



# Socio-economic impact of Covid-19

City Intelligence Unit, GLA  
October 2020



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# 1. Introduction

- This briefing presents evidence on the socio-economic impact of Covid-19 on London and Londoners.
- It presents a number of findings on Londoners' financial position, their well-being and health, as well as data about their family situation and the community.
- Topics included in the briefing focus on recent data releases that tell us how social policy issues are evolving in London since the start of the Covid-19 pandemic.
- If you would like to know more about any of the findings or datasets featured, or would like to suggest a topic for inclusion in a future briefing, please email [SocialEvidence@London.gov.uk](mailto:SocialEvidence@London.gov.uk).

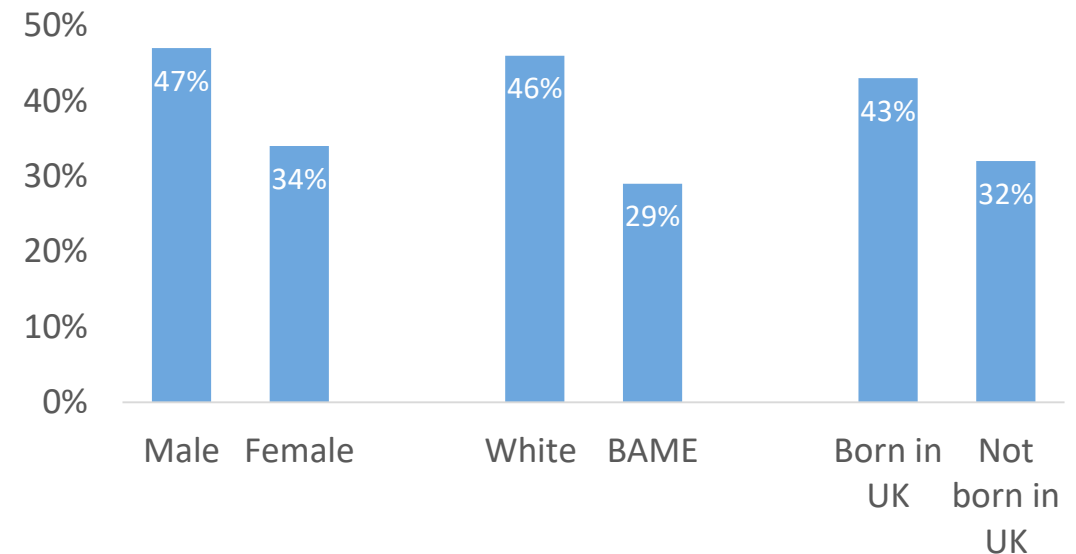
## 2. Household finances

- The pandemic has driven changes in economic circumstances across many population groups in different ways.
- While income has dropped for some groups – most notably those becoming unemployed, on furlough and the self-employed, spending has decreased for more than half of the population, including those in employment and economically inactive, who have seen no change in income. This has resulted [in increased savings for some households](#).
- At the same time, huge numbers of adults across the UK have [fallen into debt](#), with some six million now behind on household bills. This means a less secure future for many people, but most facing financial pressures did not seek [financial advice](#) from banks or other organisations, though some looked to websites or family and friends for advice. Major purchase decisions have also been delayed, as some people have put off major life events such as weddings and house purchases.
- London boroughs are seeing a [huge increase in demand](#) for locally administered forms of financial support, beyond the national welfare system. They have responded in different ways with different forms of food and financial support.
- The National Living Wage is set to rise by a [much lower amount](#) due to the pandemic, treading the balance between relative benefits and risks of a larger increase.
- The rest of this section explores the latest data on the impact of Covid-19 on Londoners' finances.

# Around four in ten Londoners have been able to save money during the crisis

- In July 2020, in the last 4 weeks, 41 per cent of Londoners aged 16+ have saved some of their income, for reasons other than to meet regular bills.
- For Londoners aged 16+ living in households earning less in July 2020 than in January/February 2020, 2 per cent have turned to new borrowing from their bank or a credit card to deal with this. This compares to 3 per cent in May and 2 per cent in April.
- In July 2020, in the last 4 weeks, relative to the same 4 weeks in 2019, 48 per cent of Londoners aged 16+ reported that their household spending (excluding housing costs) has stayed the same; 17 per cent reported an increase; while 18 per cent reported a decrease in spending.

Proportion of adults who have saved some of their income, for reasons other than to meet regular bills



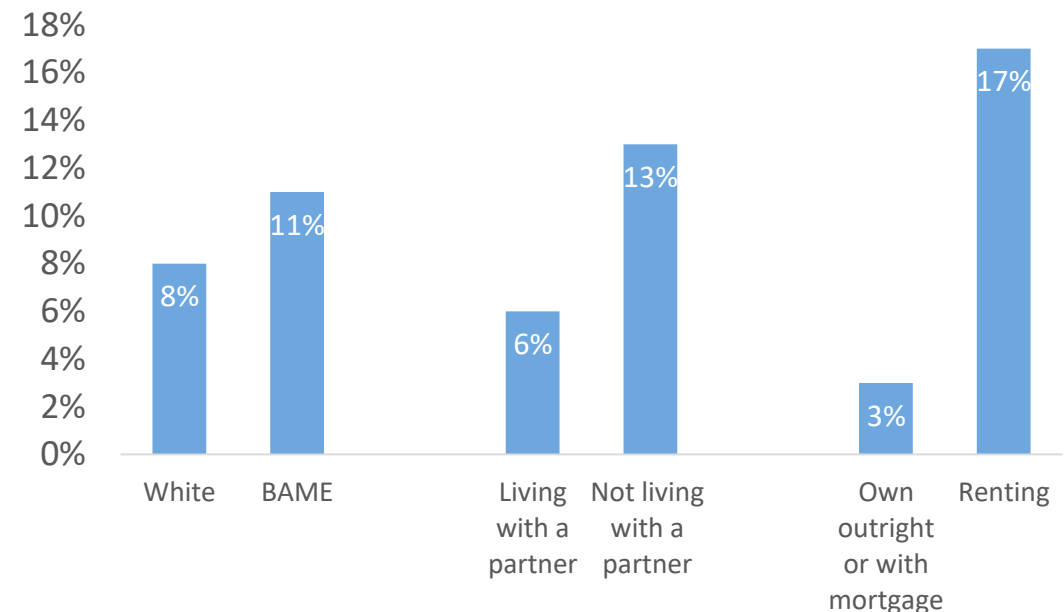
Base: July-20 Male: 541; Female: 769; White: 732; BAME: 547; Born in UK: 858; Not born in UK: 428

Source: University of Essex, Institute for Social and Economic Research. (2020). Understanding Society: COVID-19 Study, 2020.

# As the crisis has progressed, the proportion of Londoners falling behind with their rent or mortgage payments has increased

- 11 per cent of Londoners aged 16+ were not up to date with their rent or mortgage in July 2020, compared with 8 per cent in May and 7 per cent in April.
- 9 per cent of Londoners aged 16+ were behind with some or all of their other household bills in July 2020 (compared to around 7 per cent in 2017-19).
- 6 per cent of Londoners aged 16+ living in rented accommodation had a rent holiday during July 2020, compared with 10 per cent in May.
- In July 2020, in the last 4 weeks, 6 per cent of Londoners aged 16+ reported that the amount of non-mortgage debt they owed money on has gone up, 16 per cent reported that it has gone down, while most reported that the amount has stayed the same (48 per cent).

