extra costs and pressure as a result of changing how they operated. Experiences of financial support for business owners and self-employed respondents was varied, with some reporting that they

successfully accessed support while others described experiencing difficulties with eligibility rules and inconsistent guidance.

Changing practices in the workplace

Respondents said that the ways in which some people worked changed dramatically during the pandemic, which in turn affected respondents' wellbeing, job security, and daily routines. Responses show that changing work patterns, especially the shift to remote working, brought a mix of opportunities and challenges. While some respondents reported that they were able to adjust well, others said they faced increased household costs, limited space at home, or found that the isolation and blurred boundaries of remote working affected their mental health. Key workers reported pressures linked to their essential roles, noting both the advantages and drawbacks of being designated as key workers, as well as what they described as the lack of clarity that often surrounded decisions about who should and should not be included in this category.





Although experiences varied, some business owners and respondents who worked in management roles spoke about having to make constant adjustments, dealing with guidance that changed quickly, and managing the difficult balance of keeping staff safe while maintaining business continuity. Respondents shared challenges around staff management, including supporting staff teams working differently and addressing skills gaps caused by disrupted training.

Spotlights: This volume also draws focus to different individuals, communities and groups who experienced unique or unequal impacts, in line with the Inquiry's Terms of Reference. 'Spotlights' are featured on the Gypsy/Traveller and Roma communities, business owners from rural, remote and island locations, and police officers, amongst others.

Respondent views on lessons to be learned

Individuals and business owners shared their views with Let's Be Heard on the lessons they thought should be learned from the response to the COVID-19 pandemic in Scotland in relation to personal finances and business and welfare support. These included:

- **Financial support for individuals:** A number of respondents called for more financial support for individuals during the pandemic. This included bringing in a basic or universal income, implementing rent and bill freezes, giving out more food and fuel vouchers, and providing tax cuts for key workers who continued to go out to work.

Respondents were also of the view that the financial support available should have been more clearly advertised. Some self-employed respondents felt that the eligibility criteria to qualify for support was too strict and suggested implementing changes to how income was calculated or tax breaks.



- **Financial support and guidance for businesses:** Respondents suggested that while using sector-specific membership organisations to disseminate guidance was helpful and should be used in the future, guidance or funding decisions were not always suitable for the different needs of various sectors. Some respondents felt that business support



should have been a consistent UK-wide response rather than devolved, as separate and changing guidance was confusing. Some business-owner respondents felt it was important to provide support for new businesses that were not fully established when the pandemic started. It was also suggested that business rates should be reduced to allow for recovery, and a central hub established to provide advice on business tax.

- **Financial support for illness and long COVID:** Respondents who said they needed financial support due to ill health, particularly those with long COVID, called for a system that was easier and quicker to access. Other respondents spoke about the need for adequate sick pay as employees who contracted COVID-19 could not always afford to be off sick during the pandemic, and by continuing to go to work increased the risk of transmission.



- **Food support:** The provision of food parcels to respondents who were vulnerable and shielding was generally described as a positive measure. However, some respondents called for better communication about how to access the food packages and said the food they contained should be nutritious as well as culturally appropriate.

- **Hybrid working:** Some participants felt that hybrid or remote working should be offered routinely to all employees, where practical and appropriate. They said hybrid working allowed those who otherwise could not attend work in-person to access employment, for example disabled people or working parents.



- **The role of community volunteers and the third sector:** Respondents expressed their support and admiration for the work done by volunteers and third sector organisations during the pandemic. Some suggested more could be done to formalise a local list of volunteers. Some respondents were of the view that local authorities could work more closely with third sector organisations, providing improved support and easier access to funding and community buildings.



- **PPE guidelines in the workplace:**

Respondents suggested that within office environments, to manage outbreaks and reduce transmission of COVID-19, there should be better reporting of workplace infections and a continued emphasis on the importance of social distancing. Respondents called for greater availability of PPE and felt they should have been compensated for supplies they paid for themselves.



- **Key worker designation:** Some respondents were of the view that key worker designation should have been the same across the whole of the UK. Others suggested that all frontline workers should be formally acknowledged and provided with key worker



status allowing them priority access to testing and vaccines. Some respondents felt the £500 bonus payment to health and social care staff should have been extended to other key worker sectors, and those who did receive it felt it should not have been taxed.



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