Covid-19, lockdowns and financial hardship in rural areas

Insights from the Rural Lives project

Jayne Glass, Mark Shucksmith, Polly Chapman and Jane Atterton

May 2021

Summary

The Rural Lives project investigated why and how people in rural areas experience and negotiate poverty and social exclusion, with a focus on financial hardship and vulnerability. It examined the roles of societal processes, individual circumstances, and various sources of support (including markets, state, voluntary and community organisations, and family and friends).

This additional report examines in greater depth the impacts of the Covid-19 pandemic and lockdowns on individuals experiencing financial hardship and vulnerability in rural areas, and the responses to those impacts. Using the Rural Lives evidence and other research published since March 2020, we present key lessons and opportunities for supporting rural individuals experiencing financial hardship now and post-pandemic.

Lower population densities and less reliance on and availability of public transport have meant it has been easier to maintain social distancing and thereby reduce spread of the virus in rural areas. However, the economic impact has been severe to date in rural Britain, partly because of a higher reliance on the tourism and hospitality sector.

The national lockdown that began in March 2020 delivered a huge shock to rural economies and societies, most obviously through the temporary closure of many businesses and the loss of earnings to employees, self-employed and freelance workers. These impacts reinforce the importance of diversifying rural economies that rely heavily on tourism and hospitality, and of promoting 'good work' which offers a reasonable, secure income.
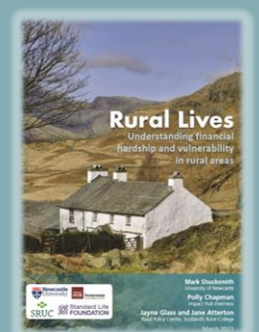
The pandemic has also amplified the impacts of digital exclusion in rural areas, impacting on many aspects of the pandemic, from children's ability to engage in home-based online learning, to people's access to advice and support services in relation to welfare applications.

Voluntary and community organisations have been crucial in ensuring that hard-to-reach groups have access to financial and other support. However, many of these organisations face a challenging future with respect to their financial resources, particularly if council budgets are squeezed further, and in respect of their ability to generate income.

A wide range of formal and informal groups across the public and voluntary sectors have provided support to individuals experiencing financial hardship during the pandemic. These groups give people different 'entry' points to the welfare system and other support structures, depending on their individual networks. As the economic impacts of the pandemic unfold, it is increasingly important that service providers and the voluntary sector in rural areas continue to play a joined-up signposting role, connecting their clients with information and advice.

While it was known pre-Covid that a substantial proportion of rural residents are at risk of poverty and experience financial vulnerability, the Rural Lives research suggests that many more rural residents will be at risk of financial hardship and vulnerability in the near future, as the full impacts of the pandemic play out and sources of support become more constrained. In short, many rural residents will be at risk of poverty unless appropriate action is taken.

The full Rural Lives report is available at www.rurallives.co.uk

Contents

1 Introduction

The Rural Lives project investigated why and how people in rural areas experience and negotiate poverty and social exclusion, with a focus on financial hardship and vulnerability. It examined the roles of societal processes, individual circumstances, and various sources of support (including markets, state, voluntary and community organisations, and family and friends).

This additional report examines in greater depth the impacts of the Covid-19 pandemic and lockdowns on individuals experiencing financial hardship and vulnerability in rural areas, and the responses to those impacts. Using the Rural Lives evidence and other research published since March 2020, we present key lessons and opportunities for supporting rural individuals experiencing financial hardship now and post-pandemic.

The findings are based on interviews and focus groups conducted with individuals experiencing financial vulnerability and representatives of organisations offering support in three rural areas. The case study areas were Harris and Blairgowrie and the Glens in Scotland, and the North Tyne Valley in Northumberland in England (see Figure 1).

Research was carried out between October 2019 and September 2020, both before and during the Covid-19 pandemic and lockdowns.

FIGURE 1: CASE STUDY LOCATIONS

HARRIS

Harris lies in the Outer Hebrides and is sparsely populated, other than in the main town of Tarbert. Crofting townships are distributed around the island's perimeter. Approximately 2,000 people reside in 911 homes, with 41% in one person households. The population has declined by almost 50% since 1951. In 2018, 32% of residents of Harris were 65 and over. One of the key features is the high level of community land ownership. Primary industries are tourism, with some fishing and crofting, and a heavy reliance on the public sector.

BLAIRGOWRIE & THE GLENS

The Perthshire study area includes the wards of Blairgowrie and the Glens and part of Strathmore (a population of about 19,000 people over an area of 468km^2). Half of the area's residents live in Blairgowrie and Rattray, the principal town. The area is renowned for the growing of soft fruit and its rich past in textile weaving. It also attracts tourists, commuters and retirement migrants. In 2011, 25% of residents were over 65. The area includes communities that are in the 20% most deprived within Scotland.

NORTH TYNE VALLEY

The Northumberland study area includes the four civil parishes of Bellingham, Kielder, Falstone and Tarset and Greystead (covering an area of 530km^2, with an estimated population of 2,019 people in 2017 - one of the lowest densities in England). Part of the area is within the Northumberland National Park. The travel time by car to Newcastle is between 50 and 80 minutes. Key industries include hill farming and forestry, with tourism growing in the last decade, particularly due to the International Dark Sky Park designation.

2 Rural financial hardship within a pandemic

Half of all rural residents in Britain fell into poverty at some time during 1991-2008[1], a figure only slightly lower than in urban Britain (55%). In 2018, the Financial Conduct Authority found that more than half of rural residents exhibit financial vulnerability[2]. Poverty exists in rural and urban Britain.

The Rural Lives research highlighted the many ways, both positive and negative, that living in a rural area affects local opportunity structures, and how these affect different people's lives unevenly. The cost of living in rural, remote and island areas is substantially higher than in towns and cities, partly because of distance to services and larger shopping centres (with lower prices), but also because of the costs of heating homes which are often off-grid and less well insulated.

Access to well-paid work and secure, affordable housing may be more difficult in rural areas without an income from commuting or tele-commuting. Access to public services, whether face-to-face or digital, is also likely to present challenges. Private, public and third sector organisations all face difficulties in reaching into rural areas and, while digitalisation may help some, it can exclude others. These difficulties all relate to distance, mobility and access and may be more severe in remote and island areas. People eligible for welfare benefits face barriers of distant sources of advice and help, digitalisation and centralisation of welfare support, inaccessible assessment centres and perhaps social stigma. Concerns were also raised about support for elderly people requiring social care. While the social care system is under great strain across the UK, this research suggests that social care in rural areas faces specific rural challenges relating to greater distances that care workers need to travel (often while unpaid), leading to growing staff shortages and higher costs of provision.