Proportion of adults behind with some or all of their household bills in July 2020

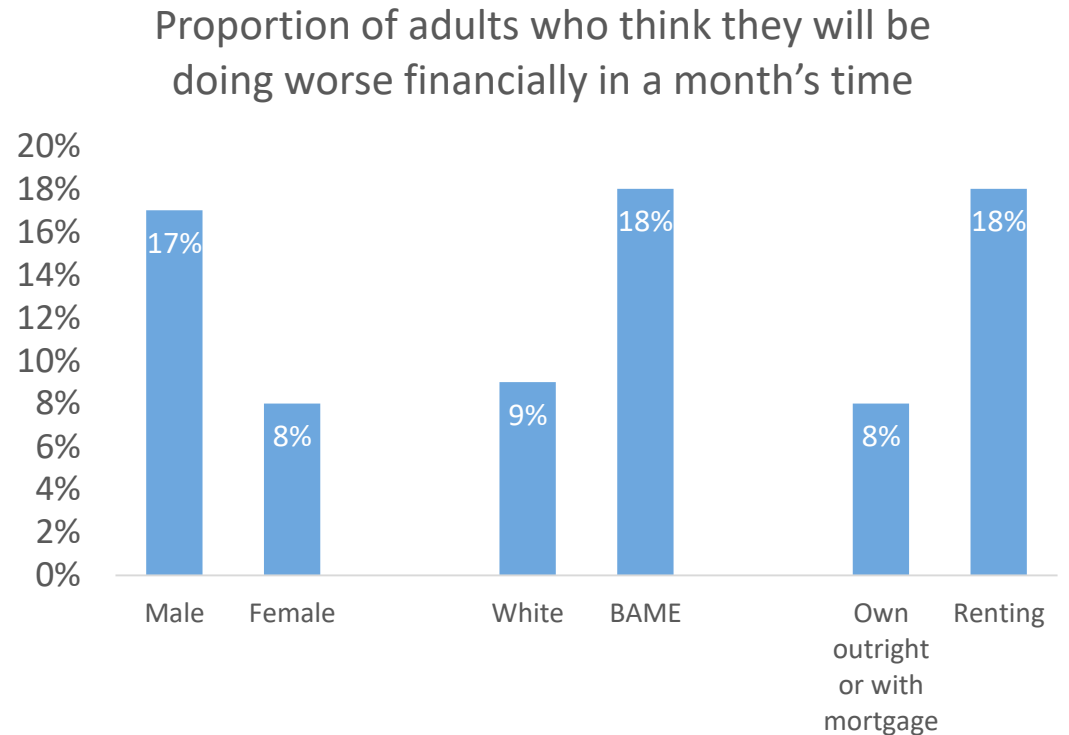


Base: July-20 White: 736; BAME: 549; Living with a partner: 805; Not living with a partner: 511; Own outright or with mortgage: 933; Renting: 378

Source: University of Essex, Institute for Social and Economic Research. (2020). Understanding Society: COVID-19 Study, 2020.

# Expectations of a worsening financial situation for themselves have decreased among Londoners as the crisis has progressed

- In July 2020, 7 per cent of Londoners aged 16+ reported that they were finding it 'quite' or 'very' difficult financially, compared with 11 per cent in May and April.
- In July 2020, 12 per cent of Londoners aged 16+ reported that they think they will be doing worse financially in a month's time, compared with 16 per cent in May and 19 per cent in April.
- Men are around twice as likely as women to think they will be doing worse financially in a month's time (17 per cent and 8 per cent respectively).
- Similarly, BAME Londoners are around twice as likely as White Londoners to think they will be doing worse financially in a month's time (18 per cent and 9 per cent respectively).



Base: July-20 Male: 542; Female: 774; White: 736; BAME: 550; Own outright or with mortgage: 935; Renting: 376

Source: University of Essex, Institute for Social and Economic Research. (2020). Understanding Society: COVID-19 Study, 2020.

# The number of Londoners claiming Universal Credit has risen steadily since May

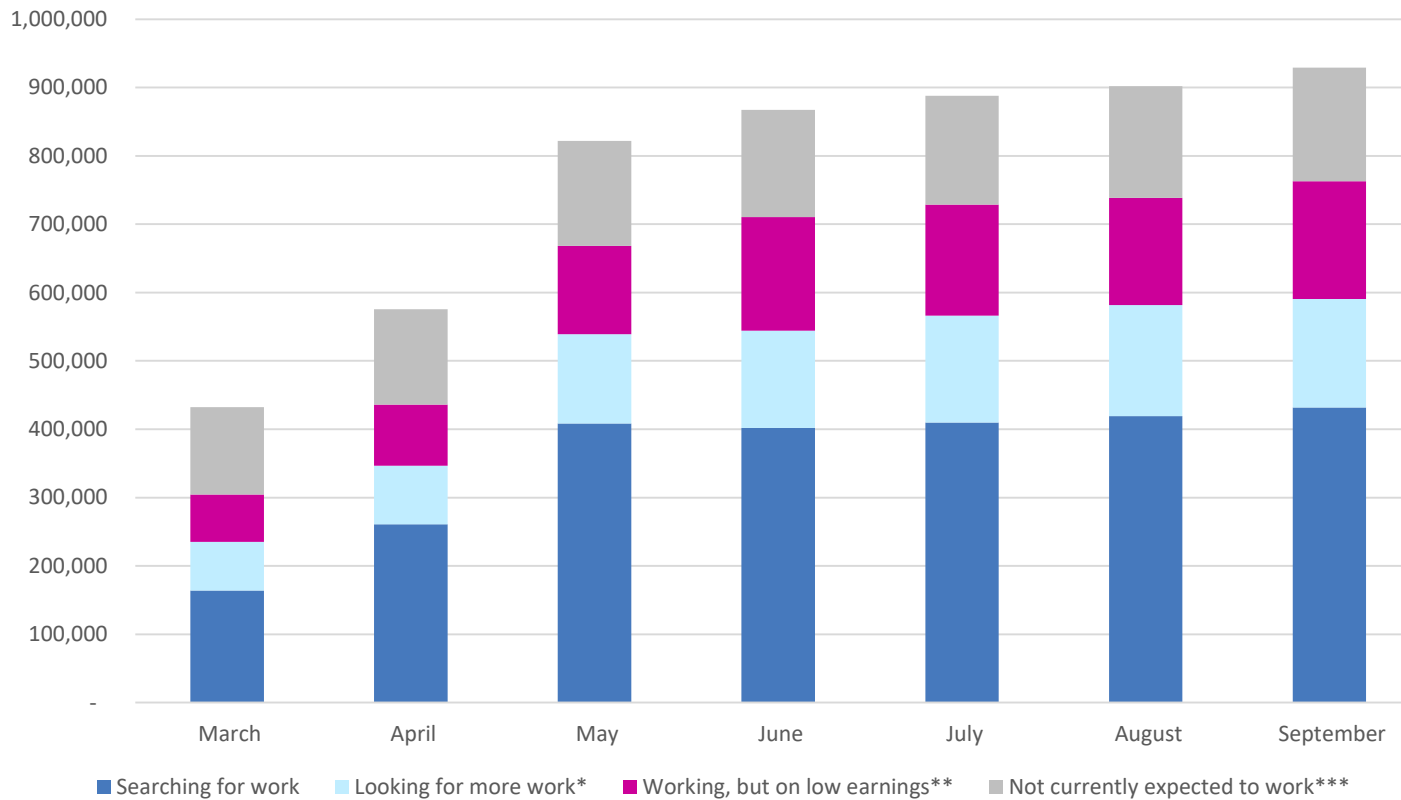


Source: DWP

Notes: August figures have now been revised and September figures are provisional.

- **930,000 Londoners were claiming Universal Credit in September 2020, an increase of nearly 500,000 since March.**
- The numbers of claimants from every age group under 60 have doubled since March, but increased even more among men aged 20-34, tripling among men aged 25-29.
- The increase in Universal Credit is greater in London than in other parts of Britain. The only other regions where the numbers of claimants have more than doubled are in neighbouring South East and East of England.

# The number of out-of-work Universal Credit claimants in London has increased by 163 per cent since March



- During each month from March to September, almost a third of Londoners claiming Universal Credit had some form of employment.
- All categories of Universal Credit claimants, whether looking for work or more work, in work on low earnings or not expected to work, have increased since March.
- The claimant count, which includes those on Jobseekers Allowance as well as people on Universal Credit searching for work, increased by 300,000 between March and September.

Source: DWP

Notes: August figures have now been revised and September figures are provisional.