These findings help in understanding how people in need can access support, what strategies they themselves pursue, who may be excluded from each of these sources of support, and how support could be improved. Changes in markets alongside welfare reforms have redistributed social and societal risk towards the most vulnerable, with young people, people with mental or physical illness and lone parents particularly disadvantaged. VCSEs have provided crucial support to many of these groups, despite challenges of reach into rural areas and funding pressures.

Experiences during the Covid-19 pandemic have brought these rural vulnerabilities into sharp relief, while also demonstrating rural people's resilience, kindness and initiative. The national lockdown that began in March 2020 delivered a huge shock to rural economies and societies, most obviously through the temporary closure of many businesses (some permanently) and the loss of earnings to employees, self-employed and freelance workers.

This section firstly contextualises our work within other research on the impacts of the pandemic and lockdowns on rural communities. We then examine how these impacts (and responses to them) have played out to date for those people experiencing financial hardship in the three study areas in the Rural Lives project.

2.1 Our work in context

Rural regions have been deemed by the OECD[3] to be particularly vulnerable to the Covid-19 pandemic and lockdowns because they generally have:

- a large share of population at higher risk of severe illness (ageing populations);
- less diversified economies;
- a high share of workers in essential jobs (e.g. agriculture, food processing) – coupled with limited capacity to do these jobs from home;
- lower incomes and lower savings;
- health centres with a lack of specialist services (and long distances to hospitals/Covid-19 testing centres);
- a large digital divide (both in terms of access to the internet and connection speeds, as well as fewer people with adequate devices/skills).

In terms of the health impacts, rural regions in Britain have tended to have proportionately fewer cases of Covid-19, for various reasons which have still to be fully understood, perhaps including less mixing on public transport and lower population density. In rural England 21% of those employed or self-employed already worked from home prior to the pandemic, compared to 13% in urban areas[4].

In terms of the economic and social impacts, however, rural economies in Britain do exhibit some of the features identified by the OECD, including a higher proportion of people working in 'at risk' sectors – those sectors that are impacted by the restriction of movement during the pandemic, such as childcare, restaurants or accommodation services. In a survey of just over 3,000 rural residents across Scotland in autumn 2020, 24% of respondents were worried about their job security[5].

In the Highlands and Islands of Scotland, where the strong reliance on tourism and hospitality makes the region more susceptible

to restricted movement, unemployment increased at a faster rate (118%) than the Scottish average (85%) between March and July 2020[6]. Youth unemployment also continued to rise in the region (from 3.8% to 9.9% in the same period), which highlights significant barriers for young people currently wishing to enter the labour market.

During the pandemic, small to medium enterprises (SMEs) have been at greater financial risk than larger private organisations/public bodies, with localised, service-based, start-ups and micro firms most affected. SMEs account for a greater share of private sector employment in rural areas when compared with the Scottish average of 50.6% (for example, in the Highlands and Islands SMEs account for 66.9% of private sector employment)[7]. In England, 2.6 million people were employed in registered rural SMEs, representing 71 per cent of all those employed by registered rural enterprises, compared to 41 per cent of those employed in registered urban enterprises[8].

Self-employment is also more prevalent in rural areas and it took a longer time to frame a workable government response to the impact of the pandemic on earnings for the self-employed. Many were not eligible for government financial support during the first national lockdown and self-employed people in the tourism and hospitality sector (especially females) were particularly impacted[9].

This echoes the findings of research by Standard Life Foundation that estimates that 3.8 million workers were unprotected by the financial support schemes and that these were proportionately more numerous in rural areas and towns than in cities[10]. Among the reasons for people being excluded from the Coronavirus Job Retention Scheme (CJRS) were job loss, reduced hours or a recently changed job and (for exclusion from the Self-Employed Income Support Scheme, SEISS) being newly self-employed or deriving less than half their income from self-employment.

These issues are amplified by rurality and remoteness, particularly as bank finance is less accessible and public services tend to be centralised. Digital connectivity also remains a pressing challenge. In a survey of Scotland's rural residents during the autumn 2020, 19% of participants described their current broadband connection as 'poor' or 'very poor'[11]. Impacts are also compounded by the relative vulnerability of rural regions to Brexit. For example, five of six Scottish local authority areas deemed 'most vulnerable' to Brexit are in the Highlands and Islands, due to dependence on migrant workers, EU financial support and having a more fragile population[12].

The challenges of maintaining and delivering services in rural areas had already been heightened by cuts to English local authority budgets over the last decade. The National Audit Office found this fall of around a third in councils' spending power, alongside rising demand for services, had left councils more vulnerable to the impacts of the pandemic. The NAO warns of continuing cuts to services in the next few years, including social care, special educational needs, libraries, buses and community centres, as councils struggle to meet the extra costs incurred during the pandemic: 94% of councils expect to have to cut spending next year to meet legal duties to balance their budgets, and

several risk insolvency[13]. This is likely to lead to further centralisation or loss of services in rural areas.

Despite these challenges, past crises have demonstrated the resilience and adaptability of rural economies and communities – an example is the rural shutdown during the Foot and Mouth Disease outbreak in the UK in 2001[14]. In 2020/21, the response of rural communities has once again been notable in terms of people working together at the local level to support residents and businesses[15]. Strategic partnerships and responsive service delivery have also contributed to effective community responses[16]. Geography has also played a role, with Scottish islands, like many other islands across the world, escaping the worst health consequences of Covid-19 due to the combination of their geography and their timely and stringent measures[17].

Research carried out during the first wave of the pandemic in 2020 suggested the need for place-sensitive policies, strategies and support for rural communities[18]. Looking forwards, there are strong calls for a rural recovery that builds on some of the positive aspects of community responses, including increased levels of local volunteering and opportunities to boost employment and training opportunities[19].

2.2 Impacts in the study areas

We now turn to the impacts of the pandemic and lockdowns in the Rural Lives study areas, using direct quotes from our participants to tell the stories from each place.

Economic and employment impacts

Like in many rural areas, the economic impacts of the lockdown that began in March 2020 have been felt in all major sectors in the study areas, with the tourism, hospitality and leisure industry hardest hit. In recent years, there has been an increasing reliance on employment and self-employment in tourism and hospitality in all the study areas. This has made many people particularly susceptible to the impacts of business closures in this sector. In May 2020, 26% of tourism, hospitality and leisure businesses in Perthshire were planning redundancies[20]. Job losses in the sector are expected to have a disproportionate local impact, with the threat of redundancy higher than in other sectors.

Reliance on tourism and hospitality is also particularly strong in Harris and the North Tyne Valley, where there have been many job losses, and the full economic impact is yet to be appreciated. In Harris, current reliance on the sector was estimated by participants at 50-85%. Many staff have insecure, casual or seasonal work, with zero-hours contracts common in tourism, hospitality and retail. In Blairgowrie this will be a challenge for members of the large Eastern European workforce based there. Some workers (including EU workers) also lost the homes which went with their insecure jobs.

"We've got a large Eastern European workforce that does do a lot of those jobs. What we found […] is that a lot of the minority community members that we have seen coming forward have lost their housing and their job because they're very often linked. So that has brought a whole host of different issues along with it. Food bank use has obviously increased dramatically." (Blairgowrie and the Glens, focus group)

In Harris, a lot of new businesses had been established during the recent boom in tourism before 2020. This is thought to have made the sector even more vulnerable to the recent economic downturn because the levels of debt required for these businesses to start were based on pre-Covid projections of tourism and trading levels. In addition, the Outer Hebrides is ranked highest in the Brexit Vulnerability Index (53% of the region's datazones are in the 20% most vulnerable in Scotland)[21].

Some new business owners felt they had no choice but to open as soon as it was possible to do so, because of the need to service these debts. At the same time, they feared being the first to open, or to be seen to be encouraging visitors to the island, when the Outer Hebrides had managed up until that point to remain relatively Covid-free. This was particularly the case for hospitality businesses who were perhaps less able to consider outdoor seating options than businesses elsewhere in the country, due to the poor weather and presence of midges.

"So you've got all these new businesses which have emerged from the distillery and from the marina in Tarbert and Scalpay, new businesses started and were very, very successful but with a lot of money being owed and that hasn't gone away. […] I do know that they are struggling, particularly businesses which were set up this year or in the last couple of years with no real accounts to show. There have been a lot of businesses set up in the last couple of years. So, it's a huge worry. A lot of companies are actually concerned about being the first ones to open and the backlash which may ensue." (Harris, focus group)

These employment and business impacts were substantially mitigated in the study areas by the state, notably through the CJRS, the SEISS, and through uplift to Universal Credit. However, many people in the study areas did

not benefit from these measures in the first national lockdown, including seasonal, casual and freelance workers and many self-employed, who for one reason or another did not qualify for the CJRS or SEISS. Although some people with multiple jobs are self-employed, they were also missing any form of financial help at the time if their business was not long-established.

"[…] a lot of people are not eligible for any furlough. They're laid off. Other people who actually are eligible to be furloughed but still life is very, very difficult. […] those people, or these multiple employment people, they're technically self-employed most of them and they're not eligible for any kind of help." (North Tyne Valley, interview)

This latter issue was particularly linked in the study areas to the nature of rural employment. In all three study areas, there is a tendency for people to have several jobs or work casually, and people needing to have several jobs. In Blairgowrie and the North Tyne Valley, this was often as casual or 'loose' farmers in the agricultural sector, whereas in Harris this was more likely to be in tourism or fishing.

"Currently they have no income. So, we've got people actually currently in that situation who would actually have been rushing around and doing a lot of work. A lot of those people with multiple jobs have actually no income at the moment. People who do gardening for other people, people who clean houses obviously can't go into the houses. As I mentioned mobile hairdressers before, lots of self-employed people, tiny, tiny businesses which are quite often people start up something and do it for a short time and then go on and do something else so they wouldn't even be eligible for any of the things that the government are setting out if you were doing it and did a tax return in 2019 because they might not have been doing it and given a tax

return in 2019." (North Tyne Valley, interview)

There was also the issue in the study areas of people who were expecting to start their seasonal job, which never materialised. This was akin to having 'three winters'. The timing of the lockdown, before the season started and people took up their seasonal employment, meant that many of these people also missed out on CJRS. In Harris, many individuals and businesses were said to have fallen through the net because of timing.

Almost a third of the workforce in Perthshire was on furlough in the summer of 2020 (compared to the Scottish average of 25% at the time). Around 24% of the working age population in the Outer Hebrides (including Harris) were also furloughed at that time[22]. Interviewees expressed serious concerns about youth unemployment in the study areas, particularly as this is a new concern – in the past, agencies have been more familiar with the challenge of youth underemployment. In Perth and Kinross, there were real concerns about young people and a potential doubling of youth unemployment.

"Perth as a local authority area has never had an unemployment problem. There is an underemployment problem and a seasonal and insecure employment problem but unemployment isn't something that Perth and Kinross has ever really traditionally had to battle with so this is a completely new level of learning and intense support that's going to be required." (Blairgowrie and the Glens, focus group)

Welfare support

The lockdown also affected the claimant rate quite dramatically in the study areas. The rate more than doubled in Perth and Kinross in the first two months of lockdown in 2020. Before lockdown, the geographical spread of claimants in Perth and Kinross was split quite evenly between Perth City and rural wards. By May 2020, 56% were in rural wards and 44% in urban wards, suggesting that the restrictions related to the pandemic are having a proportionately higher impact on the working age population in that area[23]. There has also been a significant increase in rent arrears across Perthshire.

In the Outer Hebrides, applications for Universal Credit initially increased threefold due to Covid-19. Although the number of claimants had reduced slightly in December 2020, it remains unclear what impact the extension of the furlough scheme and changes to Universal Credit claims will have in the area[24]. In Harris, a lot of people had to apply for Universal Credit when they had never encountered the system before. They were said to have been 'shocked' at how low the benefit payments were. It is likely that this will change the perception of many people about the welfare system in general. Participants thought that many people in Harris tried to survive on their savings at the start of the crisis because of the perceived complexity of the welfare support system and the time and effort needed to navigate it. However, it was likely that more people decided to apply for support as the pandemic continued.

The increased claimant rate placed severe pressure on Department of Work and Pensions (DWP) staff and the Citizens Advice Bureau (CAB) and other advisory services working with rural claimants. In Harris, demand for advice services from new clients was reported to have increased by about 50%, and representatives of the advice services felt that they were reaching people that they had been unaware of being in need previously. Many agencies across the Outer Hebrides have seen an increase in the number of clients

with employment, financial and fuel poverty concerns[25].

Concerns were raised across the study areas about delays in Universal Credit payments, which is not an issue unique to during Covid-19. The full Rural Lives report documents how the welfare system is often unable to cope with volatile rural incomes, which can lead to payment delays. However, the pandemic has brought this issue into focus once again.