\* "Looking for more work" refers to the working with requirements Universal Credit conditionality regime

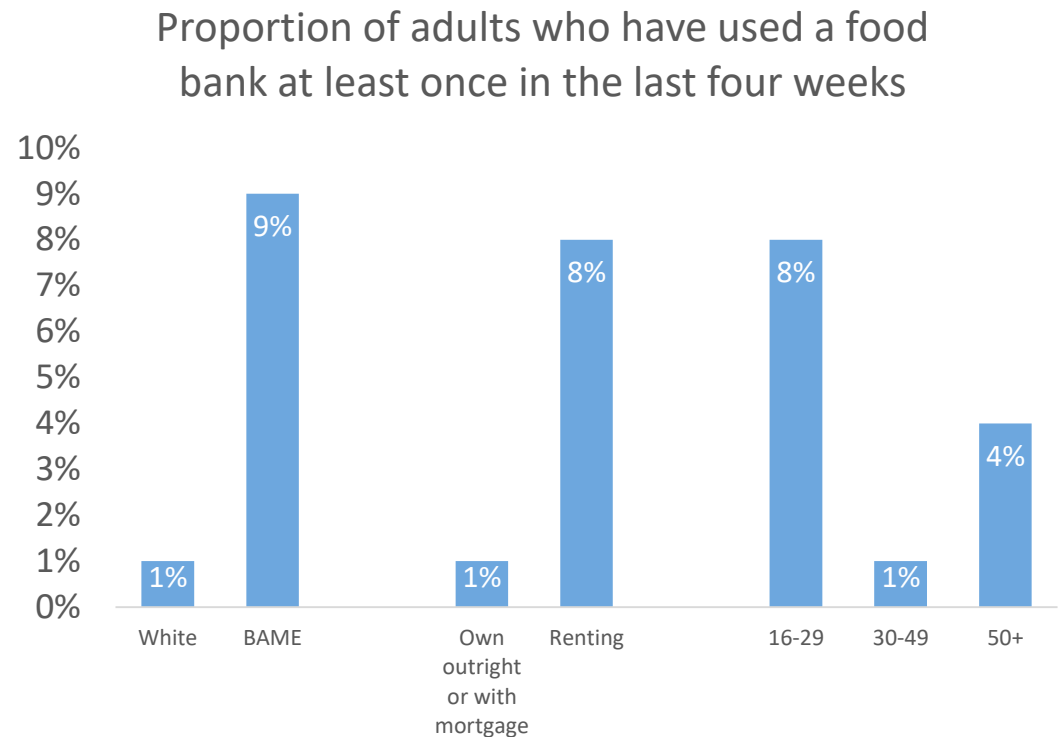
\*\* "Working but on low earnings" refers to the working with no requirements conditionality regime

\*\*\* Not currently expected to work due to health or caring responsibilities, but some may be expected to look for work in future

# Food bank use has increased since the start of the crisis

- In July 2020, 4 per cent of Londoners aged 16+ reported using a food bank in the last 4 weeks, compared with 4 per cent in May and 1 per cent in April.
- In July 2020, 20 per cent of Londoners aged 16+ reported not being able to eat healthy and nutritious food in the last week, compared with 5 per cent in April\*.
- In July 2020, 7 per cent of Londoners aged 16+ reported that they or others in their household were hungry but did not eat in the last week, compared with 4 per cent in April.
- In July 2020, 6 per cent of Londoners aged 16+ reported that they or other adults in their household had smaller meals than usual or skipped meals because they could not afford or get access to food.

\* The wording of this question changed between April and July, which may have affected the numbers giving this answer.



Base: July-20 White: 732; BAME: 543; Own outright or with mortgage: 929; Renting: 371; 16-29: 182; 30-49: 405; 50+: 720

Source: University of Essex, Institute for Social and Economic Research. (2020). Understanding Society: COVID-19 Study, 2020.

# 3. Well-being

- [Thrive LDN](#) produces regular [working papers](#) on the impact of Covid-19 on Londoners' mental health and wellbeing, as well as examining disproportionately at risk groups.
- Their triangulation of multiple sources of insights and evidence relating to the Covid-19 pandemic has suggested an overarching principle for transition and recovery planning of 'proportionate universalism' – addressing whole population needs while providing bespoke support for individuals, communities and groups who need it most.
- [NHS Digital](#) has also recently published research on the effect of the pandemic on the mental health of children and young people in England. This complements a number of surveys, which have examined how the crisis has affected adults' mental health.
- This section builds on this by examining the health and wellbeing of children from another survey, before moving onto look at some of the other evidence produced on Londoners' wellbeing during the crisis.

# In October 2020, results from two different strengths and difficulties questionnaires (SDQ) assessing the health and wellbeing of children were published

- NHS Digital and the Understanding Society Covid-19 survey both published strengths and difficulties questionnaire (SDQ) survey results in October 2020. Both surveys took place in July 2020 but are analysed differently.
- The SDQ measures a child's strengths and difficulties in a number of areas: emotional symptoms, conduct problems, hyperactivity or inattention, peer relationship problems. These are also known as SDQ subscales.
- NHS Digital used an algorithm to estimate the prevalence of probable mental disorders from the SDQ results.
- In comparison to a previous instance of their survey ran in 2017, rates of probable mental disorder have increased: in 2020, 16 per cent of children aged 5 to 16 years were identified as having a probable mental disorder in England, increasing from 10.8 per cent in 2017.
- In 2020, 10 per cent of children were identified as having a probable mental disorder in London, but this was not a significant increase from 2017 (5.9 per cent).

Source: NHS Digital, Mental Health of Children and Young People in England, 2020: Wave 1 follow up to the 2017 survey

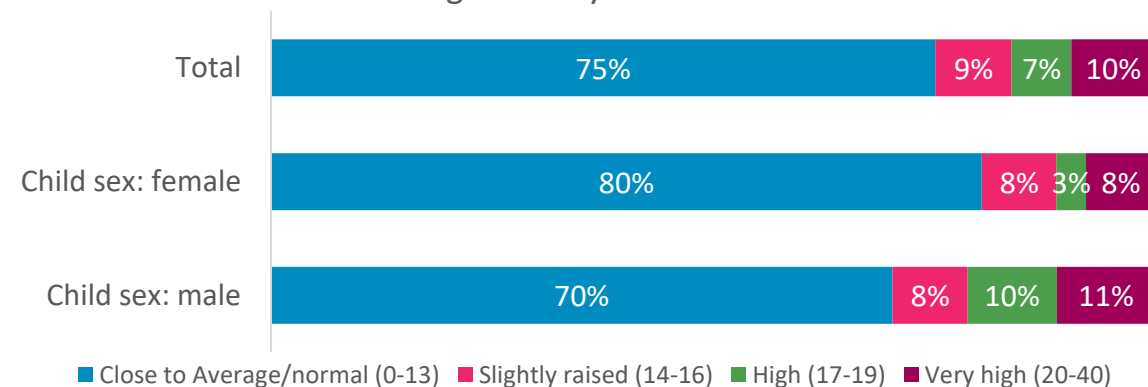
# A child's total difficulties score and set of subscale scores can also be generated from the SDQ

- A **total difficulties score** is the sum of the emotional symptoms, conduct problems, hyperactivity or inattention, peer relationship problems subscales, and can range from 0 to 40.
- The total difficulties score results from the Understanding Society survey for 5-11 year olds are categorised as: normal (0 to 13); slightly raised (14 to 16); high (17 to 19); and very high (20 to 40).
- In 2015, ONS used the proportion of children reporting a high or very high total difficulties score (17+) as the headline measure for the prevalence of mental ill health.
- In July, 17 per cent of parents with a 5-11 year old assessed their child with a high or very high total difficulties score in the UK. Boys (21 per cent) were more likely to be assessed with high and very high scores by their parents than girls (11 per cent).
- The emotional problems subcategory asks parents to assess how often a child reports headaches and how worried, downhearted, nervous, and easily scared a child is: Parents were less likely to assess their child with normal scores for emotional symptoms in London (62 per cent) than in the rest of the UK (75 per cent).

Source: University of Essex, Institute for Social and Economic Research. (2020).  
Understanding Society: COVID-19 Study, 2020.

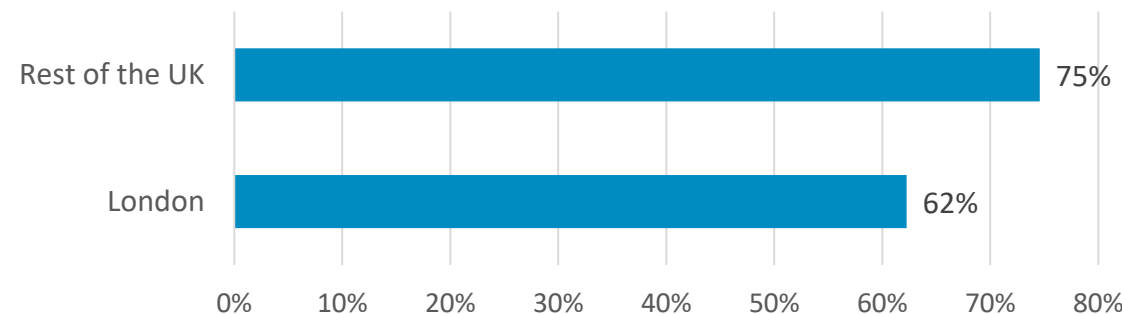
Notes: Values provided by mother/main female guardian if available; or  
father/main male guardian if mother/main female guardian is not available.