"It really has been the delay in Universal Credit for people has been a big thing around here. I know there's three families on my street who had to move on to UC when this started." (Blairgowrie and the Glens, focus group)

People who were already receiving welfare support faced less of a challenge than new claimants who had to learn how to negotiate an unfamiliar and complex system, mostly online and often without access to an internet connection or device.

In non-pandemic times, claimants in the study areas were likely to be disadvantaged by the combination of centralisation and digitalisation of the benefits system. This can be because they lack access to broadband, can't afford broadband, or because broadband is of poor quality. They can also lack digital skills, and/or experience literacy or mental health challenges. An additional challenge is the greater difficulty in travelling from rural areas to find face-to-face support.

The lockdowns have brought the variation in the quality of broadband into sharper focus, demonstrating inequality amongst those learning or working from home with poor connections or a complete lack of connection to the internet prohibiting people's ability to apply for state support during the crisis.

"At the moment I'm supporting two women who, in the last two weeks, one was made redundant and the other one has run out of money […]. So I've been supporting them getting onto Universal Credit, but in order to do that, neither of them have got internet at home […], I've had to meet one of them on a park bench, we had a really bad time of trying to get on to the gov.uk Universal Credit website where you can sign on. So, neither of those two women would have got signed on without that and they're both absolutely bankrupt, they're both penniless." (North Tyne Valley, interview)

Health, social care and education

One of the exclusively rural impacts of the pandemic arose out of the more limited provision of suitable specialist health facilities in remote communities, particularly the islands. For residents in Harris, access to intensive care beds is very limited, and for an island group with a much higher proportion of older, and therefore more vulnerable, people this could be catastrophic for residents across the Outer Hebrides. At the time of the fieldwork, the levels of infection in the Western Isles had remained very low because access via plane and ferry had been severely restricted. In Shetland, which had a relatively

high number of cases early on in the pandemic, we were told that people were being taken to hospital in Aberdeen using a special pod attached to the bottom of a helicopter, in order to protect the helicopter operators from transmission of the virus.

Although local councils moved quickly to work with community groups, the NHS and other agencies to respond to emerging needs, support for care at home was often withdrawn or reduced due to the social distancing restrictions, so impacting on many vulnerable people and their unpaid carers. Many participants were concerned about the well-being and financial vulnerability of unpaid carers. Particularly hard hit were those caring at home for loved ones, whose support was reduced or withdrawn for a long period, leaving many exhausted, mentally and physically.

"I think that unpaid carers in some communities, or people with dementia or whatever, have taken an absolute hammering over COVID, and I am deeply concerned about their well-being, their vulnerability, and their financial vulnerability too, because some of them may have been able to be paid for that role." (Blairgowrie and the Glens, focus group)

One of the main concerns of government during lockdown was the impact of schools being closed on children, especially from poorer families, as well as on the ability of parents to go to work. Children were supposed to be able to access education online while at home, while children of keyworkers were still permitted to attend school. Rural contexts proved challenging in both respects.

Limited access to broadband and/or a device was once again an issue in parts of each study area where slow download speeds were a barrier to accessing home learning materials while schools were closed. There were also language issues in families where English is not the first language, with parents in those

households not able to access normal learning/language support.

"One of the things we've raised recently is about all the kids that obviously haven't been in school and all the assumptions about, 'Oh well, you just log on to Glow on your device and you can keep up with all your schooling.' Well that's not working because some kids don't have devices. Some kids don't have access to the internet. Some kids don't have access to a space to sit and do their learning and all that type of support. If English is your second, sometimes your third language and you're needing all that additional support then the inequalities that were there prior to COVID are only going to be exacerbated when things return." (Blairgowrie and the Glens, focus group)

For vulnerable children, of which we learned there are about 100 designated in the Blairgowrie study area, one participant explained that none of those children received a placement at a hub school between March and June 2020.

Access to services

During the 2020 lockdown, face-to-face support was not allowed, which created additional problems in supporting some people in the study areas, for example those with literacy or mental health problems who need to claim welfare support.

Across the study areas, participants noted that lockdown has been really challenging for older people and those with mid-range mental health problems who require support but who cannot meet advisers face to face and cannot navigate phone or online services.

"It's just really hard because there is no face to face anything at the moment. Some people just really can't do the online telephone thing and that's going to be a struggle, that there's going to be no face to face support unless it changes and guidelines change and they decide to put that back in place." (Blairgowrie and the Glens, focus group)

In the North Tyne Valley, one individual described the devastating effects on his mental health due to the closure of the foodbank in Hexham. This meant that he was unable to talk to the staff/other foodbank users in person, although food deliveries continued. In Blairgowrie, we learned about an elderly woman who had, at the time of the discussion, spent 16 weeks by herself, except for the weekly visit by a volunteer with a food package. The social aspects of these support services were almost as important as the practical support offered.

During the lockdown, travel restrictions created additional challenges for rural and island residents in accessing cheaper food. In all study areas, residents felt unable to travel to larger towns to shop at the cheaper supermarkets, particularly as public transport use has been strongly discouraged and timetables reduced.

"[During lockdown] people who previously had been managing on benefits were actually having to access food support, maybe not every single week but certainly on a regular

basis once or twice a month because shopping locally was much more expensive than going to Aldi in Perth. Of course in the early days, there was no online shopping slots available for deliveries. […] I think that's one of the reasons for the demand on food banks and things are slowing down, is that people are beginning to be able to access the larger cheaper shops in town [again]." (Blairgowrie and the Glens, focus group)

In Harris, during the early weeks of the pandemic, the availability of some key food and household items was compromised as a result of panic buying on the mainland. The local foodbank reported struggles accessing supplies from the mainland during this time, which was also a time of much greater need with demand for food parcels having significantly increased. Part of the increase in demand was because of a high number of people shielding, but it was also because of an

increase in the numbers of people in financial difficulties who were struggling to provide for themselves.

"Our last order was for about £16,000 that we wanted. It's all tinned, packets and stuff. Of that £16,000, they couldn't supply about £6,000 of what we wanted. So things like tinned vegetables, coffee, cereals and things like that, they couldn't supply it." (Harris, focus group)

Local shops implemented delivery services for people shielding or those who didn't have access to transport, in order to ensure they received regular food. These services are new since the pandemic started.

The impact of Covid-19 in terms of fuel poverty and debt is likely to become more apparent over the long-term following the winter and in light of ongoing uncertainty over business security and employment.

2.3 Responses in the study areas

Across the study areas, individuals, groups and organisations responded in many ways to the impacts of the pandemic and lockdowns on people experiencing financial hardship. This section summarises those responses, focussing particularly on support from the public sector, support from voluntary and community organisations, and support from friends, family and the wider community.

Public sector support

There was general praise in the study areas for the way that DWP staff rose to the challenge of processing the wave of new claims, reportedly 'abandoning the bureaucracy' and suspending many of the difficult elements of the welfare regime such as sanctions and assessments temporarily while adopting a more generous and supportive culture. Participants in Harris applauded the response of the DWP because a process was introduced quickly for claimants to receive an advance on any payments, and these could be paid back over a longer period of time than normal. Medical reassessments for Personal Independence Payments (PIP) were also postponed, but payments were not stopped or delayed until the reassessments could take place.

For residents of all three study areas, the CAB switched fully to dealing with enquiries by phone and online rather than face-to-face, and pooling staff nationally to manage the enquiry lines. While this was a helpful adaptation at the national scale, some participants in Harris felt that existing clients

were being neglected as demand rose, and that it was harder to deliver the same quality of service without seeing people in person. In relation to Blairgowrie, there were serious concerns about the impact of library and other closures on people's ability to access the internet to complete a welfare benefit claim.

"…there is a saying in CAB that you don't really know what the true problem is until you've been talking to somebody for half an hour. So a lot of the tools that we work with regularly have been taken away from us a little bit." (Harris, focus group)

There was informal joint working between health and social care staff during lockdown where each would cover some of the other's roles and responsibilities during home visits without seeking permission from above or worrying about whose budget was paying, with improved efficiency and care. The greater autonomy of front-line staff and freedom from bureaucracy was widely valued.

"[…] with Covid, what we've done is we had a two-year plan that we've done in five weeks, which is quite impressive because it needed to be and we've got a centralised number, which we did try and have an infrastructure host, I'm very big on pushing things into the community and supporting and enabling capacity building there." (North Tyne Valley, interview)

There have also been innovative, local approaches to social care provision, delivered by community groups. Several examples from elsewhere in rural Scotland, including 'Kirrie Connections', 'Out of the Box' and Voluntary Action Orkney, were presented at the Scottish Rural Parliament in March 2021.

"Care at home does not need to just be a heavily regulated statutory service or a private contractor. Care at home can be delivered by micros. It can be delivered by… well, actually,

care at home [has been] delivered by a lot of community groups over the last three months." (Blairgowrie and the Glens, focus group)

Voluntary and community organisations

Voluntary and community organisations (VCSEs) were often the first port of call for 'kind, compassionate and empathetic support' and for emergency supplies of food during lockdown in the study areas. For the most part they responded quickly and effectively to the crisis, helping people access welfare benefits at the outset and then continuing to help those who fell through the cracks of state support.

For many, though, access to support worked well enough by phone or email. Apart from providing advice, VCSEs organised food parcels, home deliveries of prescriptions and shopping, and phone calls to vulnerable people, with the help of large numbers of new volunteers, predominantly of working age. There are aspirations that this engagement might continue. The network of 36 Warm Hubs[26] across Northumberland had to close their doors but some continue to offer a food delivery service, telephone advice and emergency phones.

"We were astounded by the volunteer response, absolutely astounded. As someone who has been trying to get volunteers onboard […] for the last two years of my job, it was a flip around. People went from, "I might volunteer if I had a few hours," to, "I'm volunteering. What do you need me to do? Give me something to do. I want to do it now." (Blairgowrie and the Glens, focus group)

It is notable that the recourse to foodbanks increased very substantially during the crisis in each of the study areas, despite the challenges of supplying food to people in rural locations. This is not unique to foodbanks, with many local food suppliers/shops seizing the opportunity to deliver food to their local customers.

"Bellingham down the road has been able to keep things moving with their local shops. A gentleman we always have that delivers to us, he's now being run off his feet because he was able to fall through the gaps between Tesco. So he was able to do that. He got his goods from Newcastle and would bring them in to us. Now, we've always used him but instead of turning up at 10 o'clock in the morning, he's not turning up until 4:00 or 5:00 in the afternoon because he's so busy. It would be nice if that continued." (North Tyne Valley, individual)

The ability of VCSEs to respond in the study areas depended not only on ingenuity and a growth in the number of volunteers, but also on the financial strength of the organisation and its assets. The community trusts in Harris had to furlough their staff and suspend operations in order to survive the loss of tourism-related income, and community councils had a much more central role. However, neighbouring trusts with revenue from community windfarms were able to expand their operations, and indeed to coordinate support to their communities.

Those reliant on revenue from suspended activities in community halls, charity shops or fundraising events suffered significant loss of income, in some cases threatening their financial sustainability, although in Scotland grants such as the Third Sector Resilience Fund, the Community Recovery Fund, and Adapt and Thrive, provided essential funding to VCSEs to stay afloat during lockdown.

"I had an email from [a local hospice] a couple of days ago […] because their charity shops have all shut, all their fundraising has been shut down, at the end of the first quarter of the year, they'll be £1.1 million short. Well, blimey, if you're talking about that sort of level of income you've got to be very well organised and aggressive about how you're pursuing it." (North Tyne Valley, interview)

In all study areas, there was some overlap/confusion in relation to how the work of community organisations and the local authority complemented each other. In Harris, the role of community trusts was sometimes uncertain, with some statutory agencies not knowing where such trusts 'fitted' in the local governance jigsaw, or their position being variable depending on the individual trust.

While there were very local, democratic organisations able and ready to provide community-based support, these groups were not necessarily used to their full potential and there were frustrations about the lack of joined-up working between these organisations and the statutory agencies.

"[they] want land trusts and communities to be very involved but when it comes to a critical point, we've been dropped off that. So I think in moving forward and in some sort of renewal or recovery from this, those relationships have to be much more solid and much more sincere than they have been." (Harris, focus group)

Family, friends and community

The national pattern of communities stepping in to make sure their friends, family and neighbours were looked after during the first lockdown in March 2020 was replicated in the study areas.

In Harris, interviewees felt that the situation had brought greater community cohesion and support. We were told that the community had stepped in during the pandemic, making sure that people were cared for and there was someone looking out for those who were on their own, or shielding. Some commented that the view that everyone in Harris knows everyone else was not quite true anymore, but that the pandemic had transformed that and had brought much greater community cohesion and support.

"I think the mutual support thing has been probably […] the most transformational thing throughout COVID for us […]. Whilst there was always that culture there of neighbours helping each other out, I think sometimes that's assumed of the Western Isles and it's not actually always real. I think we've had lots of people moving around. People don't mix in the same way that they did twenty years ago. […] we have groups where people know everyone in their street now and they didn't know people at all beforehand. […] it's been the most transformational thing […] for probably the last hundred years." (Harris, focus group)

In the North Tyne Valley, many residents are used to surviving and having food stocks at home, in preparation for being snowed in during winter months. There were many examples of community members working hard to support each other, as well as businesses continuing to provide local services and expanding their offering and reach as needed.