Total difficulties score by category, proportion of parental assessments of children aged 5-11 years in the UK



Base: UK parents aged 16+ (1,100), Child sex: female (535), Child sex: male (565)

Proportion of parents in London assessing their 5-11 year old child with a close to average/normal emotional problems score, compared with the rest of the UK



Base: Parents aged 16+: Rest of the UK (998),  
London (107)

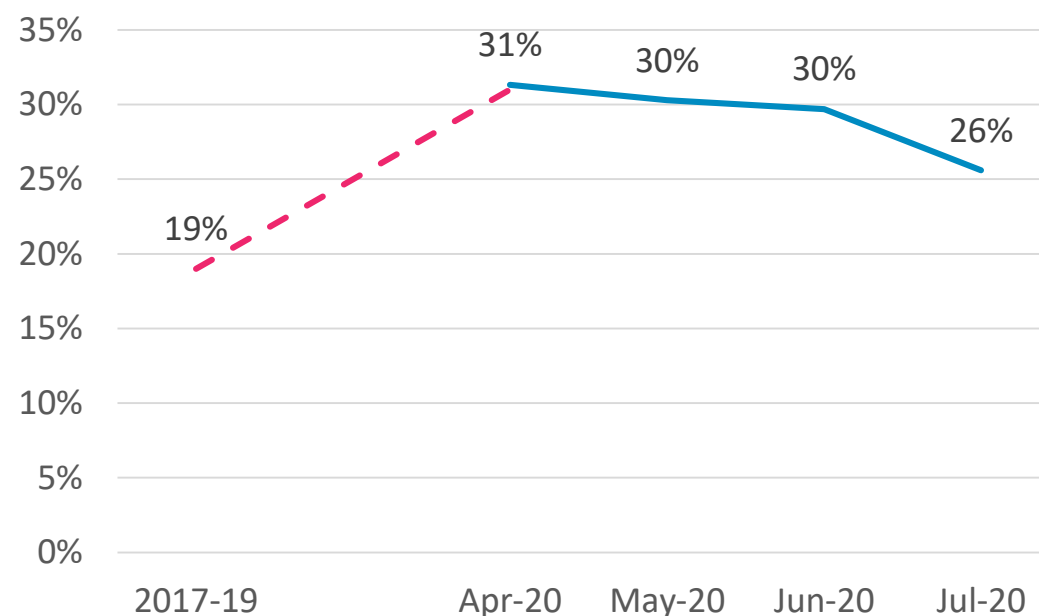
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# The proportion of Londoners who have poorer mental health continues to be higher during Covid-19

- The General Health Questionnaire (GHQ-12) helps to identify minor psychiatric disorders in the general population. Higher scores are indicative of poorer mental health.
- **In July 2020, around a quarter (26 per cent) of Londoners aged 16+ reported characteristics of poor mental health, which has decreased slightly from 31 per cent in April.** The pre-pandemic estimate from this survey in 2017-19 was 19 per cent, so the prevalence has increased.
- **Younger Londoners displayed a more marked decrease in features of poorer mental health between June and July:** 30 per cent of Londoners aged 16-29 in July 2020 reported characteristics of poor mental health, compared with 40 per cent in June.
- **Female Londoners continue to be more likely than male Londoners to show a GHQ-12 score of 4 or more** in July 2020 (29 per cent of females, 22 per cent of males).
- **Fewer Londoners living with a partner had aspects of poor mental health** in July 2020 (20 per cent compared with 31 per cent not living with a partner).

Note: The General Health Questionnaire focuses on two major areas: the inability to carry out normal functions; and the appearance of new and distressing phenomena, with each of the 12 items rated on a four-point response scale. A coding method was used whereby the maximum score for any respondent is 12, with higher values indicating poorer mental health. A threshold of 4 or more was set as the difference between 'no or few mental health problems' and 'poorer mental health'.

Proportion of Londoners with a high GHQ-12 score

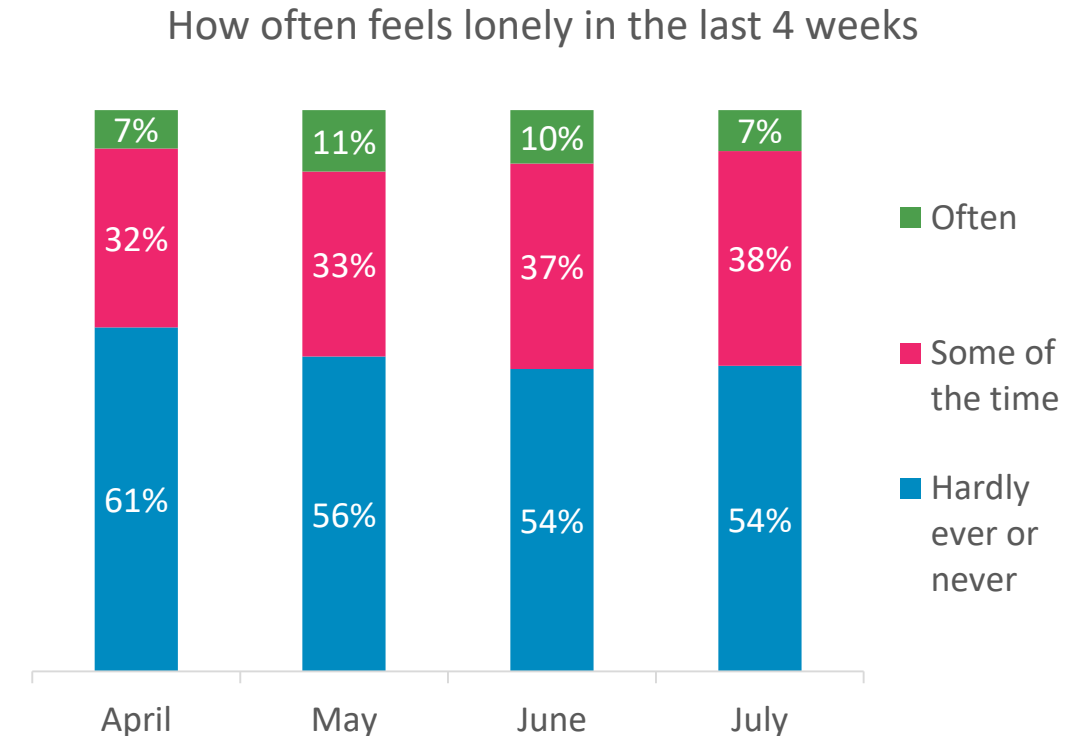


Base: Londoners aged 16+ 2017-19: 4,123; April-20: 1,617; May-20: 1,419; June-20: 1,295; July-20: 1,297

Source: University of Essex, Institute for Social and Economic Research. (2020). Understanding Society: COVID-19 Study, 2020.

# The proportion of Londoners feeling lonely at least some of the time has increased since the start of lockdown

- In July 2020, 7 per cent of Londoners aged 16+ reported that they felt lonely 'often' in the last 4 weeks. A further 38 per cent reported feeling lonely 'some of the time' in the last 4 weeks.
- The proportion of Londoners aged 16+ that reported that they felt **lonely 'often'** in the last 4 weeks has **decreased** over the course of the crisis, from a high of 11 per cent in May, 10 per cent in June and now 7 per cent in July (which matches 'often' loneliness levels in April).
- However, the proportion of Londoners aged 16+ that reported that they felt **lonely 'some of the time'** in the last 4 weeks has **increased** over the course of the crisis, from a low of 32 per cent in April, 33 per cent in May, 37 per cent in June and now 38 per cent in July.