*"People are pretty sensible up here, but they have also been through a lot. I mean, it's a harder life, if you like, in the North Tyne. It's not unusual to be isolated for two or three weeks, if you get a bad winter. So, in many ways, we were better prepped for it anyway. Everybody that I know would have had at least two months of supplies in the freezer."
(North Tyne Valley, interview)*

The situation also enabled some people to ask for help perhaps more easily than in previous years. It appears that less stigma was attached to claiming Universal Credit or even to accessing food parcels and free school meals as the nature of the crisis absolved recipients of blame. It was suggested in all three areas that the impact of the pandemic may be to shift perceptions of stigma in rural areas, making people more open to support of one kind or another in the future.

Families, friends and neighbours also offered vital support to households who were shielding or otherwise vulnerable. Access to such support may still have varied according to people's social relationships within the community, while those with family members further away may have found it more difficult to benefit from their support during lockdown.

Many people celebrated the desire and willingness of people to offer help, whether through formal or informal volunteering or through everyday acts of kindness, and for many this reinforced a dominant discourse of caring, self-reliant, resilient rural communities.

"But I also think the resilience […] I'm on a street with five families and for twelve weeks we never saw a kid outside because everybody stuck to it. The kids were brilliant. They were resilient. They found things to do in the house. I know it's been terrible for some families but for some families, honestly, I'm so proud of them. They did so well."(Blairgowrie and the Glens, focus group)

3   Looking forwards

3.1   Rural learning points

The pandemic and associated lockdown restrictions have presented a complex situation in Harris, Blairgowrie and the Glens, and the North Tyne Valley. As in other rural areas across the country, residents and representatives of organisations offering support are uncertain about what the future brings for families and communities.

"[…] by the end of the year we're anticipating a tsunami, avalanche, tidal wave of needs coming through the door. It is only going to get worse. I know that a couple of the hotels across [location] have already closed and made people redundant. As someone said, a lot of those are migrant workers. A couple of hotels in [location] have already closed as well. So yes, it is going to get worse. It's not going to get any better. It's going to get a lot worse with the need increasing over the coming months." (Blairgowrie and the Glens, focus group)

The process of recovery could be very slow. The full impact of the pandemic and lockdowns is unlikely to be felt for some time, while the effects work their way through industries associated with the dominant tourism and hospitality sector (e.g. local retail outlets, food suppliers, trades and services for tourism accommodation, care hire companies, etc.).

Several participants anticipated that the situation is likely to get worse before it improves, particularly when financial support schemes come to an end. While this is likely to be a national trend, the prevalence of specific industries in rural areas is likely to make these places more vulnerable to the impacts. It is anticipated that youth employment is likely to present a specific challenge and this will continue to lead to out-migration from rural areas.

"A lot of people who are now expecting, when the furlough scheme ends, to lose their jobs and most people that I've spoken to expect to lose their jobs, they don't expect to be brought back to work. I think that's where our worry and our planning is going to come in in the next few months is that food needs are going to become higher and access to the food bank around here and any of the food projects that have just been at the side of the food bank, they will need an increase in capacity." (Blairgowrie and the Glens, focus group)

There remain frustrations among some of our participants about the oft-untapped potential for local authorities to support other organisations working to help those in need, but there are also examples of large-scale efforts to link up community support (for example, via Northumberland Communities Together[27]). There are clearly lessons to be learnt for the future, both in terms of clarifying the roles of different organisations/community groups, building up relationships, and having greater clarity about positions and functions.

"One of the things I think that this whole experience shows clearly is at least an opportunity to start to think about hopefully quite radically changing, or making the case for changing different sorts of relationships and allocation of resources, particularly within the rural context, to think about how you can feature and work with community trusts as a much more central part of that localised place making process." (Harris, focus group)

In terms of sources of support, for most people the loss of earnings from the labour market has been mitigated by additional support from the state, often accessed with the help of advice and support from VCSEs and with a kinder and more generous approach from DWP. Many people still fell through the cracks in the support offered by the state, however, including many of those in insecure employment in rural areas, many EU workers, and many self-employed and freelancers.

Apart from tightening their belts or borrowing, they were helped mainly by VCSEs, notably bringing food and other necessities from foodbanks, or by neighbours, friends and family. The important role of VCSEs in supporting rural residents has also been striking in this research, raising questions about the future impacts on rural communities if VCSEs (as well as councils) face financial difficulties.

"I am concerned in terms of the third sector as to what needs to happen next because I think response is one thing but actually, the third sector is in an absolutely shocking situation in terms of how it's going to survive. A lot of organisations and charities are thinking they're going to be bust by this time next year. What happens next is my biggest fear in relation to that." (Blairgowrie and the Glens, focus group)

The Covid-19 experience has strongly highlighted the everyday importance of digital exclusion, the continuing loss of services, the fragility of social care provision, and the vulnerability of particular social groups including people with poor literacy or poor mental health, and people with precarious employment conditions (especially EU nationals).

"And I think as resources are getting tighter, and I dread to think what's going to happen after all of this has calmed down, if it does, but resources are going to get more and more tight. And services are going to become more and more centralised, leaving those people who are living out in rural areas even more isolated and even more vulnerable." (North Tyne Valley, third sector representative)

On a more positive note, the situation has shown that many people can work from home. Notwithstanding issues related to broadband availability and quality, this opens up the potential for more people to work from home in rural areas, perhaps helping to stem issues associated with outmigration and depopulation. However, such a shift could place greater pressure on the rural housing market if people decide to opt for a more rural, 'safer' lifestyle, unless more affordable housing in rural areas is prioritised and enabled. It could also mean that people from all walks of life, from business to government, could be located in rural areas and still do their 'central' jobs, which would give them a much better understanding of the reality of rural living.

"That has always been the problem. I bet you that hasn't changed in 26 years in that people were on the fringes or always remote from the agencies who are always based in the centre. Well now thanks to Covid-19 we know you can be anywhere and you can have a proper meeting with your higher professionals so why should the agencies in fact bother with buildings in Stornoway or Inverness or wherever and just have people all over the place and be meeting virtually? If they were embedded in communities then it would make a massive difference I'm sure." (Harris, focus group)

The experience of telephone/online delivery for advice services has also shown that this mode of delivery can work for many in rural areas, especially for ongoing communication after an initial face-to-face meeting. It has also shown that staff can work remotely. There was optimism among participants that they will be able to offer a more accessible and inclusive service in the future. One of the barriers to doing this pre-Covid was the lack of access to reasonable IT equipment and a reliable internet connection, and these issues have to some extent been addressed as a consequence of the pandemic.

Combined, these learning points are leading to greater confidence about how the advice services can better deliver services in the future. It will be possible to make greater use of telephones and a network of people, or IT facilities, spread across rural and island areas in existing accessible locations, rather than requiring all clients to come to one central office. Nevertheless, some people will still require face to face support and it is vital that they are not forgotten or excluded.

Many people in the study areas celebrated the desire and willingness of people to offer help, whether through formal or informal volunteering or through everyday acts of kindness, and for many this reinforced a dominant discourse of caring, self-reliant, resilient rural communities. Several hoped that a legacy of the Covid-19 experience would be a greater recognition by those in authority of hidden rural poverty.

"I think that the hidden rural poverty has now been recognised as an issue by the council because of the numbers seeking food support and the Universal Credit and [that] has led the council to recognise that there is an issue about hidden rural poverty and it's great that that is now being recognised." (Blairgowrie and the Glens, focus group)

3.2 Future action and support

While it was known pre-Covid that a substantial proportion of rural residents are at risk of poverty and experience financial vulnerability, the Rural Lives research suggests that many more rural residents will be at risk of financial hardship and vulnerability in the near future, as the full impacts of the pandemic play out and sources of support become more constrained. In short, many rural residents will be at risk of poverty unless appropriate action is taken.

The full Rural Lives report sets out eight policy challenges and opportunities for public policy in relation to addressing financial hardship and vulnerability in rural areas. Several of these challenges and opportunities resonate strongly with the following lessons learned specifically from the Covid-19 experience.

Support diversified economies

The impacts of the pandemic and lockdowns have reinforced the importance of diversifying rural economies that rely heavily on tourism and hospitality, and of promoting 'good work' which offers a reasonable, secure income. Both are likely to require additional support for those wishing to enter self-employment and/or establish a rural microbusiness to increase the strength of other sectors which can provide less precarious employment. Small amounts of start-up funding (<£10k) were unavailable for microbusinesses in rural Scotland at the time of this research, and many rural businesses did not fulfil the criteria for funding related to Covid-19.

Self-employment is not always seen as an option by individuals facing financial hardship, and those who have become self-employed through necessity are particularly likely to lack confidence and/or knowledge about what is involved and to require additional information and support. Looking forwards, more support (financial and otherwise) will be needed for individuals exploring self-employment as rural economies start to recover.

A strong message in this research relates to the impact of the situation on youth unemployment. Several participants raised serious concerns about the lack of resources available to local authorities to tackle this issue in the future.

Acknowledge and support the crucial role of rural VCSEs

VCSEs continue to play a very important role in ensuring that hard-to-reach groups have access to financial and other support. During the Covid-19 pandemic and lockdowns, this has been even more apparent. They are also likely to play a crucial role in tackling the aforementioned rise in rural youth unemployment.

However, many VCSEs face a challenging future with respect to their financial resources, particularly if council budgets are squeezed further as the NAO fears, and in respect of their ability to generate income. Participants shared several poignant accounts of the very negative impacts that the Covid-19 situation is having/is likely to have for these organisations. In an area where the work of VCSEs is prevalent, this is a key concern going forwards.

The closure of community buildings during the pandemic has often limited the extent to which VCSEs can provide their services. In a future emergency scenario, doing everything possible to keep these facilities open is likely to increase rural wellbeing and reduce social isolation, particularly in enabling digital access in libraries, food support in school kitchens/community larders and village and community halls for other emergency support.

Where possible, face-to-face provision of welfare advice and support needs to be available again in rural areas, alongside digital or phone provision. This is particularly important for those who may be hard-to-reach due to physical isolation or digital, literacy or mental health challenges.

Reinstating/supporting mobile and outreach face-to-face services for the most vulnerable groups is likely to require additional financial support where delivery of services is not financially viable, yet much needed by rural residents.

Continue partnership working and flexible funding

A wide range of formal and informal groups have provided support to individuals experiencing financial hardship during the pandemic. These groups, including VCSEs, give people different 'entry' points to the welfare system and other support structures, depending on their individual networks. As the economic impacts of the pandemic unfold, it is increasingly important that service providers and VCSEs in rural areas continue to play a joined-up signposting role, connecting their clients with information and advice.

The research found several good examples of joint working between public and third sector outreach services to reach rural residents facing financial hardship during the pandemic and encourage higher levels of benefits take-up. However, some VCSEs felt that they were sidelined from strategic planning during the crisis, rather than invited into effective partnership structures.

Partnership working between VCSEs has also yielded a range of positive results, with previous barriers to collaborative working addressed. Central to the success of partnerships during the pandemic has been the flexibility and freedom from bureaucracy which has enabled public agencies and VCSEs to make quick and creative decisions about resources a lot closer to the local level/ 'frontline'. It would be a wasted opportunity if this approach did not continue post-pandemic.

Tap into rural potential for social care provision

There was strong agreement that lessons should be learned from the experience of social care and carers during the crisis. There is untapped potential in rural areas to deliver a more personalised and joined-up approach via informal cooperation between health and care workers, learning from more flexible working practices adopted during the Covid-19 pandemic. There is also an opportunity for communities taking a more active role in commissioning social care.

There is a need to understand the range of opportunities for social care to be delivered by community groups in rural areas and, certainly, any new proposed national policy for social care provision should be rural-proofed to ensure rural circumstances are taken into account.

More broadly, this observation raises questions about the need to redesign services *with* communities, explore more integrated ways of working, and take locality-based approaches to service delivery that focus on improving community outcomes and individual needs. The pandemic has shown again how often people's awareness of, and application for, national person-based measures, such as welfare entitlements, has been facilitated by local place-based measures, such as advice and support from VCSEs or through local partnership working. It is also evident that national policies could be improved with the benefit of local place-based knowledge. This raises questions about how to design effective combinations of person-based and place-based measures.
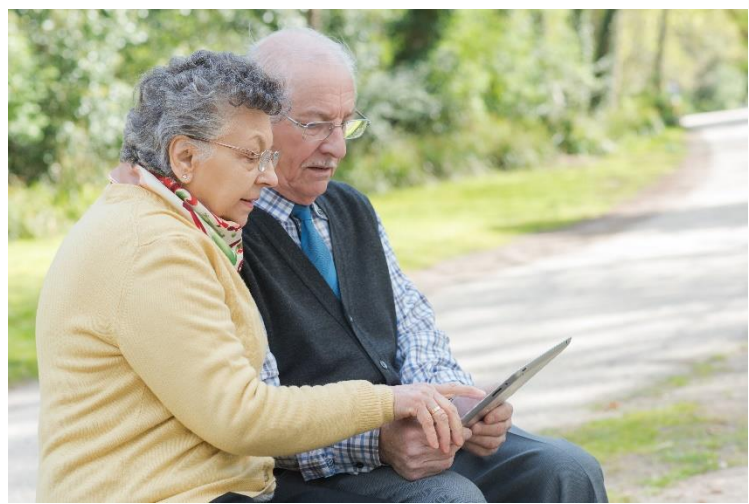
4 Conclusion