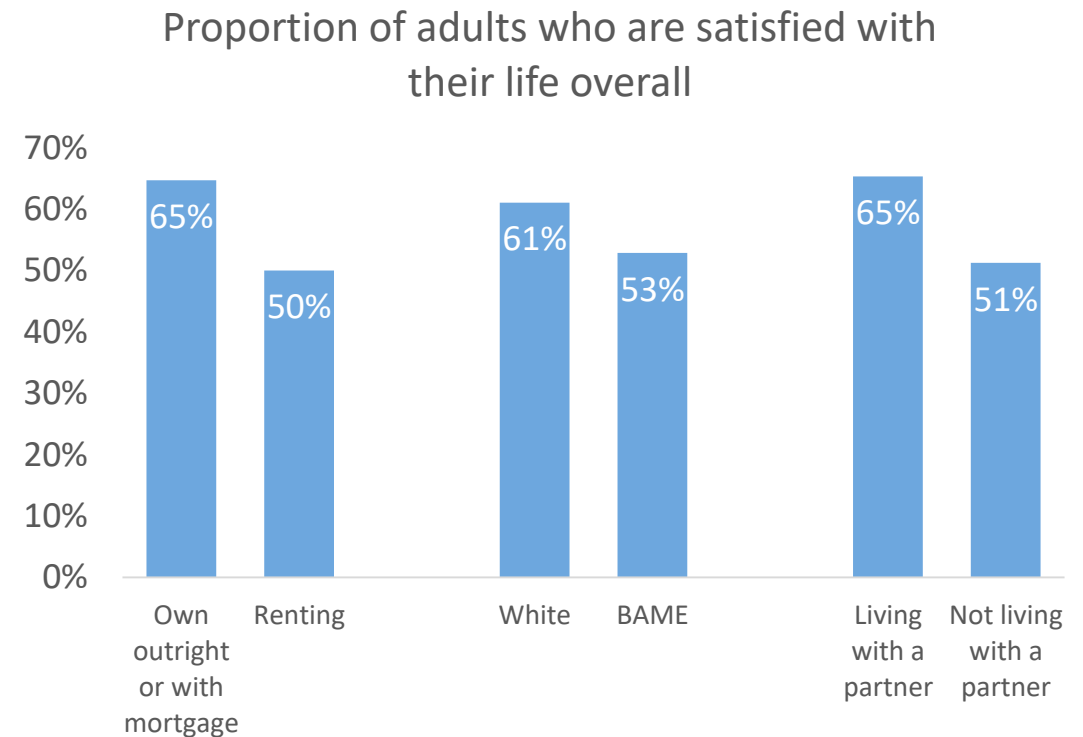


Base: Londoners aged 16+ April-20: 1,813; May-20: 1,475; June-20: 1,341; July-20: 1,349

Source: University of Essex, Institute for Social and Economic Research. (2020). Understanding Society: COVID-19 Study, 2020.

# Life satisfaction is much lower during the pandemic than before

- In July 2020, around six in ten (58 per cent) Londoners aged 16+ reported that they were satisfied with their life overall. This compares with 54 per cent in May. The pre-pandemic estimate from this survey in 2017-19 was 71 per cent, so has decreased.
- Around two thirds (65 per cent) of Londoners who are owner-occupiers are satisfied with their life currently compared with around half (50 per cent) of Londoners who rent.
- White Londoners are more likely to be satisfied with their life currently (61 per cent) compared with BAME Londoners (53 per cent).
- Londoners not living as a couple were less likely than those living as a couple to be satisfied with their life currently (51 per cent and 65 per cent respectively).



*Base: July-20 Own outright or with mortgage: 929; Renting: 372; White: 732; BAME: 544; Living with a partner: 798; Not living with a partner: 510*

Source: University of Essex, Institute for Social and Economic Research. (2020). Understanding Society: COVID-19 Study, 2020.

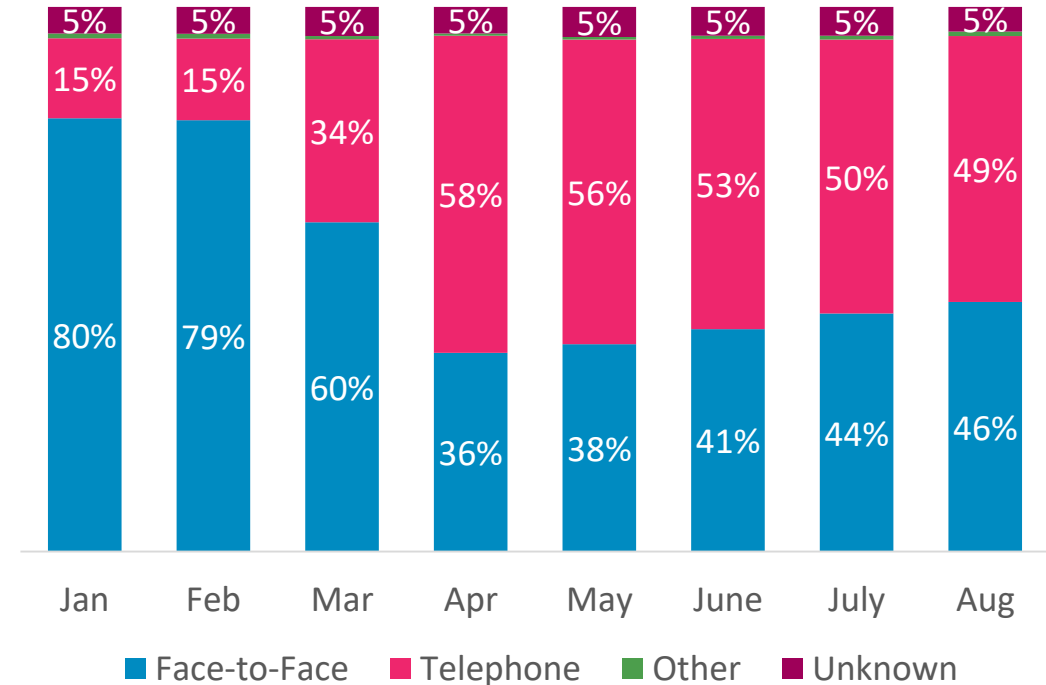
## 4. Health

- The healthcare system in London has never before been subject to a shock like the Covid-19 crisis.
- In the early months of the pandemic, some aspects of hospital activity stopped, thus having an impact on Londoners' access to healthcare services.
- The [Health Foundation](#) has analysed data across England and looked at how patients have been affected around the peak of Covid-19:
  - Primary care consultations per person fell from an average of 4.1 before mid-March in 2020 to 3 consultations per person per year (around a 30 per cent reduction) the week after the introduction of lockdown at the end of March. Rates were still at that level in the most recent data (end of June).
  - The number of face-to-face consultations has fallen by 2.3 per person per year, which was partially, but not completely, offset by the increase in remote consultations of 1 per person per year.
- This section looks at some of the other evidence produced on Londoners' health and access to services during the crisis.

# Face-to-face GP appointments are slowly becoming more common, but still nowhere near pre-pandemic levels

- Before the outbreak of coronavirus, the majority of GP appointments in London took place face-to-face.
- From April 2020, this switched around with the majority of appointments taking place over the telephone.
- In August 2020, around half (49 per cent) of GP appointments in London took place over the telephone.
- Face-to-face appointments have not recovered to pre-coronavirus levels, with only 46 per cent of appointments taking place via this mode.
- **Note:** The outbreak of coronavirus has impacted the quality of the GP appointments data thus NHS Digital considers these statistics to be 'experimental'.

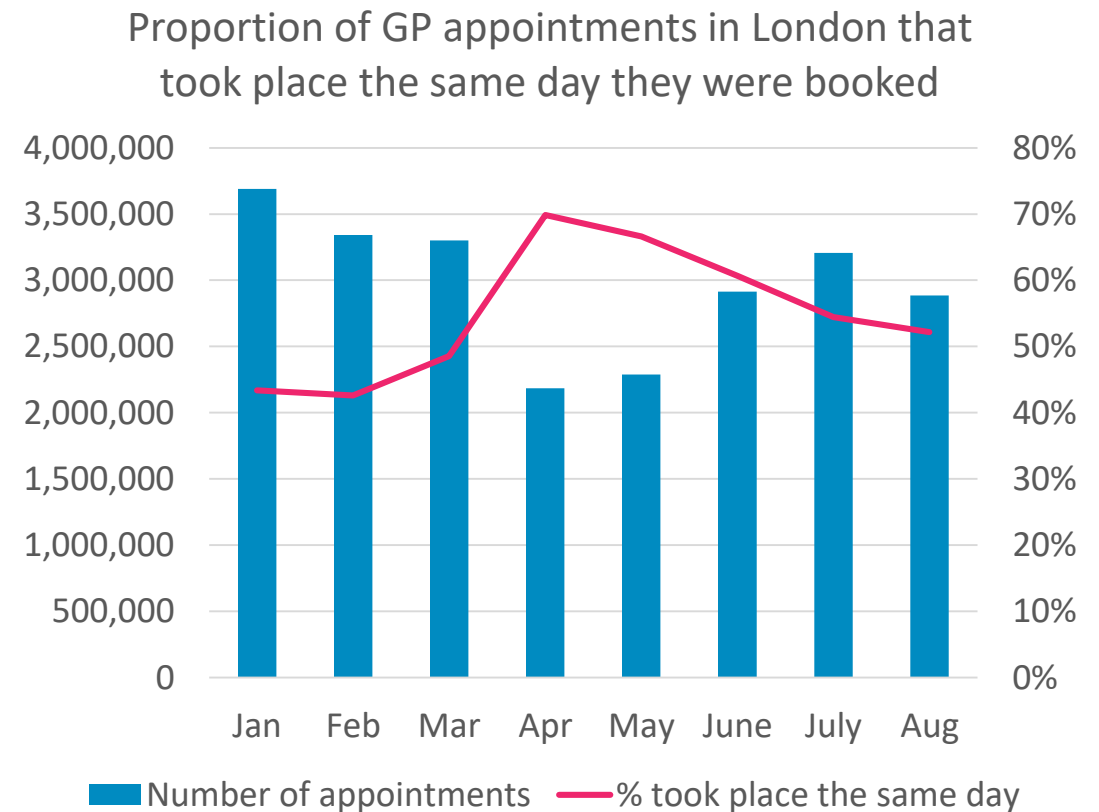
Proportion of GP appointments in London by mode



Source: [NHS Digital, Appointments in General Practice](#)

At the start of the crisis, a majority of GP appointments took place the same day they were booked, but this has fallen away as the number of appointments has increased

- 52 per cent of appointments in London in August 2020 took place the same day they were booked.
- This is a declining trend from April 2020 where 70 per cent of appointments took place the same day they were booked.
- The steep rise in the proportion seen the same day is linked to both a sharp fall in the number of appointments in April from March and the switch to telephone appointments at the same time.
- As both have slowly moved back towards pre-coronavirus levels, so have the proportion of GP appointments that are taking place on the same day.
- **Note:** The outbreak of coronavirus has impacted the quality of the GP appointments data thus NHS Digital considers these statistics to be 'experimental'.

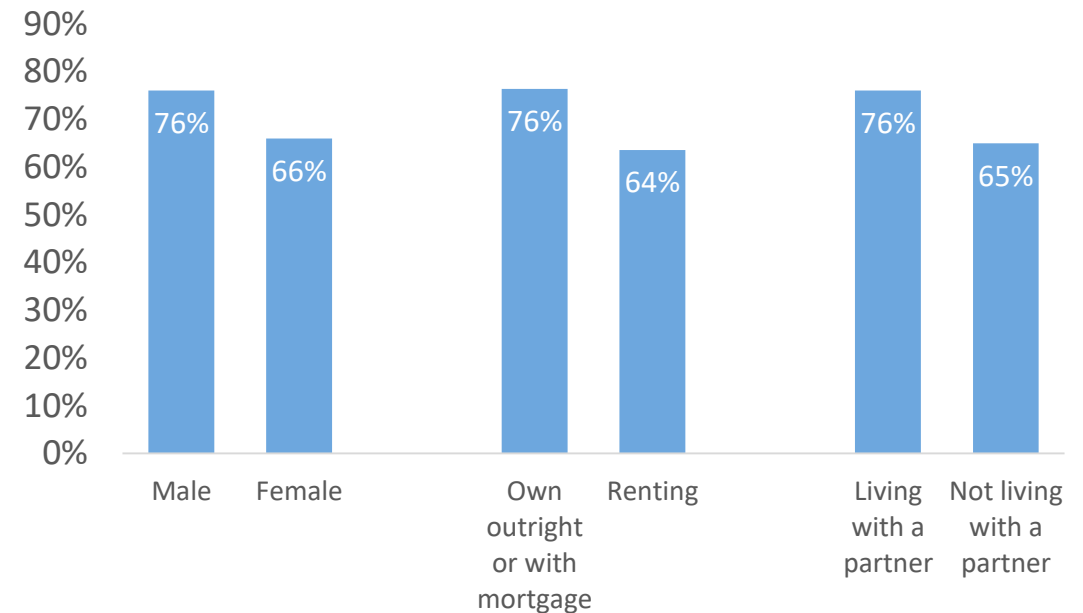


Source: [NHS Digital, Appointments in General Practice](#)

# Around seven in ten Londoners rate their own sleep as good, yet three quarters reported that, during the past month, they had had trouble sleeping because they woke up in the middle of the night or early in the morning

- In July 2020, around seven in ten (71 per cent) Londoners aged 16+ rated their sleep quality overall as good.
- Men, owner-occupiers and Londoners living with a partner were all more likely to rate their sleep as good.
- In July 2020, around two thirds (66 per cent) of Londoners aged 16+ reported that, during the past month, they had had trouble sleeping because they could not get to sleep within 30 minutes.
- In July 2020, around three quarters (75 per cent) of Londoners aged 16+ reported that, during the past month, they had had trouble sleeping because they woke up in the middle of the night or early in the morning.

Proportion of adults who have a good quality of sleep overall



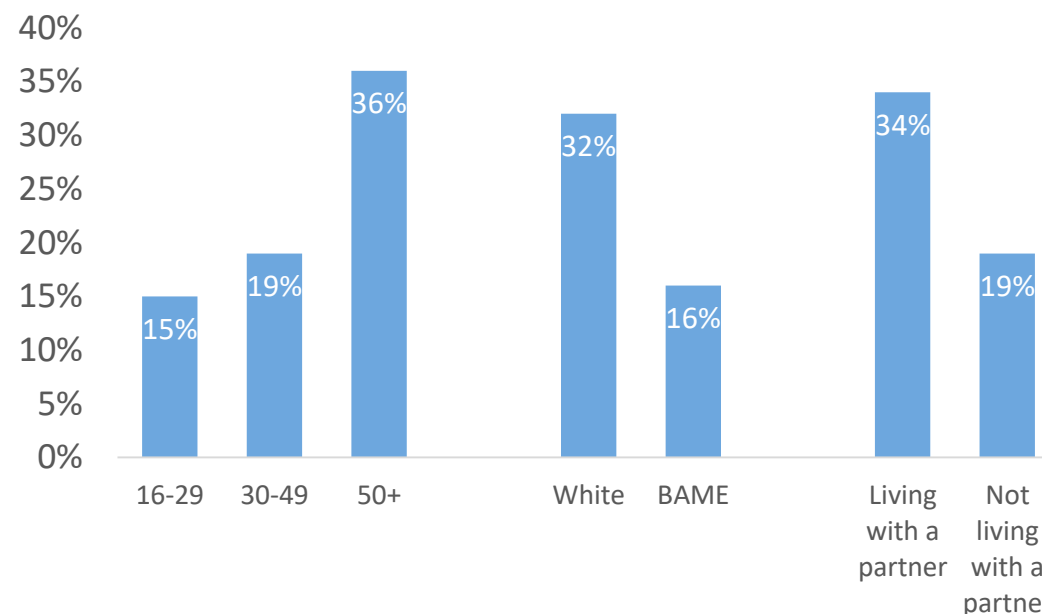
Base: July-20 Male: 540; Female: 769; Own outright or with mortgage: 930; Renting: 375; Living with a partner: 798; Not living with a partner: 513

Source: University of Essex, Institute for Social and Economic Research. (2020). Understanding Society: COVID-19 Study, 2020.