This evidence of people's experiences during the Covid-19 pandemic reveals again the different local opportunity structures which characterise rural areas and the difficulties of distance, mobility and access. The centralisation of services, including education, health, retail and advisory services were offset for some by digitalisation while others (unable to access or to afford broadband) found these essential services even less accessible than before. Some were able to continue their desk-based employment from home, while others were laid off or furloughed. As in urban areas, therefore, inequalities within rural areas were often exacerbated - but sometimes in different ways.

The cuts to council budgets over the last decade have curtailed the provision of public services in rural and urban areas alike. In rural contexts this has intensified the challenges of distance, mobility and access, as services have been withdrawn (many bus routes) or centralised. At the same time costs have risen as rural populations are older, on average, and populations more dispersed. During the pandemic this presented further obstacles for those with less mobility and reach.

Rural residents without digital access at home were particularly disadvantaged by the closure of public spaces where access might normally have been gained, such as libraries, cafes, village halls, GP surgeries, and VCSE premises, in contrast to the widespread availability of WiFi in towns.

A larger proportion of people in our three study areas worked in the tourism, hospitality and leisure sector, and in other sectors linked with precarious and often low-paid employment. Moreover, we found evidence of many people, including seasonal, casual and freelance workers and many self-employed, who did not qualify for one reason or another for the government's support schemes (CJRS, SEISS, etc), and so were part of the estimated 3.8m 'excluded' nationally.

The importance of voluntary and community action and support was heightened during the pandemic, often filling the gaps left by the inability of the state to reach effectively into rural areas unless in partnership with VCSEs. These precariously funded organisations responded quickly and flexibly, despite many of their regular volunteers having to shield because of their age, replenished by new younger volunteers temporarily not occupied at work, and despite loss of their income from charity shops and fundraising. Those VCSEs with income-bearing assets of their own, such as wind-farms, had more freedom of action and more resilience in these circumstances. Nevertheless, many face greater uncertainty over sources of funding into the future because of the pandemic.

Finally, there are signs that the pandemic, and growing familiarity with working from home, are bringing a change in residential preferences with many city-dwellers looking to move to rural areas from which they can work permanently or predominantly from home. This 'rural shift', if it materialises, could bring new life, employment opportunities and services to rural areas, although it could also have some potential downsides such as rising house prices and social polarisation. If such a shift is to work to the benefit of rural society it is important that affordable rural housing and the necessary economic and social infrastructure are provided in good time.

Endnotes

[1] Vera-Toscano, E., Shucksmith, M., Brown, D. (2020). Poverty Dynamics in Rural Britain: did Labour's social policy reforms make a difference, Journal of Rural Studies, 75, 216-228.

[2] Financial Conduct Authority (2018) The Financial Lives of Consumers across the UK.

[3] OECD (2020). Policy implications of Coronavirus Crisis for Rural Development.

[4] DEFRA (2020) Statistical Digest of Rural England.

[5] Generation Scotland (2021). RuralCovidLife Survey General Report.

[6] Highlands and Islands Enterprise (2020). The impact of Covid-19 on the Highlands and Islands.

[7] Highlands and Islands Enterprise (2020). The impact of Covid-19 on the Highlands and Islands.

[8] DEFRA (2020) Statistical Digest of Rural England.

[9] This is also the case in other rural regions – see Highlands and Islands Enterprise (2020). The Impact of Covid-19 on the Highlands and Islands. September 2020.

[10] Standard Life Foundation report 'How effective are the safety nets?'. See (note that the difference between rural areas and cities was not statistically significant).

[11] Generation Scotland (2021). RuralCovidLife Survey General Report.

[12] Scottish Government (2019). Local level Brexit vulnerabilities in Scotland: Brexit Vulnerabilities Index (BVI).

[13] National Audit Office (2021) Local Government Finance in the Pandemic. Local government finance in the pandemic - National Audit Office (NAO) Report

[14] Phillipson, J. et al. (2021). The COVID-19 Pandemic and Its Implications for Rural Economies. Sustainability, 12(10), 3973.

[15] Ross, D. (2020). Built-in Resilience: Community Landowners' Responses to the Covid-19 Crisis. Report written for Community Land Scotland and the Community Woodlands Association.

[16] Currie, M., Mc Morran, R., Hopkins, J., McKee, A., Meador, E., Wilson, R., Glass, J., Noble, C., Craigie, M., Piras, S., Bruce, F., Williams, A., Pinker, A., Jones, S., Maynard, C. and Atterton, J. (2021). Understanding the response to Covid-19: exploring options for a resilient social and economic recovery in Scotland's rural and island communities. Report to Scottish Government, March 2021.

[17] Sindico, F., Sajeva, G., Sharman, N., Berlouis, P. and Ellsmoor, J. (2020). Islands and COVID-19: A Global Survey.

[18] Malatzky, C., Gillespie, J., Couch, D.L. and Cosgrave, C. (2020). Why place matters: A rurally-orientated analysis of COVID-19's differential impacts. Social Sciences & Humanities Open 2 (1), 100063.

[19] Plunkett Foundation (2020). Plunkett's Vision for a Covid-19 Rural Recovery.

[20] Perth and Kinross Council (2020). Economic impacts of Covid presentation given by the Head of Planning.

[21] Scottish Government (2019). Local level Brexit vulnerabilities in Scotland: Brexit Vulnerabilities Index (BVI).

[22] Comhairle nan Eilean Siar (2020). Outer Hebrides Local Child Poverty Action Report, December 2020.

[23] Perth and Kinross Council (2020). Economic impacts of Covid presentation given by the Head of Planning. Source – NOMIS data.

[24] Comhairle nan Eilean Siar (2020). Outer Hebrides Local Child Poverty Action Report, December 2020.

[25] Comhairle nan Eilean Siar (2020). Outer Hebrides Local Child Poverty Action Report, December 2020.

[26] See http://www.ca-north.org.uk/supporting-individuals/warm-hubs

[27] See https://www.northumberland.gov.uk/coronavirus/Northumberland-Communities-Together.aspx