# Older Londoners aged 50+ are more likely to eat fruit and vegetables every day than younger Londoners

- In July 2020, around a quarter (26 per cent) of Londoners aged 16+ reported that, in the last week, they had eaten fruit and vegetables every day.
- Older Londoners aged 50+ were substantially more likely to report eating fruit and vegetables every day (36 per cent) than 30-49-year-old Londoners (19 per cent) and younger (16-29) Londoners (15 per cent).
- White Londoners were around twice as likely as BAME Londoners to report eating fruit and vegetables every day (32 per cent and 16 per cent respectively).
- Londoners living as a couple were more likely than those not living as a couple to report eating fruit and vegetables every day (34 per cent and 19 per cent respectively).
- In July 2020, around six in ten (58 per cent) Londoners aged 16+ reported that, in the last week, they had eaten breakfast every day.

Proportion of adults who eat fruit and vegetables every day



Base: July-20 16-29: 183; 30-49: 404; 50+: 720; White: 733; BAME: 542; Living with a partner: 795; Not living with a partner: 512

Source: University of Essex, Institute for Social and Economic Research. (2020). Understanding Society: COVID-19 Study, 2020.

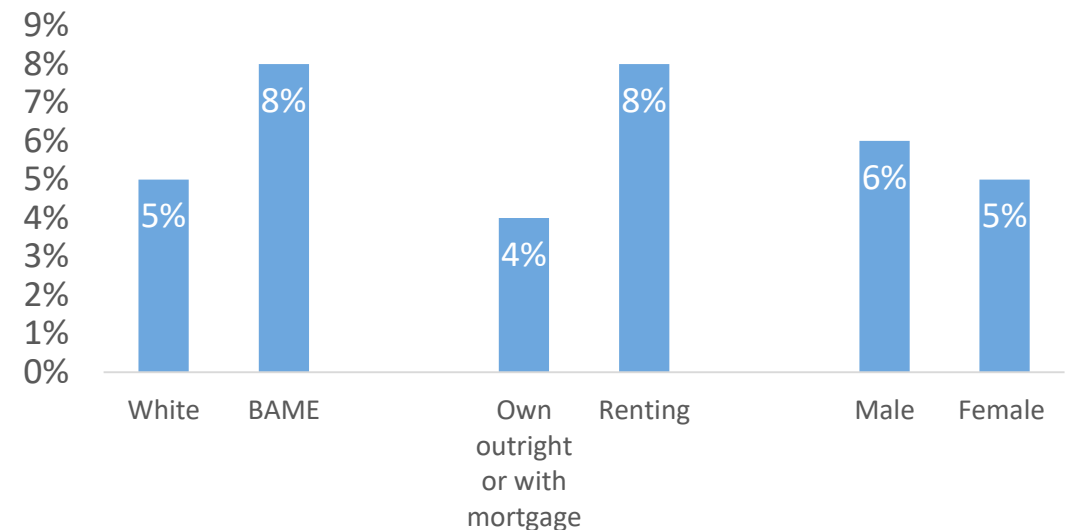
## 5. Families and community

- Families in London have made huge changes to their daily routines as a result of Covid-19. School closures and the lockdown made parents almost entirely responsible for childcare, leaving little time for leisure. As well as disruption to parents' working lives, [socio-economic gaps in learning time](#) during the lockdown are large and larger than before the lockdown, especially for primary school children.
- Other inequalities are evident from a [survey of disabled students, their parents and education practitioners](#), conducted at the start of the crisis, which highlighted major barriers that disabled students experienced in participating in mainstream education during lockdown.
- Though lockdown has eased and children have returned to school, a [survey of more than 2,000 British parents](#) found that a third of children feel unsafe at school, with more than two fifths (44%) of parents further stating that schools do not have enough safety precautions in place to protect their children from Covid-19.
- This section will examine other aspects of family life in London, in particular, volunteering behaviour since the crisis, as well as the extent to which Londoners have attended religious services, after places of worship re-opened for religious services on 4 July 2020.

# BAME Londoners are more likely to have volunteered since March 2020 specifically to support the response to coronavirus compared with White Londoners

- In July 2020, 12 per cent of Londoners aged 16+ reported that they had, since March 2020, given unpaid help or worked as a volunteer for any type of local, national or international organisation or charity.
- In July 2020, 6 per cent of Londoners aged 16+ reported that they had, since March 2020, given unpaid help or worked as a volunteer for any type of local, national or international organisation or charity specifically to support the response to coronavirus.
- BAME Londoners were more likely to have volunteered for this reason (8 per cent) compared with White Londoners (5 per cent).
- Conversely, White Londoners were more likely to have volunteered for any reason compared with Black Londoners (13 per cent and 10 per cent respectively).

Proportion of adults who volunteered in the last 4 months to support the coronavirus response

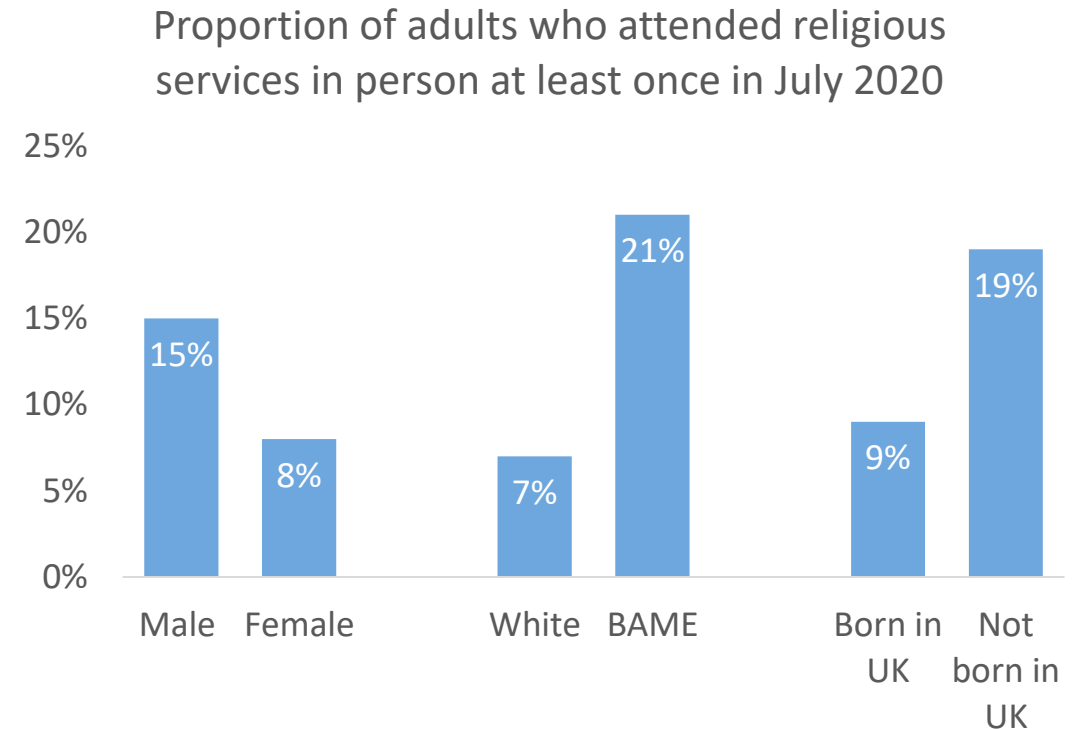


Base: July-20 White: 734; BAME: 550; Own outright or with mortgage: 934; Renting: 376; Male: 542; Female: 772

Source: University of Essex, Institute for Social and Economic Research. (2020). Understanding Society: COVID-19 Study, 2020.

# One in five BAME Londoners attended religious services or meetings in person in the month after places of worship re-opened for religious services on 4 July 2020

- In July 2020, 12 per cent of Londoners aged 16+ reported that they had attended religious services or meetings in person in the last month; 17 per cent had attended online religious services.
- Men were around twice as likely to have attended in person than women (15 per cent and 8 per cent respectively).
- BAME Londoners were more likely to have attended in person than White Londoners (21 per cent and 7 per cent respectively).
- Londoners not born in the UK were also more likely to have attended in person than Londoners born in the UK (19 per cent and 9 per cent respectively).



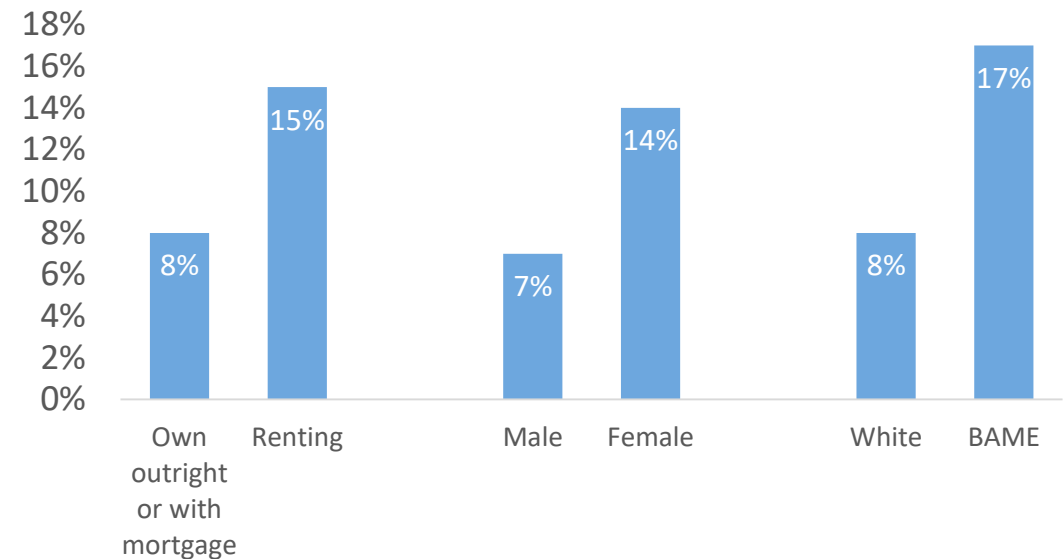
Base: July-20 Male: 543; Female: 771; White: 736; BAME: 548; Born in UK: 866; Not born in UK: 425

Source: University of Essex, Institute for Social and Economic Research. (2020). Understanding Society: COVID-19 Study, 2020.

# Women and BAME Londoners are more likely to provide care for someone living with them who is sick, disabled or elderly, compared with men and White Londoners

- In July 2020, 11 per cent of Londoners aged 16+ reported there was someone living with them who is sick, disabled or elderly who they look after or give special help to.
- Women are around twice as likely to be these within-household care givers than men (14 per cent and 7 per cent respectively).
- Similarly BAME Londoners are around twice as likely to be these within-household care givers than White Londoners (17 per cent and 8 per cent respectively).
- Around two thirds (68 per cent) of those carers reported that, in the last 4 weeks, the help and support they give has not changed compared to January/February 2020.
- 7 per cent reported that they have given more help to the same people, while 3 per cent reported they have given less help to the same people.

Proportion of adults who care for someone living with them who is sick, disabled or elderly

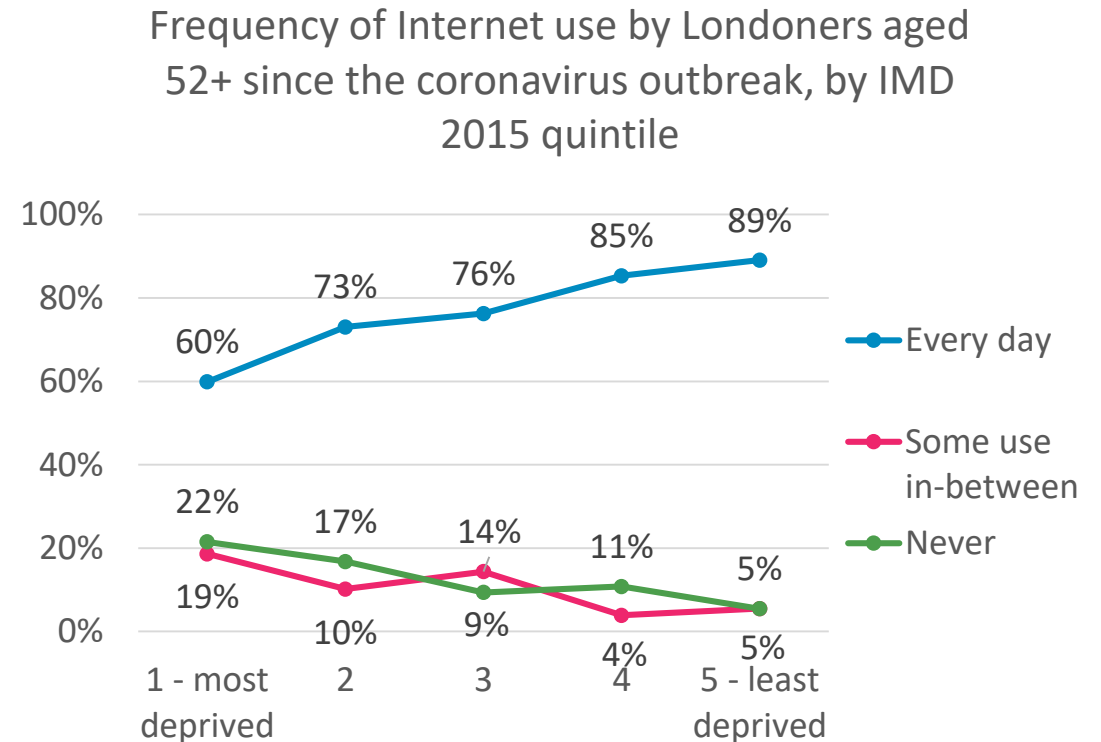


Base: July-20 Own outright or with mortgage: 796; Renting: 329; Male: 450; Female: 684; White: 610; BAME: 492

Source: University of Essex, Institute for Social and Economic Research. (2020). Understanding Society: COVID-19 Study, 2020.

# Older Londoners in more deprived parts of London are less likely to have used the Internet on a daily basis since the coronavirus outbreak, compared with those in less deprived areas

- In June/July 2020, around three quarters (76 per cent) of Londoners aged 52+ reported that, since the coronavirus outbreak, on average, they used the Internet or email every day.
- Around half (54 per cent) reported that their frequency of Internet use had not changed since the coronavirus outbreak, while 43 per cent said it had increased; just 3 per cent said it had decreased.
- Around a quarter (26 per cent) of Londoners aged 52+ would like to increase their Internet use, with the main reasons for not currently using it more (of those who want to use it more), being:
  - 47 per cent said their IT skills are not good enough.
  - 32 per cent saw no reason to increase their use.
  - 27 per cent said they do not trust the Internet.



Base: Londoners aged 52+ in IMD 2015 quintile 1 – most deprived: 78; 2: 149; 3: 115; 4: 118; 5 – least deprived: 106

Source: NatCen Social Research. (2020). English Longitudinal Study of Ageing COVID-19 Study, Wave 1, 2020. [data collection]. UK Data Service. SN: 8688, <http://doi.org/10.5255/UKDA-SN-8688-1>

## 6. Contact details

If you would like to know more about any of the findings or datasets featured, or would like to suggest a topic for inclusion in a future briefing, please email [SocialEvidence@London.gov.uk](mailto:SocialEvidence@London.gov.uk)

# ANNEX – Universal Credit conditionality regime

Conditionality means the work-related things an eligible adult will have to do in order to get full entitlement to Universal Credit. Each eligible adult will fall into one of six conditionality regimes based on their capability and circumstances.

The six levels of conditionality under Universal Credit are shown below. Different members of a household can be subject to the same or different requirements. As circumstances change claimants will also transition between different levels of conditionality.

Conditionality Regime	Description
Searching for work	Not working, or with very low earnings. Claimant is required to take action to secure work - or more / better paid work. The Work Coach supports them to plan their work search and preparation activity.
Working - with requirements	In work but could earn more, or not working but has a partner with low earnings.
No work requirements	Not expected to work at present. Health or caring responsibility prevents claimant from working or preparing for work.
Working - no requirements	Individual or household earnings over the level at which conditionality applies. Required to inform DWP of changes of circumstances, particularly if at risk of decreasing earnings or losing job.
Planning for work	Expected to work in the future. Lone parent / lead carer of child aged 1 <sup>(a)</sup> . Claimant required to attend periodic interviews to plan for their return to work.
Preparing for work	Expected to start preparing for future even with limited capability for work at the present time or a child aged 2 <sup>(b)</sup> , the claimant is expected to take reasonable steps to prepare for work including Work Focused Interview.

<sup>(a)</sup> Aged 1 - 2, prior to April 2017. <sup>(b)</sup> Aged 3 - 4, prior to April 2017.